Charity Registeration Number
1197348

FORGOTTEN UMMAH

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

FORGOTTEN UMMAH

LEGAL AND ADMINISTRATIVE INFORMATION

Board of Trustees
KAWSOR ALI
MOHAMMED AHMED

Registered Charity Number
1197348

Registered Office
Runway East
2 Whitechapel Road
London
E1 1EW

Banks
Lloyds
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Independent Examiner
Md Yousuf Ali FCCA
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FORGOTTEN UMMAH
Report and accounts
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TRUSTEES' REPORT
FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees present their report and financial statements for the year ended 30 November 2025

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the CIO'S constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Trustees' Statement

The trustees of Forgotten Ummah are dedicated to ensuring that the charity operates for the public benefit in accordance with its guiding principles. Inspired by humanitarian values rooted in Islamic teachings, we remain committed to serving the most vulnerable communities worldwide. Our responsibilities include maintaining transparency, accountability, and ethical stewardship of all resources.
We confirm that we have adhered to our duties as outlined in the Charities Act 2011.

Objectives and activities

Forgotten Ummah's charitable mission is to alleviate suffering, address poverty, and promote social justice, guided by humanitarian principles and Islamic values. The charity objectives are:

1.1 Charitable Aims: As a practical expression of humanitarian principles, influenced and guided by Islamic values, this charity exists to serve the public good through the following means:
1.1.1 Human Suffering and Poverty Relief: Focusing on individuals impacted by war, natural disasters, social inequalities, injustices, or other catastrophic events by:
(A) Offering life-saving humanitarian aid;
(B) Advocating and raising public consciousness for the disadvantaged;
(C) Facilitating solutions for conflict and fostering reconciliation;
(D) Encouraging harmony across religious and human divides.
1.1.2 Sustainable Development: Ensuring that present actions do not jeopardise future generations' well-being through:
(A) Environmental preservation and responsible natural resource management;
(B) Alleviating poverty and enhancing living conditions in underprivileged communities;
(C) Fostering sustainable economic growth and revitalisation;
(D) Enhancing the skills and capacities of socially and economically disadvantaged communities;
(E) Offering tangible benefits to residents in localities where the charity operates.
1.1.3 Educational Advancement: Facilitating and supporting educational infrastructure and opportunities for the greater public good globally.
1.1.4 Health Improvement: Providing financial or other types of aid, including medical supplies and healthcare facilities, for the benefit of the public across the globe.
1.1.5 Other Charitable Activities: Undertaking other activities consistent with the CIO constitution.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the CIO should undertake.

TRUSTEES' REPORT
FOR THE YEAR ENDED 30 NOVEMBER 2025

Public Benefit

Forgotten Ummah exists to serve vulnerable individuals and communities, particularly those affected by conflict, poverty and humanitarian crisis. The charity's principal beneficiaries are children and young people, families experiencing financial hardship, elderly people, and people with disabilities. During 2025, the charity delivered direct support to families and children in need through cash assistance, food provision, hot meals and recreational activities for children. Through its wider work, the charity also benefits the general public by raising awareness of humanitarian need and encouraging a collective response to it.

Financial review

2025 marked a deliberate shift to a leaner, community-led model of fundraising and humanitarian deployment, designed to reduce overheads and direct more funds to beneficiaries.
The charity operated without its previous permanent fundraising staff, using temporary paid staff where needed. Fundraising was supported by 35 unpaid volunteers. The charity focused on community fundraising and direct humanitarian deployments in specific countries, rather than relying on grant funding. During 2025, the charity applied donations received in previous years to humanitarian activities, including support for Gaza.
Consequently, charitable expenditure exceeded income received during the year, resulting in a planned reduction in accumulated reserves. The trustees continue to monitor the charity's financial position and maintain reserves in accordance with the charity's approved policy.
The trustees believe this model provides a sustainable base for future growth.

Staffing, Volunteers and Community Fundraising

During 2025, Forgotten Ummah maintained a lean operational structure comprising one paid employee, supported by six unpaid management volunteers involved in the charity's ongoing administration, coordination and operational management.

