

GRT
GLOBAL RELIEF TRUST

ANNUAL REPORT
AND FINANCIAL STATEMENT
2025

GRTUK.ORG

Charity Reg Number :
1191793



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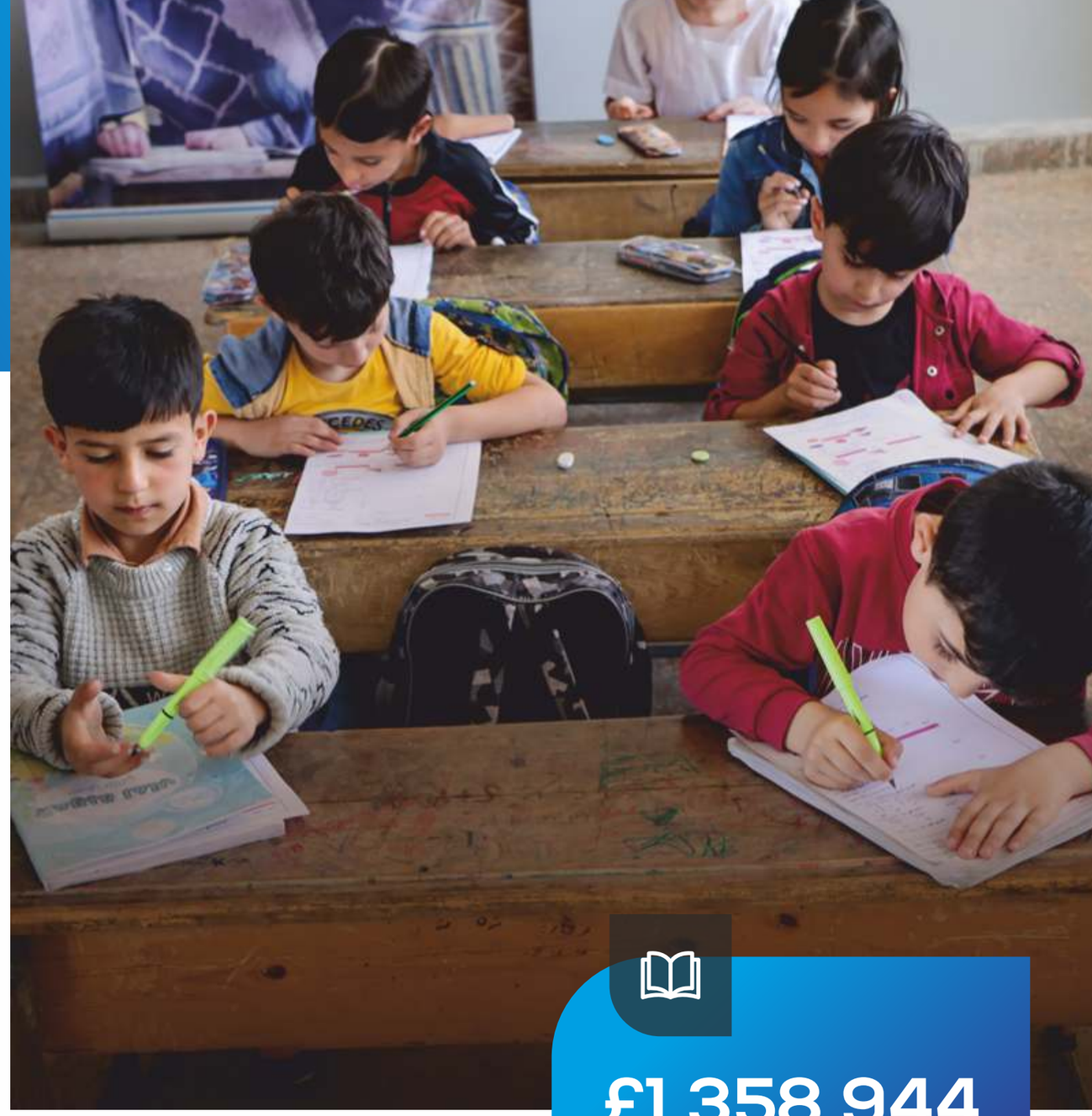
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Charity Information

Charity Name	Global Relief Trust (GRT)
Charity Number	1191793
Registration Date	13th October 2020
Registration Jurisdiction	England & Wales
Principle and Registered	Bank House, 3 Lichfield Road, Birmingham, B6 5RW
Board of Trustees	Zilu Miah Latif Mohammed Hussain Jamil Mohammed Ahad Ali Ajmal Saleem Ramzan (Joined 29th July 2026)
Accountants	Virtus Financial Services Chartered Certified Accountants Kemp House, 160 City Road, London, EC1V 2NX
Bankers	Lloyds Bank, Bank Address:98 Victoria Street London SW1E 5JL Barclays Bank, 161 Hight Street, Kings Heath, Birmingham, BL14 7LA
Auditors	TC Group Sterling House, 97 Lichfield Street, Tamworth, Staffs, B79 7QF



£1,358,944

GRT spent on education, supporting children to learn, build confidence and create opportunities for a brighter future.

Message from the Chairman



2025 is a year I will remember with immense pride and emotion. It marked ten years of Global Relief Trust and reminded us why this organisation exists: not simply to deliver projects, but to change individual lives at moments when people feel they have nowhere else to turn.

In Gaza, we supported families with food, clean water, hygiene supplies and medical equipment, while helping Palestinian medical and dental students continue their studies so that, one day, they can help rebuild their own healthcare system.

In Syria, families received food, water and essential household items; children were able to continue their education; injured people received support; patients accessed physiotherapy; and thousands were given the security of a safer home.

In Yemen, our work remained deeply personal. Families received food and water, 43,434 malnourished children and mothers received nutritional support, and 593 orphans were supported with regular assistance.

In Bangladesh and Rohingya communities, families received food, clean water and education, while hundreds of people had their sight restored through cataract operations. In Pakistan and Kashmir, we supported children in education, provided safe water, food and orphan care, and brought cataract surgery to people in remote communities who may otherwise have gone without treatment.

In Uganda, we saw the power of giving people not just immediate help, but a route forward, through food, clean water, schooling, healthcare and livelihoods such as poultry, beekeeping, farming and small businesses.

We also reached vulnerable families in Afghanistan with food, families in India through our largest Qurbani programme to date, displaced families in Jordan with food and hygiene kits, and communities in Malawi with food and cleaner water.

Our work also extended to Lebanon, Morocco and Türkiye, while here in the UK, CODE RED provided sustainable menstrual health support for women and girls while challenging the shame, silence and stigma surrounding menstruation.

I want to offer a simple and deeply heartfelt thank you to our donors, volunteers and staff. None of this happens without your trust, effort and compassion. I also warmly welcome our new CEO, Atiqur Rahman, as he leads GRT into its next chapter.

As we enter our second decade, my hope is that we never become so focused on growth that we lose sight of the individual person in front of us.



Zilu Miah

Chairman of the Board of Trustees

Message from the Chief Executive



It is a privilege to step into the role of CEO of GRT as I approach a decade of commitment to GRT's mission, aims and values. My journey began as a Trustee in 2017, before becoming Head of Development in 2019, and I am incredibly proud to now have the opportunity to lead the organisation into its next chapter. Having seen GRT develop over the years, I understand both the responsibility of this role and the potential we must achieve even more together.

We enter this next chapter at a challenging time. War and humanitarian crises across the Middle East and Africa continue to affect millions of people, while the ongoing cost-of-living crisis is placing further pressure on families and communities. The charity sector is also facing increasing challenges, with greater demand for support alongside pressures on fundraising and resources. Despite this, GRT experienced encouraging growth from 2024 to 2025, allowing us to increase our reach and continue delivering meaningful, life-changing support to vulnerable communities across the world.

As the new CEO, I look forward to working with the Board of Trustees, senior management team, staff and volunteers to meet the challenge ahead with ambition and a clear commitment to building on the foundations we have established. Every achievement at GRT is made possible by the dedication of our team, volunteers and partners, and above all by the generosity and trust of our donors. I am deeply grateful for that continued support and look forward to working together to strengthen GRT, grow our impact and ensure we remain there for those who need us most.



Atiqur Rahman

Chief Executive

Global Relief Trust
Trustee's Report

The Trustees of GRT are pleased to present the Annual Report and Financial Statements for the year ended 31 December 2025. As we reflect on the year, we do so with a deep sense of gratitude and pride in what has been achieved by our staff, volunteers, supporters and partners.

2025 has been a landmark year for GRT. Not only does it mark ten years since the charity began its journey, but it has also been our strongest year ever for fundraising. This achievement reflects the continued confidence of our supporters and the dedication of everyone who works tirelessly to turn generosity into meaningful action. The funds raised during the year have enabled us to reach more people, respond to urgent humanitarian needs and continue investing in projects designed to create sustainable and lasting change.

The year has also demonstrated the importance of remaining responsive in an ever-changing world. Communities across the globe continue to face poverty, conflict, displacement and humanitarian emergencies. Throughout 2025, GRT remained focused on its charitable purpose, delivering assistance where it was needed while continuing to develop longer-term programmes in areas such as education, water, livelihoods and community development.

Behind every project and every figure in these Financial Statements are people. Our staff have continued to demonstrate professionalism, commitment and determination, working across our growing organisation to ensure that programmes are delivered effectively and responsibly. Our volunteers have contributed their time, skills and energy in countless ways, strengthening our ability to engage communities and supporters and extend our reach.

We are equally grateful to our donors, supporters and partners. The record level of fundraising achieved in 2025 would not have been possible without their trust and generosity. Every donation represents a decision to stand alongside people experiencing hardship, and collectively these contributions have allowed GRT to respond to immediate crises while building towards longer-term solutions.

As Trustees, our responsibility is to ensure that GRT is well governed, financially responsible and equipped for the future. We remain committed to strong oversight, transparency and accountability, while ensuring that the charity continues to evolve in response to the needs of the communities we serve. The acquisition and development of our organisational infrastructure, together with our expanding presence across the UK and internationally, provides a strong platform for the next stage of GRT's growth.



Reaching our tenth anniversary provides an opportunity not only to reflect on how far we have travelled, but also to look ahead. From our modest beginnings in 2016, GRT has grown significantly in scale, reach and capacity. 2025 has shown what can be achieved when committed people, generous supporters and a clear charitable purpose come together.

We enter the next decade with ambition and responsibility. Our aim is to build on the foundations established over the past ten years, strengthen the quality and sustainability of our programmes, and ensure that the generosity entrusted to GRT continues to make a meaningful difference to people and communities around the world.

The Trustees extend their sincere appreciation to our staff, volunteers, donors, supporters, partners and everyone who has contributed to GRT's journey. Your continued commitment has helped make 2025 our most successful fundraising year to date and has enabled us to reach further than ever before.



Ten years completed.
A stronger organisation built.

A record year achieved.
And a new decade of opportunity ahead.

Vision, Mission and Values

Vision

Striving to eradicate poverty and to bring hope, empowerment and relief to the vulnerable, fostering lasting change and preserving human dignity.

Mission

Our aim is to achieve maximum impact and meaningful change by reducing the impact of conflicts and natural disasters on the world's most vulnerable people and communities. We also provide lasting routes out of poverty, empowering people and communities to transform their lives and conditions to flourish. We visualise a caring world where we believe that the vulnerable and needy need to be served regardless of race, gender, belief, and political persuasion.

Values

Compassion:
At the heart of our ethos lies a profound appreciation for the well-being and protection of everyone, acknowledging the intrinsic value they hold. Our unwavering commitment to compassion serves as a driving force, compelling us to alleviate suffering and relentlessly strive to eliminate hardship, all while upholding the inherent dignity of those we serve.

Excellence:
Evident in every facet of our mission is an unyielding dedication to combatting poverty. The exceptional calibre of aid we extend to our beneficiaries speaks volumes of this commitment. Fuelled by an earnest aspiration to alleviate suffering, we persistently seek out innovative and efficacious solutions, each designed to create a truly meaningful impact on the lives of those we endeavour to uplift.

Impartiality:
Our support is a testament to our unwavering belief in equality. It transcends all boundaries of gender, colour, creed, race, religion, or political persuasion. With an unshakeable conviction in providing assistance justly and without prejudice, we ensure that every individual in need is embraced by our aid, receiving the support they rightfully deserve.

Accountability:
We hold accountability and transparency as cornerstones of our organisational identity. Our commitment to openness and honesty in our endeavours is paramount, as we navigate both triumphs and challenges with equal candor. Through maintaining robust lines of communication, we cultivate trust and cultivate mutually beneficial relationships with all those who contribute to and engage in our mission.

Justice:
In our pursuit of justice, we champion fairness, equality, and the inherent dignity of every individual. We strive to rectify systemic injustices, fostering a world where basic human rights are upheld. Our commitment extends beyond charity to empower communities, ensuring they flourish in an environment defined by equity.

Advocacy:
Advocacy is the heartbeat of our humanitarian mission. We tirelessly amplify the voices of the marginalised, advocating for policies that dismantle barriers and promote inclusivity. Through strategic engagement, we inspire change, fostering a global community that recognises and addresses the needs of the most vulnerable with compassion and urgency.

Ten years on and still growing

Our Ten Year Journey So Far 2016 - 2026

2016

The Birth of GRT

GRT began its journey in 2016 when two compassionate individuals, Shaheed Ur Rahman and Mohammed Iqbal Jabbar, came together with a vision to support people living in poverty and hardship around the world. They took over an existing charity, Muslim Poverty Relief, and gave it a new identity and renewed purpose as GRT.

2017

Taking Our First Steps

Every great journey begins with small steps. In our second year, a dedicated team of volunteers began building the foundations of GRT, working with modest resources but an ambitious vision. With just a few desks, chairs and computers, the team set about creating an organisation committed to making a lasting difference in people's lives.

2018

Building a Stronger Foundation

As GRT's ambitions grew, so did the need for strong governance and leadership. Zilu Miah and Dr Latif Hussain joined as Trustees, strengthening the charity's foundations and helping establish a culture centred on transparency, accountability and the effective delivery of our charitable objectives. We also welcomed our first employee, marking an important step in GRT's development.



