CHARITY REGISTERED NUMBER: 1160905

UMMAH CARE FOUNDATION

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE 12 MONTHS ENDED 31 DECEMBER 2025

UMMAH CARE FOUNDATION

FOR THE PERIOD ENDED 31 DECEMBER 2025

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UMMAH CARE FOUNDATION

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number:	1160905
Chairman:	Mr Feraz Younas
Treasurer:	Mr Tariq Asghar
Trustees:	Mr Feraz Younas (Chairman) Mrs Safeena Akhtar Mr Tariq Asghar (Treasurer) Ms Anne Duffy Mr Zulfiqar Ahmad Mr Raheem Ali (appointed 17th June 2026)
Registered Office:	34 Falmouth Road Hodge Hill Birmingham
Bankers:	Lloyds Banking Group Plc

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF UMMAH CARE FOUNDATION

FOR THE YEAR ENDED 31 DECEMBER 2025

I report on the accounts which are set out on pages 4 to 10

Respective responsibilities of the

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:
The trustees who are also directors of the company for the purpose of

Examine the accounts under section 145 of the 2011 Act; follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 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 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

In our opinion the financial statements:

give a true and fair view of the of the state of the company's affairs as at 31 December 2020 and of its profit for the year then ended;

have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice - Financial Reporting Standard 102; and

have been prepared in accordance with the requirements of the Companies Act 2006.

..... Dated: 23 July 2026

Abu Nowshed, FCCA
Chartered Certified Accountants
71 Wordsworth Road
Small Heath
Birmingham
B10 0ED
West Midlands

UMMAH CARE FOUNDATION

REPORT OF THE TRUSTEES

FOR THE PERIOD ENDED 31 DECEMBER 2025

The Trustees present their report and financial statements for the period ended 31 December 2025 in accordance with The Charities Act 1993 and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

Structure, Governance and Management

Trustee induction and training
New Trustees undergo an orientation day to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation
A board of trustees of up to 6 members, who meet quarterly, administers the charity. A Chairman and a Treasurer are appointed by the trustees to manage the day-to-day operations of the charity.

Risk policy
The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Objectives and activities
The principal activities of the charity are:
- The relief of orphans in Pakistan who are in need due to their poverty or financial hardship, in particular but not exclusively by the provision of an orphanage;
- The relief and assistance of people in any part of the world who are the victims of war or natural disaster, trouble, or catastrophe in particular by the supply of medical aid to such persons.

Review of Period

The following is a review of the major activities of Ummah Care Foundation ("UCF") during the period.

Refugees in Turkey
As the aftermath of wars continue to be felt around the world millions of people have been displaced from their homelands and have sought refuge in third countries. Continuing from its work since 2022, we have supported refugees in Turkey through the provision of communal Iftaars and family food parcels. In the latter part of 2022 UCF opened up its Helping Hands Centre for the rehabilitation of refugee children in Sanliurfa, Turkey and this has continued to flourish in 2025 with an average if 80 children and their families being supported each week

UCF Orphanage and UCF Schooling
In September 2016 UCF Schooling Mirpur was opened, providing education, clothing, three meals a day and other activities to orphaned children and these activities have continued into 2025 with a number of our students now in further education that we continue to support.

Pakistan Water Project
During 2025, UCF completed the building of boreholes, hand-pumps, water plants and water wells in Jhang District in the Punjab Province, in Sindh, and in Azad Kashmir, Pakistan providing clean drinking water.

Feeding the Nation
We have been providing cheap bread daily bread and Mirpur and cheap meals to the public in Mirpur. Throughout the year we have supported impoverished families by providing monthly food packs containing essential items and during the month of Ramadan we set up daily communal feeds, supporting over a 1,000 people per day

Pakistan Economic Empowerment
During 2021 UCF started two projects to provide a sustainable income for the poor in and around Mirpur, Pakistan. The first project is a sewing centre for ladies where they are provided with the facilities, equipment and training to be able to set up their own sewing business. The second project is to provide mobile carts for individuals to sell fruit to the general public, during 2024 we continued these projects

Pakistan Medical Aid
During 2025 UCF continued to support it's free medicine supply in Pindi Saberwal and Khui Ratta. Also as in previous years medical treatment camps were held in the border areas in Azad Kashmir. In Mirpur an ambulance was donated to an NGO and work was commenced on a maternity unit.