In addition, the charity benefited from the contribution of 35 unpaid fundraising volunteers who supported community fundraising activities and the mobilisation of financial support for humanitarian projects.
The charity also engaged external contractors where required to support specific operational or programme activities.
The trustees recognise the important contribution of both management and fundraising volunteers in supporting the charity's activities and enabling the organisation to operate with proportionate staffing and administrative costs.

Reserve Policy

The trustees recognise the importance of maintaining sufficient reserves to support the charity's ongoing operations, meet its financial obligations and respond effectively to humanitarian emergencies.
Forgotten Ummah operates with a lean staffing structure supported by trustees, management volunteers and community fundraisers. The trustees have adopted a policy of maintaining a minimum of six months' support and governance expenditure in unrestricted reserves, while retaining flexibility to respond to humanitarian emergencies.
For the year ended 30 November 2025, annual support and governance expenditure totalled £32,304, giving a minimum six-month operating reserve requirement of £16,152.

At 30 November 2025, the charity held unrestricted funds of £43,810, exceeding the minimum operating reserve requirement by £27,658. There were no additional outstanding project commitments against this balance.
The trustees consider the year-end reserves position sufficient to meet the charity's minimum operating reserve requirement while maintaining capacity to respond to humanitarian needs.
The reserves policy is reviewed annually, taking account of anticipated income, expenditure, humanitarian priorities and the risks associated with overseas operations

Review of Other Activities and Achievements in 2025

In 2025, Forgotten Ummah moved from planning to direct delivery, carrying out humanitarian distributions in Egypt. Over the course of these distributions, the charity provided cash support to 85 families and food packs to a further 85 families. It also served hot meals to 85 families in total (40 and 45 families across two distributions) and gave toys to 200 children (100 at each distribution). On the second day, the charity organised a visit to an adventure park so that children who had lived through hardship could enjoy play and recreation. The trustees are satisfied that these activities met the charity's objectives of relieving poverty and suffering and delivered clear public benefit.

The families receiving cash assistance, food packs and hot meals were separate beneficiary groups. These activities therefore represent distinct distributions of humanitarian support to Palestinian families in Egypt.

Areas of Work, Impact, and Future Direction

During 2025, Forgotten Ummah continued to review opportunities to expand its charitable activities and geographical reach internationally. The trustees focused on developing the charity's strategic direction and exploring opportunities to support more communities in need.

The charity aims to strengthen partnerships with international organisations and relevant agencies, promote skills development through vocational training initiatives, and explore opportunities to contribute towards the United Nations Sustainable Development Goals. These priorities will continue to guide the charity's future development and its efforts to maximise its charitable impact.

Risk Management

Forgotten Ummah recognises the importance of identifying and managing risks to ensure the continued success of its operations. Key risks identified include:

- **Financial Risks**: Regular monitoring and auditing of funds ensure they are used effectively and prudently. Reserve policies are in place to mitigate unexpected financial challenges.
- **Operational Risks**: We develop contingency plans for regions affected by conflict or disasters, ensuring aid delivery continues as efficiently as possible.
- **Reputational Risks:** We prioritise transparency, communication, and ethical behaviour to maintain the trust of our donors and stakeholders.
- **Legal and Compliance Risks**: We remain up to date with all regulatory requirements, ensuring compliance with the Charity Commission's guidance and legal obligations.

Overseas Programme Oversight and Financial Accountability

During 2025, Forgotten Ummah supported humanitarian activities in Egypt, Palestine, Syria and Bangladesh through overseas partner organisations.

The charity maintains Memoranda of Understanding (MOUs) and formal agreements with its delivery partners, setting out the responsibilities and expectations associated with programme delivery.

Payments to overseas partner organisations are supported by invoices, receipts and financial transaction records. The charity also obtains relevant programme documentation, including distribution reports, beneficiary records and photographic evidence, to support verification of humanitarian activities and the use of charitable funds.

These arrangements provide a documented basis for monitoring expenditure, reviewing programme delivery and maintaining accountability for funds applied overseas.