2019

Investing in People and Progress

£180,000 → £1.8m

Annual income grew tenfold

2019 was a transformational year for GRT. We invested in experienced people who could help turn our vision into greater impact. Atiqur Rahman, our Head of Development, played a key role in fundraising, helping increase annual income from £180,000 to £1.8 million, a tenfold increase in just one year. We also strengthened our financial management with the appointment of Nasir Hameed as Senior Finance Officer, alongside the recruitment of Ajmal Ramzan as CEO, bringing further leadership, experience and capacity to the organisation.

2020

Rising to the Challenge of COVID-19

The COVID-19 pandemic brought unprecedented challenges. Around the world, communities faced uncertainty, hardship and disruption, while fundraising and humanitarian operations were severely affected. Rather than standing still, GRT used this challenging period to strengthen its team, systems and internal infrastructure. We emerged better equipped to respond to the growing needs of communities around the world.

2021

A Focus on lasting change

Almost £7m

Annual income

By 2021, GRT's income had grown to almost £7 million. With increased resources came increased responsibility and opportunity. We began placing greater emphasis on sustainable solutions, expanding our work in education, water and livelihoods. Our focus was increasingly not only on responding to immediate need, but also on creating opportunities for communities to build stronger and more sustainable futures.

2022

From Strength to Strength

Over £9m

Raised during the year

GRT continued its remarkable growth, raising more than £9 million during the year. Our commitment to engaging supporters in innovative ways was demonstrated by the incredible efforts of our Running Man, Afruz Miah, who took on a demanding Ramadan running challenge to raise funds for our Miles and Smiles appeal.

We also strengthened our international presence by opening our office in Yemen, bringing us closer to the communities we serve.

2023

Responding When It Mattered Most

Over £12m

Raised during the year

2023 was a year of major humanitarian emergencies. GRT responded with emergency assistance following devastating earthquakes in Türkiye, Syria, Morocco and Afghanistan, providing vital support to communities affected by disaster.

As the humanitarian crisis in Gaza unfolded, GRT also continued to provide assistance to people facing immense hardship. Despite the scale and complexity of the challenges, our supporters continued to stand with us. GRT raised more than £12 million, enabling us to expand our humanitarian response and reach more people in need.

2024

Continuing Our Commitment

Our commitment to both emergency response and sustainable development continued throughout 2024. We delivered humanitarian assistance around the world, including support for communities affected by the crisis in Gaza, while continuing to invest in longer-term projects designed to create lasting change.

A significant milestone was also completed with the head office team moving into a permanent building acquired by GRT. The Bank House building in Aston, Birmingham is a major investment in the future of GRT as an asset and place to build the next chapter of our journey.

2025

Ten Years and Beyond

Ten years after our journey began, GRT is entering its second decade with renewed ambition and purpose.

In 2025, we continued to invest in our future, establishing branch offices in Stoke-on-Trent and London and strengthening our ability to serve our supporters and the communities who rely on our work.

From humble beginnings, GRT has grown into an organisation capable of raising and distributing millions of pounds each year, delivering humanitarian assistance across the world and supporting projects that create meaningful, lasting change.

But our greatest achievement is not measured only in pounds raised or projects delivered. It is measured in the millions of lives touched by the generosity of our supporters, the dedication of our staff and volunteers, and the resilience of the communities we serve.

10 YEARS OF SERVICE

GRT

GLOBAL RELIEF TRUST

TEN YEARS

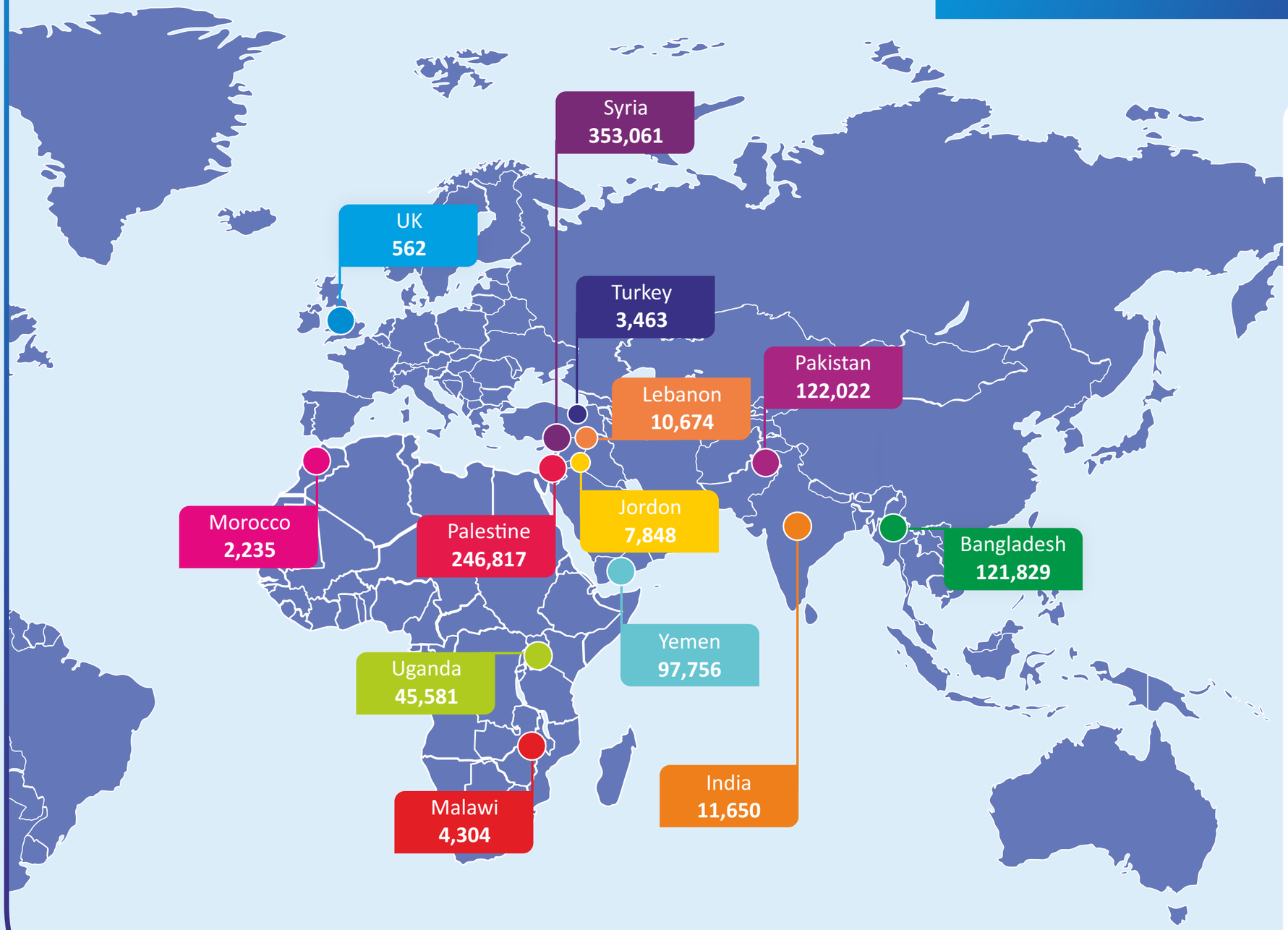
Ten years on, we are proud of how far we have come and excited about where we are going next.

The journey continues...

OUR GLOBAL REACH

1,027,802
Total Beneficiaries

£10,231,936
Total Spending



World map showing number of beneficiaries per country

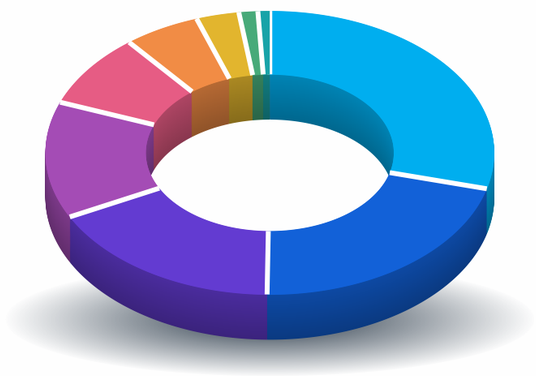
SPENDING BY COUNTRY

Country	Amount
Bangladesh & Rohingya	£727,406.00
India	£33,007.00
Jordan	£38,072.00
Lebanon	£101,112.00
Malawi	£92,067.00
Morocco	£44,443.00
Pakistan	£504,000.00
Palestine	£1,397,822.00
Syria Turkey	£5,898,939.00
Uganda	£553,020.00
Yemen	£829,520.00
Other	£12,528.00
Total	**£10,231,936.00**

Beneficiaries and Spending by Sector

Sector	Beneficiary Numbers
Community	26057
Education	41418
Food Security	503462
Livelihood	1163
Health	75532
Non-Food Items	73786
Protection	3772
Shelter	5425
Social Protection	15765
Water, Sanitation and Hygiene	281422
Total	**1,027,802**

Direct Programme Expenditure by Sector	Amount- 2025	%
Non-Food Items	£2,977,300	29%
Food and Sustainable Livelihoods	£2,159,116	21%
Shelter	£1,771,777	17%
Education	£1,358,944	13%
Medical	£861,474	9%
Water, Sanitation and Hygiene	£562,462	6%
Protection	£315,590	3%
Community Development	£138,703	1%
Social Support Services	£85,810	1%
Others	£760	0%
Total	**£10,231,936**	**100%**



Percentages

29%	Non-Food Items
21%	Food and Sustainable Livelihoods
17%	Shelter
13%	Education
9%	Medical
6%	Water, Sanitation and Hygiene
3%	Protection
1%	Community Development
1%	Social Support Services
0%	Others

Case Study

HALIMA'S STORY:

A Growing Farm, a Future of Her Own.

For Halima, a young widow, the chance to build a livelihood of her own was the beginning of a new chapter.

Through our Livelihood Appeal, Halima received the poultry, feed, medication, equipment and training she needed to get started. But this support offered more than immediate help, it gave her the tools, knowledge and confidence to build a sustainable livelihood.

And Halima has made that opportunity grow.
Today, she has more than 300 chicks and has established her own poultry farm, selling chickens at different stages of growth.

Through her determination and hard work, she has built a trusted name in her community and created a growing source of income for herself.

But she isn't stopping there.
Halima now dreams of expanding her farm even further. Her next goal is to purchase a hatching machine capable of incubating up to 200 eggs, helping her increase production and take her business to the next level. What started with a small opportunity is becoming something much bigger: a livelihood, a business and a future that Halima can continue to build for herself.



Our Global Strategy

During the year, GRT continued to deliver a broad humanitarian programme aimed at supporting communities affected by conflict, displacement, poverty, food insecurity and natural disasters. Our work combines immediate humanitarian assistance with longer-term interventions designed to help individuals and communities recover, rebuild their livelihoods and become less dependent on external assistance.

Our programmes were delivered across a number of countries, with our response shaped by the needs and circumstances of each community. In conflict-affected and displacement settings, including Syria, Yemen and Palestine, we continued to provide essential assistance to people facing significant humanitarian needs. This included food assistance, healthcare, shelter, essential household items and other forms of emergency support. Our approach prioritised reaching vulnerable households and communities where access to basic services has been severely affected by prolonged conflict and displacement.

In Syria, our longer-term shelter and housing work continued to provide families with safer and more secure living conditions. Through our village development and housing programmes, families who had previously been living in extremely difficult circumstances have been supported to move into more permanent homes. This work reflects our commitment to moving beyond temporary relief and helping displaced families rebuild their lives with greater security and dignity.

Food security remained a significant part of our humanitarian response during the year. Through food distributions and targeted food security programmes, including our continuing work in Yemen, we supported vulnerable households experiencing food insecurity and malnutrition. Seasonal programmes, including Ramadan and Qurbani initiatives, also enabled us to provide food and other essential assistance to communities facing hardship.

Our health programmes continued to provide access to essential medical support in communities where healthcare remains limited. Alongside direct healthcare interventions, we supported initiatives designed to strengthen access to specialist treatment and develop the capacity of local communities and partners. Our medical and health-related programmes have also provided opportunities for volunteers and students to contribute to humanitarian healthcare, linking professional development with service to communities in need.

Water, sanitation and hygiene remained another important area of our work. In Pakistan and Bangladesh for example, our programmes have supported access to clean and safe water through the installation of handpumps and deeper water sources. These interventions provide a practical and lasting benefit to communities by reducing reliance on unsafe water sources and improving conditions for households, particularly in areas where access to clean water remains a persistent challenge.

We also continued to invest in livelihoods and longer-term economic resilience. Our programmes in countries including Uganda, Pakistan and Bangladesh have supported people to develop skills and establish or strengthen income-generating activities. Rather than focusing solely on short-term financial assistance, these interventions are intended to help families increase their earning potential and build a more sustainable means of supporting themselves.

Education remains an important part of our strategy. During the year, we continued to support educational opportunities for children and young people, while also developing initiatives that provide practical skills and opportunities for those seeking to improve their future prospects. We recognise that education is particularly important in communities affected by poverty, conflict and displacement, where disruption to learning can have long-term consequences for individuals and families.

Our work has also demonstrated the importance of working through trusted local and international partners. These relationships enable GRT to respond to needs on the ground while drawing on local knowledge, experience and networks. We continue to strengthen our partner due diligence, safeguarding, monitoring and accountability processes to ensure that resources are used responsibly and that programmes are delivered in accordance with our charitable objectives and organisational standards.

Across our programmes, we have sought to ensure that the people we support are treated with dignity and are able to participate in decisions affecting their lives. Beneficiary feedback, local engagement and programme monitoring form an important part of our approach and help us to understand whether our interventions are achieving their intended outcomes.

The year has reinforced our belief that humanitarian assistance is most effective when immediate relief is connected to longer-term recovery. While responding to emergencies remains central to our work, GRT increasingly seeks to create lasting impact through housing, livelihoods, clean water, education, healthcare and other interventions that strengthen individual and community resilience.