Pakistan Infrastructure
In collaboration with Hope for Humanity (a UK registered charity), UCF provided new build homes in Jhang rebuilt schools in Azad Kahmir.

Palestine and Lebanon Emergency
An armed conflict has been taking place in the Gaza Strip and Israel since 7 October 2023. The majority of the infrastructure in Gaza has been destroyed and nearly the whole population forcibly displaced. UCF has responded to this humanitarian crisis with the biggest response to any event since its inception in 2013. We have worked with NGOs in Egypt and Jordan to get aid delivered inside the Gaza Strip. Our aid has included food items, medicines, medical consumables, medical equipment and heavy medical machinery. Our response to this crisis continues in 2025 with circa 6,000 meals during Ramadan, 2 truck load of water, 2 truck loads of food aid, 1 truck load od tents and circa 43,000 meals throughout the year.

In Cairo we served around 2,000 Palestinian refuges with Iftar meals through Ramadan and in the final quarter ran a medical clinic in Cairo in collaboration with Sinai Medical Centre, with circa 1,500 patient consultations, procedures and free medicine given.

In October 2024 the conflict spilled over into Lebanon and UCF responded by providing hot meals and warm blankets during 2025.

Accounting and reporting responsibilities

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 England and Wales 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. In preparing these financial statements, the trustees are required to:

select suitable accounting policies and apply them consistently; observe the methods and principles in the Charities SORP 2015 (FRS102); 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; prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provision of the trust deed. 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.

Approved by the trustees on 23 July 2026 signed on its behalf by:

.....

Mr Tariq Ali Asghar (Treasurer)
Trustee

UMMAH CARE FOUNDATION

BALANCE SHEET

AT 31 DECEMBER

	Note	2025 £	2025 £	2024 £	2024 £
Tangible fixed assets					
Tangible assets			-		-
Current Assets					
Cash in Hand and at Bank		31,481		64,347	
		31,481		64,347	
Creditors					
Amounts falling due within one year		-		-	
		-		-	
Net current assets/(liabilities)			31,481		64,347
Total assets less current liabilities			31,481		64,347
Capital funds					
Unrestricted funds			22,536		30,782
Restricted funds			8,945		33,565
Total funds			31,481		64,347

Approved by the trustees on 23 July 2026 and signed on its behalf.

.....

Mr Tariq Ali Asghar (Treasurer)

The annexed notes form part of these financial statements.

UMMAH CARE FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE PEROD ENDED 31 DECEMBER 2024

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Incoming resources					
Incoming Resources from generated funds					
Voluntary income		170,190	111,367	281,557	347,829
Trustee Donations		6,846	6,168	13,014	16,410
Grants from Charities		-	297,656	297,656	136,069
Total incoming resources	2	**177,036**	**415,191**	**592,227**	**500,308**
Resources expended					
Cost of generating funds					
Charitable expenditure	3	110,871	513,660	624,531	575,667
Governance Costs	4	562	-	562	180
Total resources expended		**111,433**	**513,660**	**625,093**	**575,847**
Net movement in funds		65,603	(98,469)	(32,866)	(75,539)
Transfer between funds		(73,849)	73,849	-	-
Total funds brought forward		30,782	33,565	64,347	139,886
Total funds carried forward		22,536	8,945	31,481	64,347

Details of Incoming resources and resources used are given in the notes to the financial statements.