Our overall strategy therefore remains centred on three interconnected objectives: responding to people in crisis, supporting recovery and rebuilding, and helping communities achieve greater self-reliance. Through this approach, we aim not simply to provide assistance at a time of need, but to help create the conditions in which individuals and families can rebuild their lives with greater security, dignity and hope.

Impact of our work

GAZA: Emergency

The devastation in Gaza remains beyond words. Tens of thousands of people have been killed and hundreds of thousands injured, while much of the territory's homes, infrastructure and essential services have been destroyed or severely damaged. More than 80% of structures have been affected, critical water and sanitation systems have been devastated, and the majority of families continue to depend on water delivered by trucks. The loss of healthcare professionals has further weakened an already overwhelmed health system, with more than 1,700 health workers reported killed.

Yet behind these statistics are millions of individual stories of loss, displacement and hardship.

Working in partnership with other health charities, and with the approval of the Government of Pakistan, we have continued to support hundreds of displaced Palestinian medical and dental students to complete their degrees in Pakistan. We hope that, in time, these young professionals will return to Gaza and play their part in rebuilding its healthcare system and caring for future generations.

The humanitarian needs extend to the most basic aspects of daily life. Women and girls face particularly difficult conditions, including a severe lack of menstrual hygiene materials. Some have been forced to improvise with pieces of tent fabric and wash them using seawater.

As resources become available, GRT continues to provide food and hygiene packs, prioritising women and families facing the greatest hardship.

Through every challenge, our commitment remains unwavering: to bring relief, restore dignity and keep hope alive for the people of Gaza.

221,776
displaced people received food parcels, hot meals and fresh vegetables.

14,500
people benefited from the provision of medical equipment to support their care.

10,368
people received drinking water and hygiene kits to support their daily needs.

GAZA: Our Response

Sector	Intervention	Impact
Food Security	Delivered food parcels, hot meals, and fresh vegetables to 221,776 displaced people.	Improved access to nutritious and balanced food, supporting the health, wellbeing and dignity of displaced families while strengthening their resilience.
Water, Sanitation and Hygiene	Supplied drinking water and hygiene kits to 10,368 individuals.	Expanded access to safe drinking water and essential hygiene supplies, with targeted support for women and menstrual hygiene, promoting health, dignity and wellbeing.
Health	Provided medical equipment, benefiting 14,500 individuals.	Strengthened healthcare capacity by improving access to essential medical equipment, supporting life-saving treatment, emergency response and better health outcomes for affected communities.
Education	Provided education and clinical training to 170 medical and dental students.	Invested in the next generation of healthcare professionals, equipping medical and dental students with the knowledge and practical skills needed to contribute to the rebuilding and strengthening of healthcare services following conflict.





Bringing Relief,
Restoring Dignity,
Keeping Hope Alive

Syria:
From Conflict to Reconstruction

Syria has entered a new and profoundly challenging chapter. Following the fall of the previous government and the emergence of a new administration, the country faces the enormous task of rebuilding after years of conflict, displacement and economic hardship. The scale of the challenge is immense. Homes, schools, hospitals, roads, water systems, electricity networks and other essential infrastructure have suffered extensive damage, while millions of people continue to face poverty, displacement and uncertainty about their future.

For the Syrian people, reconstruction is about far more than repairing buildings. It is about restoring communities, rebuilding livelihoods, re-establishing essential services and creating the conditions in which families can once again live safely and with dignity. The new authorities face the difficult task of restoring national infrastructure and public services while addressing the needs of a population that has endured years of hardship.

Against this backdrop, GRT has continued to stand alongside the people of Syria. During the year, our principal focus has been the provision of safe and secure homes for families who have lost their properties or have been living in inadequate and unsafe conditions. We see housing as one of the essential foundations for recovery because a secure home provides not only protection from the elements, but also stability, dignity and a place from which families can begin rebuilding their lives.

Our housing programmes have already enabled thousands of Syrian families to move into safer and more secure accommodation. This work forms part of our longer-term commitment to supporting communities as they transition from humanitarian dependence towards recovery and self-reliance.

The road ahead for Syria will undoubtedly be long. Rebuilding physical infrastructure will require enormous investment, but rebuilding communities, livelihoods, trust and hope will take even longer. GRT remains committed to playing its part in this process, working with trusted partners and focusing our resources where they can make a meaningful and lasting difference.

Our hope is that this new chapter will allow Syrian families not simply to return to what was lost, but to build safer, stronger and more sustainable communities for future generations.



118,853
displaced people received food parcels, flour, hot meals and bread.

58,075
people received blankets, mattresses, pillows and kitchen utensils.

31,398
students gained access to education in schools and local community centres.

SYRIA: Our Response

Sector	Intervention	Impact
Food Security	Delivered food parcels, flour, hot meals, and bread to 118,853 displaced people.	Enhanced access to nutritious food for vulnerable families, supporting improved health, wellbeing and household resilience.
Water, Sanitation and Hygiene	Supplied safe drinking water and hygiene kits to 106,602 individuals.	Expanded access to safe drinking water and essential hygiene supplies, contributing to healthier communities and improved wellbeing.
Health	Supported physiotherapy centres, providing care for 7,822 patients.	Strengthened access to physical rehabilitation, helping people recover mobility, improve independence and enhance their quality of life.
Non-Food Items	Distributed blankets, mattresses, pillows and kitchen utensils to 58,075 people.	Improved household living conditions by providing essential items that promote comfort, dignity, warmth and greater wellbeing.
Education	Provided access to education for 31,398 students in schools and local community centers.	Supported continued access to learning, helping children and young people build confidence, develop essential skills and maintain a positive pathway towards their future.
Protection	Provided financial assistance to individuals injured in the prolonged conflict, supporting 3,317 people.	Strengthened social protection and financial stability for conflict-affected individuals, helping families meet essential needs, access services and rebuild their lives with greater dignity and security.
Shelters	Constructed and repaired homes for 5,076 people.	Provided safe, dignified and more secure homes, enabling families to rebuild their lives and regain stability within their communities.
Livelihoods	Provided olive trees and supported the establishment of small shops, benefiting 318 people.	Created opportunities for sustainable income generation, strengthening household self-reliance, economic resilience and longer-term livelihoods



Supplied safe drinking water and hygiene kits to 106,602 individuals

Yemen: Ongoing Crisis

Yemen continues to face a severe and prolonged humanitarian crisis, with millions of people living with the consequences of years of conflict, economic hardship and the breakdown of essential services. For many families, daily life remains a struggle for the most basic necessities. Homes and communities have been damaged or destroyed, livelihoods have disappeared, and large numbers of people continue to live in insecure and extremely difficult conditions.

The impact of the crisis is particularly devastating for children. Persistent food insecurity, poverty and limited access to healthcare have contributed to dangerously high levels of malnutrition. Children are among those most vulnerable, with many suffering from acute malnutrition that can have life-threatening consequences if treatment is not provided quickly. The effects extend beyond physical health, with prolonged malnutrition potentially affecting children's development and their prospects for the future. Mothers and caregivers also face enormous pressures as they try to provide for their families amid shortages of food, healthcare and other essential resources.

The collapse of livelihoods has further deepened the vulnerability of communities. Agriculture, small businesses and informal employment have all been severely affected, leaving many households without a reliable source of income. As food and other essential goods become increasingly difficult to afford, families are often forced to make impossible choices between food, healthcare, shelter and other basic needs. This continued economic hardship is trapping many households in a cycle of poverty from which it is extremely difficult to escape.

Against this backdrop, GRT continues to provide assistance to some of Yemen's most vulnerable communities. Our response includes support for food security, access to safe drinking water and, critically, our ongoing malnutrition programme, now being delivered for the fifth consecutive year. Through this sustained intervention, vulnerable children receive essential nutritional support and care at a time when early intervention can make the difference between life and death.

GRT's continued presence in Yemen reflects our commitment to supporting communities affected by prolonged crises. While humanitarian assistance cannot resolve the underlying causes of the conflict and poverty, it can help protect lives, preserve dignity and give vulnerable families the support they need to face another day.

43,948
displaced people received food parcels, hot meals and bread.

43,434
malnourished children and lactating mothers received high-nutrient meals.

593
orphans supported with regular cash payments.

Yemen: Our Response

Sector	Intervention	Impact
Food Security	Delivered food parcels, hot meals, and bread to 43,948 displaced people.	Enhanced access to nutritious food, supporting improved household wellbeing, health and resilience among vulnerable families.
Water, Sanitation and Hygiene	Supplied safe drinking water and hygiene kits to 7,291 individuals.	Improved access to safe water and essential hygiene supplies, promoting healthier living conditions and stronger community wellbeing.
Health	Provided high-nutrient meals to 43,434 malnourished children and lactating mothers.	Strengthened nutritional health and recovery, supporting healthy growth in children and improved wellbeing for mothers and their families.
Non-Food Items	Distributed blankets, clothes and kitchen utensils to 1,910 people.	Enhanced household comfort and wellbeing by providing essential items that promote warmth, dignity and improved living conditions.
Education	Provided access to education for 191 students.	Supported continued learning in a safe and supportive environment, helping children develop confidence, essential skills and positive aspirations for the future.
Protection	Sponsored 593 orphans with regular cash payments.	Strengthened the wellbeing and financial security of orphaned children, supporting access to essential needs, education and opportunities for a more secure future.







Bangladesh & Rohingya: Building and Resilience

Bangladesh and Rohingya continues to face recurring humanitarian challenges, from climate-induced disasters such as cyclones and floods to economic shocks and public health crises. For vulnerable communities, the path to recovery lies not only in rebuilding what has been lost but also in building resilience that safeguards lives and livelihoods in the long term.

Education is one of the most powerful tools for resilience. Floods and displacement frequently disrupt schooling, leaving children at risk of dropping out permanently. Rebuilding damaged classrooms, providing safe learning spaces, and training teachers to support affected children are critical steps. Ensuring continuity of education whether through temporary learning centres, digital solutions, or strengthened local schools helps children regain stability and offers hope for a better future.

Access to safe drinking water remains a pressing need in many flood-prone and cyclone-hit areas. Salinity intrusion, waterlogging, and infrastructure damage leave families vulnerable to disease and displacement. Humanitarian and development actors are prioritising resilient water systems, including raised tube wells, rainwater harvesting, and community-based water management. These interventions not only restore immediate access to clean water but also reduce the long-term risks of waterborne illness.

In the health sector, rebuilding efforts focus on strengthening primary health facilities, ensuring the availability of essential medicines, and training healthcare workers. Mobile clinics and community health programs play a vital role in reaching those cut off during disasters. By investing in resilient health systems, Bangladesh can better withstand future shocks, protect vulnerable populations, and save lives.

Together, rebuilding and resilience efforts across these sectors form the foundation for a more secure, sustainable, and hopeful future for Bangladesh's most vulnerable communities.

68,275
people in greatest need received food parcels and hot meals.

37,325
people provided with safe drinking water through hand pumps and deep wells.

900+
cataract operations carried out to help improve vision.

Bangladesh & Rohingya: Our Response

Sector	Intervention	Impact
Food Security	Delivered food parcels and hot meals to 68,275 of the neediest people.	Improved access to nutritious food for vulnerable households, helping to address immediate food needs while supporting health, wellbeing and resilience.
Water, Sanitation and Hygiene	Supplied safe drinking water to 37,325 people through the installation of hand pumps and deep wells.	Expanded sustainable access to clean and safe water, improving community health, hygiene and everyday living conditions.
Health	Carried out over 900 cataract operations and 500 male circumcision procedures.	Improved access to essential healthcare, restoring or protecting vision, supporting physical wellbeing and enabling individuals to lead healthier and more productive lives.
Non-Food Items	Distributed blankets, mattresses and pillows to 10,778 people.	Enhanced comfort, warmth and household wellbeing by providing essential items that support safer and more dignified living conditions.
Education	Provided access to education for 191 students.	Supported continued access to learning in safe and supportive environments, helping children and young people develop knowledge, confidence and skills for their future.







Pakistan:
Building and Resilience

Across Pakistan and Kashmir, many communities continue to experience significant challenges in accessing essential services and securing sustainable livelihoods. These difficulties are particularly pronounced in rural, remote and mountainous areas, where poverty, limited infrastructure and geographical isolation can prevent families from accessing the opportunities and support available elsewhere.

Education remains an important area of concern. Children in underserved communities can face considerable obstacles to attending and completing school, including household poverty, inadequate facilities, long distances and, particularly for girls, social and cultural barriers. Limited access to quality education restricts future opportunities and makes it harder for families and communities to break the cycle of poverty.

Healthcare presents similar challenges. In many remote areas, basic medical facilities are limited and shortages of healthcare professionals, medicines and specialist services can leave communities without timely treatment. Women and children are particularly vulnerable when essential maternal, child and preventative healthcare is difficult to access. Seasonal and natural disasters, including earthquakes, floods and landslides, can place additional pressure on already stretched local services.

For many families, earning a reliable income is also a continuing struggle. Agriculture and daily wage work provide important sources of income but can be heavily affected by economic pressures and changing weather conditions. Young people, in particular, can find it difficult to secure suitable employment, while women continue to face significant barriers to entering and remaining in the workforce. These challenges contribute to household insecurity and can encourage migration in search of better opportunities.

GRT continues to focus its support on practical interventions that address some of these underlying vulnerabilities. In education, GRT supports ten schools across Pakistan and Kashmir, helping children from underserved communities' access better learning opportunities. This includes support for a dedicated girls' college, where young women have achieved strong academic results comparable to A-level standards, enabling many to progress towards higher education and wider career opportunities.

Healthcare remains another important part of GRT's work. Regular mobile cataract surgery clinics are taken into remote communities, bringing specialist eye treatment directly to people who may otherwise be unable to afford surgery or travel the considerable distances required to access hospital services. Restoring sight can have a significant impact not only on individuals but also on their ability to work, care for their families and participate fully in community life.

Access to safe water is also a longstanding priority. Through the provision of hand pumps and deep wells, GRT is helping communities obtain a more reliable source of clean water, benefiting tens of thousands of people each year. These projects can reduce exposure to waterborne illness while also saving families the time and effort involved in travelling long distances to collect water.

Through its continued investment in education, healthcare and clean water, GRT is supporting communities that are often overlooked because of their geographical isolation and limited resources. The aim is not simply to meet immediate needs, but to improve access to essential services, strengthen opportunities and help families build more secure and dignified futures.

Pakistan: Our Response

Sector	Intervention	Impact
Food Security	Delivered food parcels to 33,788 of the most deserving people.	Improved access to nutritious food for vulnerable families, helping households meet essential nutritional needs while strengthening wellbeing, dignity and resilience.
Water, Sanitation and Hygiene	Supplied hand pumps and constructed deep wells to provide safe drinking water to 69,650 individuals.	Expanded reliable access to clean water, promoting better health and hygiene while reducing the time and effort required for women and children to access safe water sources.
Health	Provided mobile cataract removal surgeries in remote areas of Northern Kashmir.	Restored and improved vision for people in remote communities, enhancing independence, quality of life and their ability to participate fully in family and community life.
Orphans	Supported 150 orphans.	Strengthened the wellbeing and security of orphaned children by supporting their essential needs, education and development, helping them build brighter and more secure futures.
Non-Food Items	Distributed blankets and mattresses to 8,427 people.	Improved comfort, warmth and household wellbeing, helping families maintain safer and more dignified living conditions during challenging circumstances.
Education	Provided access to education for 2,769 children.	Expanded access to safe and supportive learning environments, enabling children to develop knowledge, confidence and essential skills for a brighter future.









Uganda:
Building and Resilience

Uganda continues to face significant development and humanitarian challenges, particularly among communities living in poverty and those with limited access to essential services. Although the country has made progress in a number of areas, many families still struggle to obtain adequate education, healthcare, safe drinking water and reliable sources of income. For vulnerable households, these challenges are closely connected and can reinforce cycles of poverty and dependency.

Education remains a key area of need. Children from disadvantaged households may be unable to attend school regularly because of financial pressures, displacement, inadequate facilities or the distance they need to travel. Limited access to education can have consequences well beyond childhood, restricting employment prospects and making it more difficult for young people to build secure and independent futures.

Healthcare access is similarly uneven, particularly in communities where medical facilities and resources are limited. Families living in remote or underserved areas can face difficulties accessing basic treatment, preventative care and essential medicines. As a result, conditions that could otherwise be treated or prevented can place an additional burden on households already facing economic hardship.

Access to safe water is another important concern. Some communities continue to depend on unreliable or unsafe water sources, increasing the risk of waterborne illness. The responsibility for collecting water frequently falls on women and children, requiring them to spend considerable time travelling to water points and, in some cases, affecting children's ability to attend school and families' ability to pursue income-generating activities.

Limited livelihood opportunities add another layer of vulnerability. Where families have few opportunities to earn a stable income, even relatively small emergencies can have a serious impact on their ability to afford food, education, healthcare and other essentials. Strengthening household resilience therefore requires more than short-term assistance; it also requires greater access to opportunities and support that can help families become more self-reliant.

GRT began its intervention in Uganda during the reporting period, with its initial programmes focused on some of these fundamental needs. This has included providing access to safe drinking water, extending social protection to vulnerable individuals and families, and supporting improved access to education for children.

Although this is the early stage of GRT's work in Uganda, these interventions provide an important foundation for longer-term engagement. By combining support for basic needs with investment in education and community wellbeing, GRT aims to help vulnerable communities strengthen their resilience, improve their prospects and move towards greater self-reliance and dignity.

Uganda: Our Response

Sector	Intervention	Impact
Food Security	Delivered food parcels to 7,806 people.	Improved access to essential food for vulnerable households, supporting nutrition, wellbeing and greater resilience in meeting everyday needs.
Water, Sanitation and Hygiene	Supplied hand pumps and constructed deep wells, providing safe water for 32,300 people.	Expanded sustainable access to safe drinking water, promoting better health and hygiene while reducing exposure to waterborne diseases. Reusable sanitary pads also supported menstrual health, dignity and confidence among women and girls.
Protection	Provided social protection support to 895 people.	Strengthened the safety, dignity and resilience of vulnerable individuals, helping them access essential support and cope more effectively with social and economic challenges.
Education	Supported 190 students through our first school.	Expanded access to education in a safe and supportive environment, giving children greater opportunities to learn, develop essential skills and build a brighter future.
Livelihoods	Supported 501 people through sustainable livelihood opportunities, including poultry, beekeeping, agriculture, catering and fresh juice shops.	Created sustainable income-generating opportunities, enabling individuals and families to strengthen their financial independence, build resilience and work towards long-term self-reliance.
Health	Reached 145 people through a medical camp and the provision of essential medicines.	Improved access to essential healthcare and medicines, enabling beneficiaries to receive timely treatment and supporting better health and wellbeing.







CODE RED
Tackling Period Poverty

CODE RED is GRT's response to the urgent and often overlooked humanitarian and public health issue of period poverty. Millions of women and girls around the world lack reliable access to menstrual products, accurate health information, appropriate sanitation and safe, supportive environments in which to manage menstruation with dignity. For many, the cost of menstrual products creates impossible choices between essential items such as food and hygiene supplies. Others are forced to miss school, work and other opportunities because they cannot manage their menstruation safely.

GRT's commitment to addressing this issue grew from its experience during the COVID-19 pandemic, when thousands of hygiene packs were distributed across the UK. Seeing the difficulties faced by women and girls at home prompted an important question: if women in the UK were struggling, what were women experiencing in the countries where GRT works? The need became even more evident during the humanitarian crisis in Gaza, where women and girls were reported to be using unsafe alternatives, including dirty clothing, because menstrual products were unavailable.
These experiences demonstrated that period poverty is about far more than the availability or affordability of sanitary products. It is closely connected to poverty, gender inequality, health, education, mental wellbeing, cultural stigma and social participation. Lack of knowledge and deeply rooted taboos can reinforce misinformation and prevent women and girls from seeking support.

CODE RED therefore combines practical assistance, education, local empowerment, sustainability and accountability. The programme is currently being implemented in the UK, Bangladesh and Uganda, with plans to expand to additional countries as resources and partnerships allow.

A central component is menstrual health education and awareness. Community-based sessions provide accurate information about menstruation and menstrual hygiene, promote safe and effective use of reusable products, and create opportunities to challenge stigma and cultural taboos. GRT also supports, where appropriate, the local production of reusable menstrual pads, working with women-led cooperatives, tailoring groups and community members. Training in production and quality control builds local skills and ownership while creating opportunities for economic empowerment.

Reusable pads provide a practical, cost-effective and environmentally sustainable solution. Products are distributed through schools, community health facilities and humanitarian programmes, allowing GRT to reach vulnerable individuals in both established communities and emergency settings. The approach reduces reliance on disposable products, lowers menstrual waste and provides longer-term value for both beneficiaries and communities.

The programme is adapted to local circumstances. In the UK, beneficiaries receive eight reusable pads designed to last up to five years. In Uganda, packages include a hygiene kit and seven reusable pads, while in Bangladesh they include a hygiene kit and six reusable pads. Surveys, focus groups and feedback from beneficiaries, teachers, healthcare providers and community leaders help GRT assess suitability, identify barriers and continuously improve delivery.

CODE RED also recognises that menstrual health has an important mental and emotional dimension. Shame, stigma and lack of access can contribute to anxiety, embarrassment, social isolation and reduced confidence. Creating safe spaces for discussion and improving education can help challenge these attitudes and enable women and girls to manage menstruation with greater dignity and confidence.

For GRT, addressing menstrual health also includes recognising the importance of faith and culture. Islam does not regard menstruation as something shameful or degrading. The example of the Prophet Muhammad (PBUH) demonstrates compassion, understanding and kindness towards women during menstruation, while the example of ʿĀʾishah (RA) and the women of the Anṣār highlights the importance of openly seeking knowledge about menstrual health and religious practice. These principles reinforce GRT's belief that education, dignity and compassionate support should be central to menstrual health programmes.

Through CODE RED, GRT seeks not simply to distribute menstrual products, but to restore dignity, improve health and participation, reduce stigma, empower communities and develop sustainable local solutions. By combining humanitarian assistance with education, local production, partnerships and environmental responsibility, GRT is working towards a future in which no woman or girl is prevented from living, learning or participating fully because of her menstruation.

The journey has begun in the UK, Bangladesh and Uganda. GRT now aims to build on this experience and expand CODE RED to communities around the world where period poverty remains a significant barrier to health, education, dignity and opportunity.





RESTORING DIGNITY

Expanding our reach to other Countries

As part of GRT's commitment to reaching more people affected by poverty, vulnerability and humanitarian need, we have continued to explore opportunities to extend our programmes into additional countries. Our approach is to begin with targeted interventions addressing fundamental needs, while working with local partners to understand community priorities and identify opportunities for longer-term support.

Our initial projects in Afghanistan, India, Jordan and Malawi represent an important step in broadening GRT's international reach. These programmes have enabled us to support communities with practical assistance while gaining a better understanding of local needs, developing relationships with partners and assessing opportunities for future programme development.

Afghanistan

Afghanistan continues to present significant humanitarian needs, with many families facing challenges in accessing food, clean water and other essential services. GRT's initial engagement focused on food security, providing food assistance to vulnerable households and helping families meet their immediate nutritional needs.

This initial intervention enabled GRT to reach communities requiring support and provided a foundation for exploring further opportunities in the country. As GRT develops its presence, we will continue to assess local needs and identify sustainable programmes through which we can reach more vulnerable families.

India

India is home to diverse communities, including many families for whom access to nutritious food remains a significant challenge. GRT's initial engagement included its largest Qurbani programme to date, distributing fresh meat to thousands of people and enabling families who rarely have the opportunity to purchase or consume meat to benefit from Qurbani.

The programme provided meaningful seasonal support while allowing GRT to extend its reach to new communities. Building on this experience, GRT will continue to explore opportunities to develop programmes that address food security and other priority needs across vulnerable communities in India.



Malawi

Malawi presents opportunities for GRT to support communities through both immediate humanitarian assistance and longer-term resilience programmes. Many households rely on agriculture and other forms of income that can be affected by economic and environmental pressures.

GRT's initial programmes focused on food security and access to safe water. Food assistance supported vulnerable households, while WASH interventions included the installation of hand pumps and improvements to local water sources, helping communities gain more reliable access to clean water.

These interventions have provided practical benefits to communities while also demonstrating the potential for GRT to develop programmes that combine immediate assistance with longer-term improvements in health, livelihoods and resilience.

Jordan

Jordan continues to host refugees and displaced families, including people who have arrived from Gaza with very limited personal belongings and immediate access to essential supplies. Recognising these needs, GRT provided food and hygiene kits to support families and help them meet some of their immediate household requirements.

This intervention demonstrated GRT's ability to respond to emerging needs through targeted assistance and partnerships. GRT will continue to monitor the situation and explore opportunities to provide further support to vulnerable refugee and host communities where needs remain significant.

Reaching Further,
Building Lasting Resilience

Looking Ahead

The expansion into Afghanistan, India, Jordan and Malawi forms part of GRT's wider ambition to reach more people, in more countries, with effective and sustainable humanitarian support. These initial programmes provide valuable opportunities to understand local priorities, develop trusted partnerships and identify areas where GRT can make a meaningful and lasting contribution.

Going forward, GRT will continue to assess opportunities for expansion based on humanitarian need, local partnerships, available resources and the potential for measurable impact. Our aim is not simply to increase the number of countries in which we operate, but to ensure that every new programme enables GRT to reach vulnerable people with appropriate, dignified and effective assistance.

Through this approach, GRT seeks to build a broader international response, extending its reach while maintaining the standards of accountability, compassion and effectiveness that underpin our work. As opportunities arise, we will seek to develop programmes that address immediate needs while also helping individuals, families and communities move towards greater resilience, self-reliance and a more secure future.

Seasonal Initiatives

Seasonal giving remains an important part of GRT's humanitarian response, enabling us to provide timely support to vulnerable families during Ramadan and Qurbani. These programmes reflect the Islamic principles of compassion, generosity and community, while allowing donors to extend their support to people facing poverty, displacement and food insecurity across the countries where GRT works.

Ramadan is a time of fasting, reflection and increased generosity. For families already living with financial hardship, however, meeting the additional demands of the month can be challenging. GRT's Ramadan programme is designed to help ease this pressure by providing essential food supplies to households most in need.

Food parcels typically include staple items such as rice, flour, cooking oil, lentils and dates, helping families prepare nutritious meals throughout the month and share the experience of Ramadan with greater dignity. In addition to food parcels, GRT provides hot meals and other forms of food assistance where appropriate, ensuring support reaches communities according to local needs.
The programme enables donors and supporters to share the blessings of Ramadan with vulnerable families, helping them experience the month with greater security, dignity and a sense of inclusion.

Qurbani

Qurbani provides another important opportunity for GRT to reach communities experiencing food insecurity and limited access to nutritious food. During Eid-ul-Adha, GRT facilitates the distribution of fresh Qurbani meat to families and individuals who may rarely be able to afford meat as part of their normal diet.

Working through established local partners, livestock is sourced and Qurbani is carried out in accordance with Islamic principles, with the resulting meat distributed to eligible and vulnerable households. This enables families to participate in the traditions of Eid and share a nutritious meal with their loved ones.

Continuing the Tradition of Giving

GRT's seasonal programmes combine faith, compassion and practical humanitarian assistance. They provide an opportunity to respond to immediate food needs while strengthening the connection between donors and communities who benefit from their generosity.

As GRT continues to expand its international reach, these programmes will remain an important part of our humanitarian response. We will continue to identify communities where seasonal assistance can have the greatest impact, working with trusted partners to ensure support is delivered responsibly, efficiently and with dignity.