UMMAH CARE FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

FOR THE PERIOD ENDED 31 DECEMBER 2025

	2025 £	2025 £	2024 £	2024 £
General Fund				
Balance B/fwd	30,782		4,678	
Surplus/(Deficit) for the year	8,246		26,104	
		22,536		**30,782**
Food Parcels				
Balance B/fwd	-			
Surplus/(Deficit) for the year	4,250			
		4,250		-
Water Pumps fund				
Balance B/fwd	(33,684(		6,891	
Surplus/(Deficit) for the year	14,317		(40,575)	
		(19,367)		**(33,684)**
Helping Hands Turkey				
Balance B/fwd	-		-	
Surplus/(Deficit) for the year	-		-	
		-		-
Hope for Humanity Schools				
Balance B/fwd	9,551		12,630	
Surplus/(Deficit) for the year	14,511		(3,079)	
		24,062		**9,551**
Morocco Earthquake				
Balance B/fwd	-		2,349	
Surplus/(Deficit) for the year	-		(2,349)	
		-		-
Palestine Emergency				
Balance B/fwd	57,798		127,120	
Surplus/(Deficit) for the year	(57,698)		(69,422)	
		-		**57,698**
Total funds at 31 December		**31,481**		**64,347**

UMMAH CARE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards and the Charities Act 1993. The principal accounting policies adopted in the preparation of the financial statements are set out below.

Incoming resources
All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

Land and buildings - Not Depreciated
Plant and Machinery - 15% per annum of cost
Fixtures and Fittings - 25 % per annum of cost

Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund as set out in the notes to the financial statements.

2. Incoming resources

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Voluntary Income	£	£	£	£
General donations	170,190	-	170,190	158,328
Cheap Meals - Mirpur		4,990	4,990	3,000
Water Appeal	-	26,725	26,725	13,720
Qurbani	-	11,550	11,550	10,587
Helping Hands Turkey	-	12,298	12,298	19,680
Ramadan Meals	-	25,736	25,736	76,257
Pakistan Floods	-	2,103	2,103	-
Pakistan Ambulance/Mater	-	18,848	18,848	-
Pakistan Empowerment	-	70	70	655
Palestine Emergency	-	3,458	3,458	56,706
Lebanese Emergency	-	5,589	5,589	8,896
Turkey Earthquake	-	-	-	-
Public Donations	**170,190**	**111,367**	**281,557**	**347,829**
Trustee Donations	6,846	6,168	13,014	16,410
Acocks Green Mosque	-	15,000	15,000	-
Birmingham Cent. Mosq.	-	-	-	3,993
Children of Pakistan Emp.	-	28,415	28,415	35,375
Hope for Humanity	-	73,788	73,788	32,000
Hope Foundation	-	2,500	2,500	-

ISRA UK	-	-	-	20,300
Nazir Awan Foundation	-	-	-	1,000
Noor Ul Uloom Mosque	-	14,580	14,580	9,000
The Real Good Found.		2,000	2,000	10,000
Redditch Mosque	-	20,000	20,000	-
World of Peace	-	141,373	141,373	24,401
Total Incoming Resources	**177,036**	**415,191**	**592,227**	**500,308**

3. Charitable expenditure

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £
UCF Schooling Mirpur	51,961	-	26,092	-
Mirpur Hospital Lift	1.945	-	840	-
Mirpur Hospital Meals	573	-	11,466	-
Mirpur Economic Empower	358	7,498	639	284
Mirpur Family Food Packs	34,454	-	19,286	-
Mirpur - Cheap Meals	-	8,695	-	6,757
Mirpur – Ambulance/mater	-	20,000	-	-
Pakistan Floods	-	8,483	-	-
AK Medical Camps	9,415	-	-	-
Pakistan Free Pharmacies	1,726	-	3,521	-
COPE Village	-	-	-	-
Rawalpindi Feeds	7,395	-	11,949	-
Pakistan Child Safeguarding	488	-	322	-
Cradle Welfare Pakistan	-	-	-	637
Qurbani meat distribution	-	11,990	-	11,360
Helping Hands Turkey	-	83,222	-	108,237
Ramadan Meals	-	65,782	-	81,581
Water – Pakistan	-	48,321	-	95,763
Blankets – Pakistan	-	-	5,000	-
Jaral Kot Expenses	286	-	199	
Fundraising and Insurance	2,272	-	2,095	-
Refurb Schools - Pakistan	-	24,509	-	20,079
Morocco Earthquake	-	-	-	2,418
Palestine Emergency	-	213,035	-	113,689
Lebanese Emergency	-	22,123	-	33,445
Totals	**110,871**	**513,660**	**81,409**	**494,258**

4. Governance Costs

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Accountants Fees	562	180
Total	**180**	**150**