Through Ramadan and Qurbani, GRT seeks to ensure that the values of generosity and community are translated into meaningful support for those who need it most.



Ramadan and Qurbani:
SHARING BLESSINGS

Progress Against Our Priorities

Over the past year, GRT has continued to strengthen its commitment to supporting vulnerable communities with dignity, compassion and practical solutions. Across our programmes, we have responded to the immediate consequences of conflict, displacement, poverty and natural disasters while increasingly focusing on interventions that help families rebuild their lives and become more resilient.

Our progress has been particularly significant across Shelter, Livelihoods and Water, Sanitation and Hygiene (WASH). These sectors remain central to our humanitarian approach because they address some of the most fundamental needs facing vulnerable communities: a safe place to live, the means to support a family, and access to clean water and adequate hygiene.

Shelter
Restoring Safety and Dignity

For families affected by conflict and displacement, shelter represents far more than a physical structure. It provides security, privacy, protection from the elements and a foundation from which families can begin to rebuild their lives.

During 2025, GRT continued to invest in durable shelter solutions, particularly for communities affected by prolonged displacement and conflict. Our work has included the construction and rehabilitation of homes, transitional shelter and support for families living in inadequate conditions.

Our shelter programmes have increasingly focused on providing longer-term, sustainable solutions rather than short-term relief alone. In communities where families are able to return and rebuild, appropriate housing provides an opportunity to restore stability and rebuild community life.

The impact extends well beyond the buildings themselves. Safe homes reduce exposure to harsh weather, overcrowding and protection risks while providing children with a more secure environment in which to grow and families with the dignity of having a place they can call home

Livelihoods
Building Independence

Alongside humanitarian assistance, GRT has continued to recognise that sustainable recovery depends on families having the ability to support themselves.

Our livelihoods interventions have therefore focused on creating opportunities for vulnerable households to develop skills, generate income and reduce their dependence on humanitarian assistance. By supporting individuals and communities with appropriate livelihood opportunities, training and resources, we aim to strengthen household resilience and create pathways towards greater economic independence.

This approach reflects an important principle within GRT's work: humanitarian assistance should not only respond to immediate need but, wherever possible, help people build a more secure future.

Livelihoods programmes are particularly important in communities experiencing prolonged poverty or displacement, where traditional sources of income have been disrupted. By helping families regain the ability to earn and provide for themselves, these programmes restore not only financial security but also confidence, independence and dignity.

WASH
Protecting Health and Preventing Disease

Access to clean water, sanitation and hygiene remains one of the most fundamental requirements for a healthy and dignified life.

GRT has continued to expand its WASH interventions, providing sustainable access to clean water through boreholes, hand pumps, wells and other water infrastructure, particularly in communities where access to safe water remains limited.

Our approach goes beyond providing a water source.

We recognise that sustainable WASH programming requires communities to understand the importance of hygiene, sanitation and safe water management. Consequently, our programmes incorporate hygiene awareness and community engagement alongside infrastructure development.

These interventions can have a profound impact. Reliable access to clean water reduces the risks associated with waterborne diseases, while improved sanitation and hygiene practices contribute to healthier households and communities. Children are better able to attend school, adults can spend less time collecting water, and families are less exposed to preventable illness.

GRT has also continued to strengthen its support for menstrual health and hygiene, recognising that women and girls can face additional barriers to education, participation and dignity when they lack access to appropriate menstrual products and information. Initiatives such as CODE RED reflect our broader commitment to addressing overlooked humanitarian needs.

An Integrated Approach

While Shelter, Livelihoods and WASH have remained important priorities, our work continues to be integrated across healthcare, education, food security, protection and emergency response. These areas are interconnected, and progress in one sector can reinforce outcomes in another.

A family provided with safe shelter is better positioned to recover. A household with a sustainable livelihood is better able to meet its future needs. A community with access to clean water and sanitation is better protected from preventable disease. Together, these interventions contribute to stronger and more resilient communities.

During 2025, we have also continued to strengthen our organisational capacity, technical expertise and programme oversight. Investment in staff development, safeguarding, compliance, monitoring and partner management has helped ensure that programmes are delivered responsibly and that the resources entrusted to GRT achieve meaningful impact.

Looking Ahead

As humanitarian needs become increasingly complex, GRT remains committed to evolving its approach. Our priority is not simply to deliver more assistance, but to ensure that our interventions are relevant, sustainable, accountable and capable of creating lasting change.

The progress made during 2025 has reinforced our belief that effective humanitarian action must combine immediate support with longer-term solutions. Whether providing a family with a safe home, enabling a household to generate an income, or bringing clean water to a community, our objective remains the same: to restore dignity, strengthen resilience and help vulnerable people build a safer and more sustainable future.

We remain deeply grateful to our donors, partners, staff and supporters whose trust and generosity make this work possible. Together, we will continue to respond where the need is greatest, while seeking innovative and sustainable ways to improve the lives of the communities we serve.



Principal Risks and Uncertainties

GRT operates in some of the world's most challenging humanitarian environments, supporting communities affected by conflict, displacement, poverty, natural disasters and other emergencies. The nature of this work means that risk is inherent in our operations. Political instability, insecurity, financial pressures, safeguarding concerns, partner performance, regulatory requirements, cyber threats and reputational issues can all affect our ability to deliver assistance effectively and responsibly.

GRT's Trustees and senior leadership recognise that effective risk management is fundamental to the protection of our beneficiaries, staff, volunteers, partners, donors and the organisation itself. During 2025, we continued to strengthen our approach to identifying, monitoring and mitigating risk, with particular emphasis on safeguarding, accountability, transparency and responsible stewardship of charitable funds.

Risk Management Framework

The Board of Trustees maintains overall responsibility for the organisation's risk management framework. GRT's Risk Management Policy provides a structured approach to identifying, assessing and managing both existing and emerging risks. Risks are considered according to their likelihood and potential impact, with appropriate controls and mitigation measures established to reduce exposure and protect the continuity of our charitable activities.

Risk management is embedded within organisational planning, programme design and operational decision-making rather than being treated as a separate compliance exercise. Risk registers are reviewed regularly and updated as circumstances change, lessons are identified and new threats emerge.

The Trustees, supported by the CEO and senior leadership team, maintain oversight of the organisation's overall risk profile. Where risks cannot be eliminated entirely, GRT seeks to reduce their potential impact through appropriate controls, contingency planning, specialist advice and, where appropriate, insurance.

Governance and Oversight

The Audit and Risk Committee (ARC) plays a key role in providing oversight and challenge. The Committee reviews the corporate risk register, considers significant and emerging risks and reports its findings and recommendations to the Board.

Operational responsibility remains with the relevant members of the senior leadership and management teams. Programme and support functions are responsible for identifying risks within their areas, implementing controls and escalating significant concerns through established reporting channels.

GRT recognises that effective governance requires constructive challenge, clear accountability and accurate information. We therefore continue to strengthen the skills and effectiveness of our Trustees, committees and management teams so that significant risks receive appropriate scrutiny and timely action.

1. Safeguarding

Safeguarding remains one of GRT's most significant organisational responsibilities and risks. We work with children, women, displaced populations and adults who may be particularly vulnerable to abuse, exploitation, neglect or other forms of harm. The power imbalance that can exist between humanitarian organisations and beneficiaries means that safeguarding must remain central to every aspect of our work.

GRT maintains safeguarding policies and procedures covering staff, Trustees, volunteers, partners and programme activities. Expectations are communicated through induction, training and ongoing awareness, with reporting mechanisms available for concerns and allegations.

Our safeguarding responsibilities extend to the organisations with which we work. Partner due diligence, appropriate contractual requirements, safeguarding assessments and ongoing monitoring are important controls in managing the risks associated with indirect programme delivery.

We recognise that the absence of reported incidents does not mean the absence of risk. Consequently, GRT continues to focus on prevention, awareness, reporting, investigation and learning, ensuring that concerns can be raised safely and are treated seriously.

2. Accountability and Transparency

GRT considers accountability and transparency fundamental to maintaining the trust of beneficiaries, donors, regulators and the wider public. Failure to listen to communities, respond appropriately to concerns or provide accurate information about the use and impact of charitable resources could significantly undermine confidence in the organisation.

During 2025, GRT continued to strengthen mechanisms through which beneficiaries and stakeholders can provide feedback, raise concerns and make complaints. Our Monitoring, Evaluation, Accountability and Learning (MEAL) approach supports the collection of feedback and evidence from programme participants and helps ensure that learning informs future programme design.

Transparency also extends to our reporting and financial management. GRT is committed to providing accurate information about programme activities, expenditure, outcomes and organisational performance, while maintaining appropriate confidentiality and data protection.

We recognise that accountability is not simply about reporting what we have delivered. It is also about being open about challenges, listening to those we serve, learning from mistakes and demonstrating how decisions are made and resources are used.

3. Financial Integrity and Counter-Fraud

Protecting charitable funds is a fundamental responsibility. GRT faces risks associated with fraud, financial mismanagement, corruption, money laundering, terrorist financing and inappropriate use of funds.

We maintain financial controls designed to ensure that funds are used for their intended charitable purposes.These include appropriate authorisation processes, segregation of duties, financial monitoring, partner due diligence, transaction controls and relevant screening procedures.

GRT continues to strengthen its due diligence and monitoring processes to ensure that funds are not diverted from their intended purposes and that our activities remain consistent with applicable UK legal and regulatory requirements.

External audit and internal review processes provide additional scrutiny and assurance, while staff and relevant stakeholders receive guidance on financial controls and the identification and reporting of concerns.

4. Operational and Security Risks

GRT delivers programmes in environments where conflict, political instability, natural disasters, restrictions on humanitarian access and rapidly changing circumstances can disrupt operations.

Risks include threats to staff and partners, interruption of supply chains, restricted access to beneficiaries, delays in programme implementation and the potential suspension of activities.

GRT mitigates these risks through appropriate partner assessment, security procedures, contingency planning, programme monitoring and regular review of operating conditions. Working through established local partners also enables programmes to adapt to changing circumstances while maintaining access to communities where direct delivery may not be feasible.

The safety and wellbeing of staff, volunteers, partners and beneficiaries remain fundamental considerations in programme decisions.

5. Reputational Risk

GRT's reputation is closely linked to the confidence placed in us by donors, beneficiaries, partners, regulators and the public. Any failure involving safeguarding, financial management, programme quality, communications or partner conduct could have significant reputational consequences.
We therefore recognise that reputation must be protected through consistent behaviour and strong systems rather than communications alone.

Key controls include partner due diligence, clear policies governing staff and volunteer conduct, appropriate communications procedures, safeguarding controls, financial oversight and established processes for responding to significant incidents or complaints.

GRT also seeks to ensure that public communications accurately represent our work, beneficiaries and impact and do not compromise dignity, confidentiality or safety.

6. Cybersecurity, Data Protection and Information Management

Increasing reliance on digital systems creates risks relating to cyberattacks, fraud, data loss and unauthorised access to confidential information.

GRT continues to strengthen its IT controls, access management, data protection procedures and staff awareness. Particular care is required when handling beneficiary information, safeguarding records, donor information and other sensitive organisational data.

Our information management practices seek to comply with applicable UK data protection requirements,including GDPR, while maintaining appropriate controls over the collection, storage, use and sharing of information.

7. Regulatory and Compliance Risk

As a UK-registered charity operating internationally, GRT must comply with a range of legal, regulatory and reporting requirements. These include charity law, financial reporting obligations, safeguarding requirements, data protection, fundraising standards and applicable sanctions and counter-terrorist-financing requirements.

Our compliance framework is designed to identify changes in regulatory expectations and ensure that relevant policies, procedures and controls are reviewed and updated accordingly.

Continuous Improvement and Organisational Resilience

GRT recognises that risk cannot be eliminated, particularly in humanitarian environments where circumstances can change rapidly. Our objective is therefore to develop an organisation that is resilient, transparent, accountable and capable of identifying and responding to risks before they become more serious.

During the coming year, we will continue to strengthen safeguarding, partner due diligence, accountability mechanisms, financial controls, risk reporting and Trustee oversight.

We will also continue to invest in staff training and organisational learning so that lessons from our programmes, incidents and feedback are translated into practical improvements.

Ultimately, effective risk management is about protecting the trust placed in GRT. Our donors expect their contributions to be used responsibly, our beneficiaries have the right to safe and dignified assistance, and our regulators expect us to meet the highest standards of governance and accountability.

By maintaining a culture of openness, integrity, transparency, safeguarding and continuous improvement, GRT seeks to ensure that the risks inherent in humanitarian work are properly understood and responsibly managed, enabling us to continue delivering meaningful and sustainable support to vulnerable communities.

Managing Risk, Protecting Trust

BUILDING FAITH



Structure, Governance and Management

GRT is committed to maintaining strong governance, effective leadership and transparent management arrangements that enable us to deliver our charitable objectives responsibly and effectively. As an organisation working with vulnerable communities in the UK and internationally, we recognise that good governance is fundamental to maintaining the confidence of beneficiaries, donors, partners, regulators and other stakeholders.

Our governance arrangements are designed to provide appropriate oversight while allowing management and programme teams the flexibility to respond to changing humanitarian needs. The Board of Trustees retains overall responsibility for the charity and works closely with the Chief Executive Officer (CEO) and senior leadership team to ensure that GRT remains focused on its charitable purpose, values and long-term sustainability.

Legal and Constitutional Status

GRT is established as a Charitable Incorporated Organisation (CIO) and is registered with the Charity Commission for England and Wales under charity number 1191793.

The charity operates under a Foundation constitution, which establishes its charitable purposes and provides the framework within which Trustees exercise their responsibilities. GRT's objectives include the relief of poverty and the advancement of health and education, together with other purposes recognised as charitable for the public benefit under the laws of England and Wales.

The Trustees regularly review the charity's activities to ensure that they remain within its constitutional purposes and contribute to demonstrable public benefit. Our work continues to support vulnerable and disadvantaged people in the UK and internationally, particularly communities affected by poverty, conflict, displacement and humanitarian emergencies.

Governance and the Board of Trustees

The Board of Trustees is the ultimate governing body of GRT and is responsible for determining the charity's strategic direction, ensuring appropriate governance and maintaining oversight of its activities and resources.

Trustees serve voluntarily and receive no remuneration for their role. The Board brings together individuals with a range of professional experience and perspectives relevant to the governance and development of the organisation.

The Board meets regularly throughout the year and receives reports from the CEO and senior management covering financial performance, programme delivery, organisational development, risk, safeguarding, compliance and other significant matters. Trustees also provide oversight of specific areas of organisational responsibility where appropriate, enabling greater depth of scrutiny and support.

The Board's responsibilities include:

- Setting and reviewing GRT's strategic direction and organisational priorities.
- Ensuring that the charity remains focused on its charitable objectives and public benefit.
- Monitoring financial sustainability and approving annual budgets and accounts.
- Providing oversight of safeguarding, risk management, compliance and internal controls.
- Reviewing major programmes, partnerships and significant organisational commitments.
- Ensuring appropriate accountability to beneficiaries, donors, regulators and other stakeholders.
- Approving key policies and ensuring that they remain appropriate to GRT's evolving activities.
- Monitoring organisational performance and the effectiveness of senior management.

Trustees may seek independent professional advice where specialist expertise is required and are encouraged to undertake relevant training and development to ensure that they remain effective in their governance responsibilities.

Trustee Appointment, Induction and Development

GRT seeks to ensure that the composition of the Board reflects the skills and experience required to govern an increasingly complex international humanitarian organisation.

New Trustees are appointed in accordance with the charity's governing document and relevant Charity Commission guidance.

The appointment process considers an individual's skills, experience, commitment to GRT's charitable objectives and ability to contribute effectively to the Board.

New Trustees receive an appropriate induction covering GRT's constitution, governance responsibilities, finances, programmes, policies, risk profile and organisational structure. They are provided with relevant financial and management information and are introduced to the areas of work for which they may have particular oversight.

Trustee development remains an ongoing priority. The Board periodically considers its collective skills and experience and identifies areas where additional training, expertise or independent advice may strengthen governance.

Management and Delegated Authority

While ultimate responsibility remains with the Trustees, day-to-day management of GRT is delegated to the Chief Executive Officer, supported by the senior leadership and management teams.

The CEO is responsible for implementing the strategy approved by the Board and for overseeing the charity's operational activities, people, finances and programmes within the authority delegated by the Trustees.

Senior managers are responsible for their respective functions and for ensuring that agreed plans, budgets, policies and controls are implemented effectively.

Clear lines of accountability and reporting support effective decision-making while ensuring that significant matters are escalated appropriately.

Regular management reporting enables the CEO and Trustees to monitor progress, identify emerging issues and make informed decisions about organisational priorities and resources.

Committees and Specialist Oversight

GRT uses Board committees and designated areas of Trustee oversight to provide additional scrutiny in key areas of governance.

The Audit and Risk Committee (ARC) supports the Board in reviewing financial reporting, internal controls, risk management and audit matters. It also considers significant emerging risks and provides challenge and recommendations to the Board.

Other areas, including safeguarding, compliance and organisational performance, receive appropriate management and Trustee oversight. This structure is intended to ensure that important risks and responsibilities receive sufficient attention while maintaining clear accountability for operational delivery.

Safeguarding, Accountability and Ethical Governance

Protecting the people we serve is central to GRT's governance responsibilities. Safeguarding considerations are incorporated into programme design, partner relationships, recruitment, training and organisational decision-making.

Trustees and staff are expected to uphold GRT's policies and Code of Conduct and to act with integrity, respect and accountability. Conflicts of interest must be declared and managed appropriately, with individuals excluded from decisions where a conflict could affect their impartiality.

GRT also recognises that accountability extends beyond compliance with policies and regulations. We seek to ensure that beneficiaries have appropriate opportunities to provide feedback, raise concerns and influence the improvement of programmes. Transparency with donors, regulators and other stakeholders remains an important component of our governance approach.

Risk, Compliance and Internal Controls

The Board maintains overall responsibility for ensuring that appropriate systems exist to identify and manage significant risks. GRT's risk management arrangements cover areas including safeguarding, financial sustainability, fraud and financial integrity, programme delivery, partner management, cybersecurity, regulatory compliance and reputation.

The corporate risk register is reviewed regularly, with significant risks escalated to the appropriate level of management and Trustee oversight. Internal controls, policies and procedures are periodically reviewed to ensure that they remain appropriate as the organisation develops

Where appropriate, GRT maintains insurance arrangements to manage risks that cannot reasonably be eliminated through internal controls.

Public Benefit and Responsible Use of Resources

The Trustees remain committed to ensuring that GRT's resources are used solely in pursuit of its charitable purposes and that the organisation continues to deliver meaningful public benefit.

The Board reviews the charity's activities, financial position and strategic priorities to ensure that resources are directed towards areas of genuine humanitarian need and that programmes are delivered responsibly.

Our annual reporting provides stakeholders with information about our activities, financial performance, governance and impact, supporting transparency and enabling donors and other stakeholders to understand how resources entrusted to GRT have been used.

Strengthening GRT for the Future

GRT recognises that effective governance must evolve alongside the organisation and the increasingly complex environment in which we operate. During the year, we have continued to consider how our governance structures, leadership arrangements, policies, systems and skills can be strengthened.

Looking ahead, the Board will continue to focus on good governance, effective oversight, safeguarding, accountability, transparency and organisational resilience. We will seek to ensure that GRT remains appropriately governed, financially responsible and operationally capable of responding to humanitarian needs while maintaining the confidence of the people and communities we exist to serve.

Our objective is not simply to meet regulatory requirements, but to build an organisation in which strong governance supports strong humanitarian outcomes and where integrity, accountability and responsible leadership are embedded throughout GRT.

Strengthening Governance, Supporting Humanitarian Outcomes



Trustees' Responsibilities

The Trustees of GRT have collective responsibility for ensuring that the charity is properly governed, operates within its charitable purposes and complies with the legal and regulatory requirements applicable to charities in England and Wales.

The Board is responsible for protecting the charity's assets, ensuring that its resources are applied appropriately to its charitable objectives, maintaining effective systems of internal control and risk management, and overseeing the preparation of accurate financial statements and statutory reports.

The Trustees are required to prepare the annual Trustees' Report and financial statements in accordance with applicable UK accounting requirements, including United Kingdom Generally Accepted Accounting Practice (UK GAAP), relevant Financial Reporting Standards and the Charities Statement of Recommended Practice (SORP).

In preparing the financial statements, the Trustees are responsible for:

1. Selecting appropriate accounting policies and applying them consistently.
2. Making accounting judgements and estimates that are reasonable, appropriate and prudent.
3. Ensuring that applicable accounting and reporting standards have been followed and that any material departures are properly identified and explained.
4. Preparing the financial statements on a going-concern basis, unless there are circumstances in which it would not be appropriate to do so.

The Trustees are also responsible for ensuring that proper accounting records are maintained. These records must be sufficiently detailed to explain the charity's financial transactions, demonstrate its financial position and enable the preparation of financial statements that comply with the Charities Act 2011 and other applicable statutory requirements.

Governance, Internal Control and Safeguarding

The Board recognises that its responsibilities extend beyond financial reporting. Trustees are collectively responsible for ensuring that appropriate governance, internal control, risk management, compliance and safeguarding arrangements are established and maintained.

GRT operates in complex humanitarian environments and works with vulnerable individuals and communities. Safeguarding is therefore a fundamental responsibility of the Board. To strengthen oversight and accountability, the Trustees have formally assigned safeguarding responsibility to a designated Trustee, who provides additional scrutiny and acts as a Board-level focal point for safeguarding matters.

The designated Trustee works with management to monitor the implementation of safeguarding policies, training, reporting mechanisms, partner requirements and other relevant controls, while the Board retains collective responsibility for ensuring that safeguarding remains embedded across the organisation.

The Trustees also recognise that effective governance requires clear ownership of responsibilities. Accordingly, each Trustee has been allocated oversight responsibility for specific departments or key areas of GRT's activities. This arrangement provides Trustees with greater visibility of operational performance and enables them to provide appropriate challenge, guidance and support to the CEO and management team.

These departmental responsibilities do not replace the collective responsibility of the Board. Rather, they provide an additional layer of oversight and ensure that important areas of GRT's work receive appropriate Trustee attention between formal Board meetings.

Protection of Charitable Assets and Resources

The Trustees are responsible for taking reasonable and appropriate measures to safeguard GRT's assets and charitable resources.

This includes maintaining controls designed to prevent and detect fraud, financial irregularities, misuse of funds and other breaches of policy or regulatory requirements.

The Board regularly considers the organisation's financial position, risk profile and internal controls and seeks assurance through management reporting, audit and other appropriate review processes.

Trustees also have a responsibility to ensure that GRT's resources are used solely in furtherance of its charitable purposes and that expenditure is properly authorised, recorded and monitored.

Legal and Regulatory Compliance

The Trustees confirm their commitment to ensuring that GRT operates in accordance with its governing document, charity law and relevant regulatory requirements. This includes ensuring that:

- GRT's activities remain within its charitable objects.
- Resources are applied for appropriate charitable purposes.
- Statutory accounts and reports are prepared and submitted as required.
- Appropriate financial and operational controls are maintained.
- Significant risks are identified, monitored and managed.
- Safeguarding responsibilities are clearly defined and appropriately overseen.
- Trustees and staff understand and comply with relevant policies and procedures.
- Appropriate records are maintained to demonstrate accountability and good governance.

The Board also recognises the importance of transparency and accountability to donors, beneficiaries, regulators, partners and other stakeholders. Trustees therefore seek to ensure that GRT communicates honestly about its activities, achievements, challenges and use of charitable resources.

Fundraising Practices

Global Relief Trust raises funds through a variety of activities including regular giving, community fundraising, peer-to-peer fundraising, digital fundraising campaigns, social media appeals, seasonal campaigns and fundraising events. These activities support the charity's humanitarian programmes and enable the charity to respond to both emergency and long-term humanitarian needs.

The charity does not use professional fundraisers or commercial participators. Fundraising activities are undertaken directly by the charity, its volunteers and supporters.

Where fundraising is carried out on behalf of the charity, fundraising links and campaigns are established and monitored by the charity and are limited to approved projects and appeals. Funds raised are received through approved fundraising platforms and are paid directly into charity-controlled bank accounts, where they are subject to the charity's normal financial controls and oversight procedures.

The charity has regard to the Code of Fundraising Practice issued by the Fundraising Regulator and operates in accordance with its Ethical Fundraising Policy.

No fundraising complaints were received during the year ended 31 December 2025.

The charity seeks to ensure that its fundraising activities are conducted in a respectful and responsible manner. Supporters can opt out of marketing communications, including email and SMS communications, at any time. The charity does not undertake door-to-door fundraising and seeks to ensure that members of the public, including potentially vulnerable individuals, are not subjected to unreasonable or persistent fundraising approaches.

Programme Partners and Grant-Making

A significant proportion of Global Relief Trust's international programmes is delivered through local implementing organisations and programme partners. Partners are selected having regard to their ability to deliver programme objectives, knowledge of local communities and operating environments, governance arrangements, safeguarding practices and financial management capabilities.

The charity undertakes appropriate due diligence before entering into funding arrangements and maintains ongoing oversight through programme reporting, monitoring activities, financial accountability requirements and review of project outcomes. The level of monitoring undertaken reflects the nature, scale and risk profile of the programme concerned.

The Trustees recognise the importance of working with trusted local partners to maximise the impact of charitable funds while ensuring that resources are applied in accordance with donor intentions and the charity's objectives.

Going Concern and Financial Sustainability

The Trustees have considered the charity's financial position, future income and expenditure, cash flows, available unrestricted resources and existing commitments for a period of at least twelve months from the date on which these financial statements are approved.

At 31 December 2025 the charity held cash and cash equivalents of £3.564m and had net current assets of £4.087m. Total funds amounted to £4.521m, of which £1.164m represented unrestricted funds and £3.357m represented restricted funds.

Having considered the charity's financial position, expenditure commitments, and the principal risks facing the charity, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

Financial Review

Total income for the year was £12.45m (2024: £10.91m), representing an increase of £1.54m compared with the previous year. Income principally comprised donations and legacies, including £9.69m of restricted income and £2.76m of unrestricted income.

Total expenditure was £11.92m (2024: £10.90m), of which £11.00m related to charitable activities and £0.92m to the costs of raising funds. Direct programme expenditure within charitable activities amounted to £10.23m, with a further £0.77m relating to support costs.
The charity generated net income of £0.53m for the year (2024: £0.01m). At 31 December 2025, total funds amounted to £4.52m (2024: £3.99m), comprising restricted funds of £3.36m and unrestricted funds of £1.16m.

The charity remained in a strong liquid position at the year end, with cash balances of £3.56m and net current assets of £4.09m. Cash balances reduced by £0.20m during the year, notwithstanding the reported surplus, reflecting movements in working capital including an increase in debtors and a reduction in creditors.
The Trustees continue to monitor the charity's financial position, liquidity, funding commitments and the balance between restricted and unrestricted resources to ensure that sufficient resources remain available to support both programme delivery and the charity's ongoing operating requirements.

Senior Management Remuneration

The remuneration of the Chief Executive Officer and other members of the senior management team is reviewed by the Trustees.

When determining remuneration, the Trustees consider the responsibilities of individual roles, the experience and skills required, the financial position of the charity and the need to recruit and retain individuals capable of delivering the charity's strategic objectives effectively.

The Trustees seek to ensure that remuneration remains appropriate and proportionate, balancing the need to attract and retain suitably qualified personnel with their responsibility to ensure the careful stewardship of charitable funds.

Reserves Policy

The Trustees recognise the importance of maintaining an appropriate level of unrestricted reserves to protect the continuity of the charity's activities, meet its ongoing operating commitments and provide resilience against fluctuations in income and unforeseen expenditure.

The level of reserves required is reviewed periodically with reference to the charity's budget, cash flow requirements, contractual and operational commitments and the principal risks identified through the charity's risk management processes.

The Trustees' policy is to maintain free reserves at a level equivalent to approximately 3 months of core unrestricted operating expenditure £420,000.

At 31 December 2025, total unrestricted funds amounted to £1,163,813. This included designated funds of £106,699 and £433,697 represented by unrestricted tangible fixed assets or other amounts not regarded by the Trustees as freely available. On this basis, free reserves at the year-end were £623,417 compared with the Trustees' target of £420,000

Trustees' Assessment of Reserves
At 31 December 2025, the charity's free reserves exceeded the minimum level established by the Trustees. The Trustees consider the level of reserves held at the year end to be appropriate having regard to the charity's operational commitments, funding profile, exposure to humanitarian emergencies and future strategic objectives. Maintaining reserves above the minimum target provides additional financial resilience and flexibility, enabling the charity to respond to urgent humanitarian needs while continuing to invest in organisational capacity and longer-term programme delivery.

Public Benefit

In setting the charity's objectives and planning its activities, the Trustees have had due regard to the Charity Commission's guidance on public benefit.

The Trustees consider that the charity's activities, including emergency relief, healthcare, education, water and sanitation projects, livelihood support, orphan sponsorship and other humanitarian programmes, provide identifiable public benefit in furtherance of the charity's charitable purposes. The Trustees are satisfied that the charity's resources are directed towards activities that relieve poverty, advance health and education, and support vulnerable communities both in the United Kingdom and internationally.

Statement of Disclosure to the Auditors

The Trustees confirm that, so far as they are aware, there is no relevant audit information of which the charity's auditors are unaware.

The Trustees have taken all reasonable steps to ensure that they are aware of any relevant audit information and have established that the charity's auditors are appropriately informed of that information.

Collective Responsibility of the Board

Although individual Trustees have specific departmental and functional responsibilities, the Board operates collectively and remains ultimately accountable for the governance and stewardship of GRT.

The allocation of responsibilities provides greater focus and oversight while maintaining appropriate separation between governance and day-to-day management. Trustees support and challenge the CEO and senior management team, ensuring that operational decisions remain aligned with the strategy, policies and charitable objectives approved by the Board.

Through this approach, the Trustees seek to maintain strong financial stewardship, effective governance, robust safeguarding, transparency and accountability across all areas of GRT's work.



Zilu Miah

Chairman and Trustee

For and on behalf of the Board of Trustees

Date of approval and signing: 27 October 2026

Independent Auditor's Report to the Trustees of GRT

Opinion

We have audited the financial statements of Global Relief Trust for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- A give a true and fair view of the state of the society's affairs as at 31 December 2025, and of its incoming resources and application of resources, including income and expenditure for the year then ended;
- A have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- A have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the society in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the society's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

In our opinion the financial statements:

- The information given in the trustees' report is inconsistent in any material respect with the financial statements; or have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Sufficient accounting records have not been kept; or
- The financial information are not in agreement with the accounting records; or
- We have not obtained all the information and explanations necessary for the purposes our audit.

Responsibilities of the trustees

As explained more fully in the trustees's responsibilities statement (set out on page 48), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as it determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intends to liquidate the charity or to cease operations, or has no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of noncompliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Extent to which the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit, in respect to fraud, are: to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses; and to respond appropriately to fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and its management.

Report of the Independent Auditors to the Trustees of Global Relief Trust

Our approach was as follows:

- we identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, and through discussion with the trustees and other management (as required by auditing standards), and discussed with the trustees and other management the policies and procedures regarding compliance with laws and regulations;
- we considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework and the relevant tax compliance regulations in the UK;
- we considered the nature of the industry, the control environment and business performance, including the key drivers for management's remuneration;
- we communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit, also all areas where fraud might occur in the financial statements and how;
- we considered the procedures and controls that the society has established to address risks identified, or that otherwise prevent, deter and detect fraud; and how senior management monitors these programmes and controls;
- we considered how the trustees and management respond to risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
- we performed detailed analytical procedures to identify and unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Where the risk was considered to be higher, we performed audit procedures to address each identified fraud risk. These procedures included: testing manual journals; reviewing the financial statement disclosures and testing to supporting documentation; performing analytical procedures; and enquiring of management, and were designed to provide reasonable assurance that the financial statements were free from fraud or error.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at: www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Paul Butler BA FCA
(Senior Statutory Auditor)

For and on behalf of TC Group

Statutory Auditor

Sterling House
97 Lichfield Street
Tamworth
Staffordshire
B79 7QF

27th of October 2026



Global Relief Trust

Statement of Financial Activities and Income and Expenditure Account

for the period ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income and Endowment					
Donations and Legacies	2,3	2,759,728	9,692,502	**12,452,230**	**10,896,427**
Other Trading Activities	4	-	-	-	**13,447**
Total Income		2,759,728	9,692,502	12,452,230	**10,909,874**
Expenditure on					
Raising Funds	5	776,231	139,168	**915,399**	**745,029**
Fundraising Trading: Cost of Goods sold	6	-	-	-	**17,941**
Charitable Activities	7,8,9	1,392,246	9,611,535	**11,003,781**	**10,134,871**
Total Expenditure		2,168,477	9,750,703	**11,919,180**	**10,897,841**
Net Income/(Expenditure)		591,251	(58,201)	**533,050**	**12,033**
Transfer between funds		(437,769)	437,769	-	-
Other recognised Gains/(losses) on disposal of fixed assets		-	-	-	(2,519)
Net Movement in Funds		153,482	379,568	533,050	9,514
Reconciliation of Funds:					
Total Funds brought forward		1,010,331	2,977,342	3,987,673	3,978,159
Total Funds carried forward		1,163,813	3,356,910	4,520,723	3,987,673

All activities derive from continuing operations

The Statement of Financial Activities includes all gains and losses recognised in the period.
The notes on pages 59 to 73 form an integral part of these accounts.

Global Relief Trust

Charity Balance Sheet

Balance Sheet as at 31 December 2025

	Period Notes	Jan 25 to Dec 25 2025 £	Jan 24 to Dec 24 2024 £
Fixed Assets			
Tangible Assets	12	433,697	447,864
Total Fixed Assets		**433,697**	**447,864**
Current Assets			
Debtors	13	872,359	160,551
Prepayments	13	33,108	318,997
Cash at bank and in hand		3,563,844	3,766,117
Total Current Assets		**4,469,311**	**4,245,665**
Liabilities			
Creditors: Amounts falling due within one year:	14	(382,285)	(705,856)
Net Current Assets		**4,087,026**	**3,539,809**
Total Assets less Current Liabilities		**4,520,723**	**3,987,673**
Net Assets including pension asset/liability		**4,520,723**	**3,987,673**
Unrestricted income funds			
Designated Funds		106,699	10,367
Unrestricted General Funds		664,842	616,115
Other Unrestricted Funds		392,272	383,849
Total Unrestricted		**1,163,813**	**1,010,331**
Restricted income funds		**3,356,910**	**2,977,342**
Total Charity Funds		**4,520,723**	**3,987,673**



Zilu Miah

Trustee and Chairman

Approved by the Board of Trustees on 27th of October 2026

The notes on pages 59 to 73 form an integral part of these accounts.

Global Relief Trust

Statement of Cash Flows

for the period ended 31 December 2025

	2025 £	2024 £
Reconciliation of net income/(expenditure) to net cash flows from operating activities		
Net Income/(Expenditure) for the reporting period as per the statement of financial activities	**533,050**	**9,514**
Adjustments for:		
Depreciation	15,463	14,591
Gains/(losses) on disposal of fixed assets	-	2,519
Decrease/(Increase) in Stocks	-	-
Decrease/(Increase) in debtors	(425,919)	434,186
(Decrease)/Increase in creditors	(323,571)	659,749
Gain on foreign exchange		
Net cash provided by (used in) operating activities	**(200,977)**	**1,120,559**
Cash flows from investing activities		
Purchase of property, plant and equipment	-	-
Proceeds from sale of property, plant and equipment	(1,296)	(37,660)
Net cash provided by (used in) investing activities	**(1,296)**	**(37,660)**
Net increase/(decrease) in cash and cash-equivalents	**(202,273)**	**1,082,899**
Cash and cash equivalents at the beginning of the reporting period	**3,766,117**	**2,683,218**
Change in cash and cash equivalents due to exchange rate movements	-	-
Cash and cash equivalents at the end of the reporting period	**3,563,844**	**3,766,117**

Notes to the accounts

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation of the accounts

The financial statements 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, and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention, except where otherwise stated in the accounting policies.

Global Relief Trust is a Charitable Incorporated Organisation registered in England and Wales and constitutes a public benefit entity as defined by FRS 102.

b) Accounting convention

The trustees have assessed the charity's ability to continue as a going concern. The assessment covered a period of at least twelve months from the date of approval of these financial statements. In reaching their conclusion, the trustees considered the charity's reserves, its cash position, expected income and expenditure, and the restricted nature of certain funds. The trustees are not aware of any material uncertainties that may cast significant doubt on the charity's ability to continue as a going concern. The financial statements have therefore been prepared on a going concern basis, as set out in the Statement of Trustees' Responsibilities on page 48.

c) Income recognition policies

Items of income are recognised in accordance with (5.10 to 5.12 FRS102 SORP) and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and the amount can be measured reliably.

The charity for the financial periods ending 2023 and 2024, had no legacies or government grants.

Gift Aid receivable is included in income where there is a valid declaration from the donor. Any Gift Aid amount recovered is considered as general income as per the communications agreed by donors.

d) Donated Goods

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.

Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.

Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

e) Recognition of liabilities
Liabilities are recognised on the accruals basis in accordance with normal accounting principles and the requirements of the Charities SORP (FRS 102). Creditors and provisions are recognised where the charity has a present obligation arising from a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be measured or estimated reliably.

Grants payable
Grants' payable to institutions and individuals in furtherance of the charity's objects are recognised as expenditure when the recipient has a reasonable expectation that the grant will be received and any conditions attaching to the grant that are within the control of the charity have been met.

Grants are recognised as liabilities where the charity has communicated an unconditional commitment to provide funding, and the recipient has a reasonable expectation that the funding will be received.

f) Expenditure
Expenditure is recognised when a liability is incurred, irrecoverable VAT is included within the expense item to which it relates.

Expenditure on charitable activities is reported as a thematic analysis of the work undertaken by the charity, against our thematic themes of humanitarian response, feed the fasting, qurbani, emergency, education etc. Under these headings are included grants payable and the costs of activities performed directly by the charity together with associated direct and indirect support costs. The costs include salaries and associated employment costs including pensions and termination payments.

Expenditure on raising funds comprises salaries, direct expenditure and overhead costs of UK based staff who promote fundraising from all sources including major donors, corporates and individuals. The expenditure on third party agencies that promote fundraising on social media and other platforms is included.

Indirect support costs include IT, HR, CEO's time or finance costs that are essential for the charity to delivery its projects of humanitarian response, feed the fasting, qurbani, education etc. Not to incur these costs would severely impair the quality of work and sustainability of the charity.

Indirect support costs have been allocated to cost categories on a basis consistent with the level of activity.

Allocation of costs within types of resources expended

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are: -

There are a number of costs, where it is impracticable to allocate these costs precisely between administration and charitable expenditure and the trustees have allocated such costs on the basis of reasonable estimates as follows: -
Staffing costs and related expenses: On the basis of salary costs and estimated time spent on different activities.

Premises costs and related expenses: On the basis consistent with the use of resources.

g) Taxation
The charity meets the criteria and tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK taxation purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within the categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992. No corporation tax liability arises in the accounts.

h) Pensions
The charity operates a defined contribution pension scheme for the benefit of its employees. Pension contributions are recognised in the period in which the related employee services are received. The money purchase nature of the scheme ensures there will be no funding deficit or surplus accruing to the Charity in the future. The pension scheme is independently administered, and the assets of the scheme are held separately from those of the Charity.

I) Foreign currencies
The functional currency of the charity is considered to be pounds sterling that is the currency of the primary economic environment it operates in the UK. The consolidated financial statements are presented in pound sterling.

Transactions in foreign currencies are translated at the rate of exchange at the time of the transaction. Country office income and expenditure is included in the Statement of Financial Activities at the average exchange rate for the period.

Foreign currency balances are translated at the rate of exchange prevailing at the balance sheet date.

Foreign currency gains and losses are recognised through the Statement of Financial Activities for the period in which they are incurred. All exchange differences are recognised through the statement of financial activities.

j) Operating leases
Rental payments under operating leases are charged as expenditure incurred evenly over the term of the lease.

The benefit of any reverse premium received is also spread evenly over the term of the lease.

k) Funds Accounting
Funds held by the charity are:
Restricted funds – these are funds which are subject to specific conditions imposed by the donors or when funds are raised for a particular restricted purpose.

Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Designated Funds represent Zakat funds – these are funds which can be used in accordance with the Islamic religious conditions and parameters set in the Qur'an.

The charity's policy defines the criteria for the fundraising, allocation and distribution of Zakat. The charity is required to record its justification as to how projects match the criteria of Zakat.

l) Tangible fixed assets and depreciation
Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as

Freehold Buildings	2.5%
Computers and software	25%
Fixtures and fittings	12.5%
Office equipment	25%
Motor vehicles	20%

Assets that are subject to amortisation are tested for impairment whenever events or changes in circumstance indicate.

m) Debtors
Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

n) Stocks
Stocks held for sale as part of non-charitable activity are measured at net realisable value based on the service potential provided by the stock items.

2. Income by Type

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Donations	2,187,525	9,692,502	11,880,027	10,283,528
Gift Aid	572,203	-	572,203	612,899
In-Kind Donations	-	-	-	-
Total	**2,759,728**	**9,692,502**	**12,452,230**	**10,896,427**

3. Analysis of donations and legacies

	2025 £	2024 £
Ummah Welfare Trust	2,463,428	974,307
LIA	1,329,569	1,522,736
CII	706,545	392,487
Emaan Relief	348,425	333,058
Act for Children	276,385	-
Midland International	240,000	-
Kind Giving Foundation	146,809	204,979
Fountain of Mercy	124,703	229,581
GR Team Malaysia	111,116	-
Supporting Humanity	107,000	-
Drop of Compassion	-	318,769
As-Suffa Trust	-	411,936
Others	6,598,250	6,508,574
Total	**12,452,230**	**10,896,427**

Other income principally comprises donations received from members of the general public, together with smaller donations received from institutions.

4. Other Trading Activities

	2025 £	2024 £
Income from charitable shop	-	13,447
Total	**-**	**13,447**

5. Income and expenditure by activity

	Humanitarian Relief £	GRT shop £	2025 £	2024 £
Income				
Donations and Legacies	12,452,230	-	12,452,230	10,896,427
In-Kind Donations	-	-	-	-
Other Trading Activities	-	-	-	13,447
Total Income	**12,452,230**	**-**	**12,452,230**	**10,909,874**
Expenditure				
Raising Funds	915,399	-	915,399	745,029
Fundraising Trading: Cost of Goods sold and other cost	-	-	-	17,941
Charitable Activities	11,003,781	-	11,003,781	10,134,871
In-Kind Donations	-	-	-	-
Total Expenditure	**11,919,180**	**-**	**11,919,180**	**10,897,841**
Net Income by Activity	**533,050**	**-**	**533,050**	**12,033**



6. Trading Activity – GRT Shop

	GRT shop 2025 £	GRT shop 2024 £
Income		
Sales	-	13,447
Total Income	**-**	**13,447**
Expenditure		
Cost of Goods Sold	-	-
Operating and Administrative Costs	-	17,941
Total Expenditure	**-**	**17,941**
Net Income by Activity	**-**	**(4,494)**
The assets and liabilities of the shop were:		
Fixed Assets	-	-
Current Assets	-	-
Current Liabilities	-	-
Net Assets	-	-







7. Analysis of charitable expenditure by activity

	Humanitarian Relief £	Total 2025 £	Total 2024 £
Nature of Charitable Expenditure			
Non-food Items	2,977,300	2,977,300	641,374
Food and Sustainable Livelihoods	2,159,116	2,159,116	2,675,078
Shelter	1,771,777	1,771,777	1975811
Education	1,358,944	1,358,944	1,085,007
Medical	861,474	861,474	526,833
Water, Sanitation and Hygiene	562,462	562,462	1,048,065
Protection	315,590	315,590	1,191,710
Community Development	138,703	138,703	-
Social Support Services	85,810	85,810	-
Others	760	760	-
Total	10,231,936	**10,231,936**	**9,143,878**
Support Costs of charitable Activity	771,845	**771,845**	**990,993**
Total Charitable Expenditure Analysed by Activity	11,003,781	**11,003,781**	**10,134,871**

An explanation of the main features of charitable expenditure is given in note 1 to the accounts.

During the year, Orphans programme was merged into the Protection programme; prior year comparatives have been presented on a consistent basis where applicable.

	Humanitarian Relief £	2025 £	2024 £
Nature of Charitable Expenditure			
Turkey/Syria	5,898,939	5,898,939	4,982,142
Palestine	1,397,822	1,397,822	1,688,005
Yemen	829,520	829,520	457,982
Bangladesh & Rohingya	727,406	727,406	814,635
Uganda	553,020	553,020	271,981
Pakistan	504,000	504,000	516,845
Lebanon	101,112	101,112	278,691.00
Malawi	92,067	92,067	-
Morocco	44,443	44,443	-
Jordan	38,072	38,072	-
India	33,007	33,007	-
Other	12,528	12,528	133,597
Total	10,231,936	**10,231,936**	**9,143,878**
Support Costs of charitable Activity	771,845	**771,845**	**990,993**
Total Charitable Expenditure Analysed by Activity	11,003,781	**11,003,781**	**10,134,871**

Direct Programme Expenditure by Sector

During 2025, GRT incurred £10.23m of direct programme expenditure across its humanitarian programmes. Including programme support costs of £0.77m, total expenditure on charitable activities was £11.00m



8. Analysis of Grants

	Institution £	Individual £	Total 2025 £	Total 2024 £
Grants by Institution/Individual				
Nimeti	5,592,179	-	5,592,179	4,812,375
MUAZ Enterprise	679,218	-	679,218	379,859
Fazilia Trust	657,782	-	657,782	436,241
GRT Yemen	791,350	-	791,350	375,799
Great Response Team Foundation	465,835	-	465,835	-
Eman Relief	342,852	-	342,852	361,618
Quba Welfare Trust	131,975	-	131,975	114,580
Irshad and Islah	54,991	-	54,991	224,168
Abdullah Aid	-	-	-	547,558
WBS - Wellbeing Bangladesh Society	-	-	-	400,457
KGC	-	-	-	375,623
Amikab Community Centre	-	-	-	216,597
Programme Related Other	1,250,360	265,394	1,515,754	899,003
	9,966,542	**265,394**	**10,231,936**	**9,143,878**
Support Costs of charitable Activity	751,825	20,020	**771,845**	**990,993**
	10,718,367	**285,414**	**11,003,781**	**10,134,871**

9. Analysis of Total Support Costs by Activity

	General Support £	Total 2025 £	Total 2024 £
Nature of Support Costs			
Project Implementation Support	724,512	724,512	981,828
Governance Costs	47,333	47,333	9,165
Total Support Costs analysed by Activity	**771,845**	**771,845**	**990,993**

*Fundraising costs include marketing and advertising.

	2025 £	2024 £
Accountancy and Auditors	9,600	7,550
Legal and other costs	72	1,645
Staff Costs	33,353	-
Training	4,308	-
Total	**47,333**	**9,165**

10. Staff Costs and Emoluments

	Total 2025 £	Total 2024 £
Gross Salaries	970,262	921,897
Redundancies	-	2,508
Employers national Insurance	106,939	81,523
Pensions	10,199	6,458
Total	**1,087,400**	**1,012,386**

Average Employee numbers

	2025 No.	2024 No.	2025 FTE	2024 FTE
Fundraising	21	21	19	18
Operational Support & Admin	12	12	12	12

There were no fees or other remuneration to the trustees.

There were no employees with emoluments in excess of £60,000 per annum.

Key management personnel

The key management personnel of the charity comprise the Trustees, Chief Executive Officer, Head of Operations, Grant & Programmes Manager.

The total employee benefits, including employer pension contributions and employer's National Insurance contributions, of key management personnel for the year were £180,761 (2024: £174,532)
Volunteers

The charity benefits from the contribution of volunteers who support its fundraising and charitable activities. In accordance with the Charities SORP, no monetary value has been attributed to general volunteer time within these financial statements.

11. Trustees Expenses

	2025 £	2024 £
Travel and Accommodation	781	1,525
Total	**781**	**1,525**

During the year, no trustee received any remuneration for services provided to the charity. Travel expenses of £781 were reimbursed to one trustee in respect of costs incurred while undertaking project monitoring visits.

12. Tangible Fixed Assets

	Land and Buildings	Fixtures, fittings and office equipment	Total
Cost			
As at 01st January 2025	447,362	20,918	468,280
Additions	-	1,296	1,296
Disposals	-	(3,401)	(3,401)
As at 31st December 2025	**447,362**	**18,813**	**466,175**
Accumulated Depreciation			
As at 01st January 2025	(9,196)	(11,220)	(20,416)
Charge for the year	(11,184)	(4,279)	(15,463)
Disposals	-	3,401	3,401
As at 31st December 2025	**(20,380)**	**(12,098)**	**(32,478)**
Net Book Value			
As at 31st December 2025	**426,982**	**6,715**	**433,697**
As at 01st January 2025	**438,166**	**9,698**	**447,864**

13. Debtors

	2025 £	2024 £
Trade Debtors	364,878	56,355
Accrued Income	507,481	98,685
Prepayments	30,298	318,997
Other Debtors	2,810	5,511
Total	**905,467**	**479,548**

14. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	382,285	705,856
Total	**382,285**	**705,856**

15. Lease Commitments

	2025 £	2024 £
Less than One Year	7,700	-
Between 2-5 Years	15,225	-
More Than 5 Years	-	-
Total	**22,925**	**-**

16. Analysis of assets and liabilities representing funds.

	Designated funds	Unrestricted Funds	Restricted Funds	Total Funds
As at 31st December 2025				
Tangible Fixed Assets	-	433,697	-	433,697
Current Assets	106,699	1,005,702	3,356,910	4,469,311
Current Liabilities		(382,285)	-	(382,285)
	106,699	**1,057,114**	**3,356,910**	**4,520,723**

The individual funds included above are: -

	Funds at 01st Jan 2025	Movement in funds	Transfer between funds	Funds at 31st Dec 2025
General Unrestricted Funds	999,964	472,755	(415,605)	1,057,114
Designated Fund: Zakat	10,367	118,496	-22,164	106,699
Total Unrestricted Funds	**1,010,331**	**591,251**	**-437,769**	**1,163,813**
Restricted: Humanitarian Relief	**2,977,342**	**(58,201)**	**437,769**	**3,356,910**
	3,987,673	**533,050**	**-**	**4,520,723**

Analysis of Movements in funds as shown in the table above

	Incoming Resources £	Outgoing Resources £	Gains & Losses £	Movement in Funds £
Total Funds	**12,452,230**	**11,919,180**	**-**	**533,050**

Humanitarian Relief funds

Restricted funds comprise donations and appeals received for specific humanitarian relief programmes and projects, including emergency relief, food and water provision, shelter, health, education and livelihood programmes across the countries in which the charity operates. The funds are applied solely towards the specific purposes and projects for which the donations were received.

The charity maintains separate underlying records for individual restricted projects and appeals to ensure that funds are applied in accordance with the relevant donor restrictions.

The balance of Humanitarian relief funds consists of:

- Orphans sponsorships (£344k)- This fund holds donations given for the sponsorship of orphaned children in Gaza. The balance at 31 December 2024 was £311k. During 2025, £210k was applied to sponsorship payments, and further donations were received in support of the programme. The operating environment in Gaza has continued to severely limit safe and accountable routes for delivering sponsorship payments. Disrupted banking systems, restricted access and the repeated displacement of families have made it difficult to verify beneficiaries and ensure that payments reach the intended children. As a result, the funds were not fully distributed by the year end. The trustees are actively assessing additional delivery partners able to meet the organisation's standards for due diligence, safeguarding and financial controls, so that the remaining balance can be applied. The funds remain fully restricted to their original purpose and are held in full by the organisation.
- Palestine Student Sponsorships (£408k) – This project remained active throughout the year with £350k being spent so far in 2026. At the end of 2024, there was a balance of £465k, of which £297k was spent in 2025 with the remainder due to be paid when the new intake of students begins in 2026.
- Other Palestine related projects (£1.44m) – These projects also remained active throughout the year. The fund balance at 31 December 2024 was £1.21m. During 2025, £598k was applied to the programmes, and further donations were received in response to continuing need. The balance at the year end reflects delays in delivery caused by the operating environment, including restrictions on access, the movement of goods and disrupted payment channels. Funds are released to delivery partners in stages, once the Foundation is satisfied that support can reach beneficiaries and be properly accounted for. The trustees expect the balance to be applied to these programmes as delivery continues. The funds remain restricted to their original purpose and are held in full.
- The remaining balances relate to a range of ongoing projects with smaller individual balances, which are being applied in line with their restricted purposes.

Transfers between funds

During the year, £437,769 was transferred from unrestricted funds to restricted funds. Of this amount, £405,365 represented unrestricted resources applied by the Trustees towards humanitarian projects which were also financed by restricted donations. A further £32,404 represented unrestricted resources transferred to eliminate deficit balances arising on completed restricted projects.

The transfers represent the application of unrestricted resources to the relevant projects and do not represent additional restricted income received during the year.

Designated Funds - Zakat

The designated fund represents Zakat funds which are designated for application in accordance with Islamic religious requirements and the charity's Zakat policy. The fund remains part of the charity's unrestricted funds, as the designation reflects the Trustees' intention regarding its use rather than a restriction imposed by the donor.

At 31 December 2025, the balance held within the designated Zakat fund was £106,699 (2024: £10,367).

Other Unrestricted Funds

Other unrestricted funds comprise general funds of £664,842 and £392,272 of donations received primarily as Sadaqah and Lillah. These donations are unrestricted and may be used for any of the charity's purposes. These funds are applied to the organisation's wider charitable activities in keeping with donors' intentions.

	Designated funds	Unrestricted funds £	Restricted Funds £	Total Funds £
Tangible Fixed Assets	-	447,864	-	447,864
Current Assets	10,367	1,230,969	3,004,329	4,245,665
Current Liabilities	-	(705,856)	-	(705,856)
	10,367	**972,977**	**3,004,329**	**3,987,673**

The individual funds included above are: -

	Funds at 01st Jan 2024 £	Movements in Funds as below £	Transfers Between Funds £	Funds at 31st Dec 2024 £
General Unrestricted Funds	939,826	711,217	(651,079)	999,964
Designated Fund: Zakat*	66,423	(56,056)		10,367
Total Unrestricted Funds	**1,006,249**	**655,161**	**(651,079)**	**1,010,331**
Restricted: Humanitarian Relief	**2,971,910**	**(645,647)**	**651,079**	**2,977,342**
Total Funds	**3,978,159**	**9,514**	**-**	**3,987,673**

Analysis of movements in funds as shown in the table above

	Incoming Resources £	Outgoing Resources £	Gains & Losses £	Movement In funds £
	10,909,874	10,897,841	(2,519)	9,514
	10,909,874	**10,897,841**	**(2,519)**	**9,514**

17. Endowment Funds

The charity had no endowment funds in the period ended 2025 or in the period ended 2024.

18. Related Parties

There were no related party transactions in 2025 (2024: nil).

SEWING A BRIGHTER FUTURE

Through our livelihoods project in Uganda, GRT provides sewing machines to help people earn a living, support their families and build greater independence.



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