The trustees recognise the risks associated with international humanitarian operations and remain responsible for ensuring that charitable resources are applied towards the charity's stated objectives

Structure, governance and management
Forgotten Ummah is a Charitable Incorporated Organisation (CIO), registered in January 2022.
Charity registration number: 1197348.

The trustees who served during the year and up to the date of signature of the financial statements were:

Kawsor Ali
Mohammed Ahmed

The trustees' report was approved by the Board of Trustees.



Kawsor Ali
Chairman
Dated: 03/11/2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF FORGOTTEN UMMAH

I report to the trustees on my examination of the financial statements of Forgotten Ummah for the year ended 30 November 2025.

Responsibilities and basis of report

As the trustees of the Charitable Incorporated Organisation (CIO), you are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 and the Charitable Incorporated Organisations (General) Regulations 2012.

I report in respect of my examination of the Charitable Incorporated Organisation's (CIO's) financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Your attention is drawn to the fact that the Charitable Incorporated Organisation (CIO) has prepared its financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the CIO as required by applicable legislation; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I don't have any concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

MD YOUSUF ALI FCCA
Dated: 03.11.2026
Elite Accountancy
102
Mile End Road
London
E1 4UN

FORGOTTEN UMMAH

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	107,451	39,708	147,159	429,993	99,797	529,790
Total income		107,451	39,708	147,159	429,993	99,797	529,790
Expenditure on:							
Charitable activities	4	273,070	39,708	312,778	279,650	99,797	379,447
Net (expenditure)/income for the year/ Net movement in funds		(165,619)	-	(165,619)	150,343	-	150,343
Fund balance at 1 Dec 2024		209,429	-	209,429	59,086		59,086
Fund balance at 30 November 2025		**43,810**	**-**	**43,810**	**209,429**	**-**	**209,429**

The financial statements were approved by the Trustees on: 3rd November 2026 and signed on its behalf by:

Kawsor Ali
Chairman

Mohammed Ahmed
Trustee

FORGOTTEN UMMAH

Balance Sheet
As at 30 NOVEMBER 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets		-	-
		-	-
Current assets			
Cash at bank and in hand	11	45,310	210,929
Creditors: amounts falling due within one year	8	(1,500)	(1,500)
Net current assets/(liabilities)		43,810	209,429
Creditors: amounts falling due in more than one year		-	-
Total assets less current liabilities		43,810	209,429
Income funds			
Unrestricted funds	9	43,810	209,429
Restricted funds			
		43,810	209,429

The financial statements were approved by the Trustees on: 3rd November 2026 and signed on its behalf by:

Kawsor Ali
Chairman

Mohammed Ahmed
Trustee

1 Accounting policies

Charity information

Forgotten Ummah is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission.

1.1 Accounting convention

The financial statements have been prepared in accordance with the CIO's constitution, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The CIO is a Public Benefit Entity.

The CIO has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the CIO. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the CIO is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the CIO has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Resources expended

Expenditure is charged in the accounts at the time when a liability to make payment is incurred

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	10% p.a. on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the CIO reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The CIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the CIO's balance sheet when the CIO becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities
Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities
Financial liabilities are derecognised when the CIO's contractual obligations expire or are discharged or cancelled.

1.10 Retirement benefits
Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the CIO's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donation (Sadaqah)	107,451		107,451	429,993	-	429,993
Donation (Zakah)		39,708	39,708	-	99,797	99,797
	107,451	39,708	147,159	429,993	99,797	529,790

During the year, £13,000 of cash donations were applied to humanitarian assistance for Palestinian families in Egypt, supported by collection and distribution records.

Zakah donations of £39,708 were received through the separate website Zakah option and cash collections identified as Zakah. These donations were restricted to assistance for Zakah-eligible beneficiaries, without restrictions to a particular country or project.
The full £39,708 was applied during the year to eligible beneficiaries in Gaza and Egypt.
No Zakah funds were brought forward or remained unspent at 30 November 2025.

4 Charitable activities Expenditure

	Charitable activities 2025 £	Charitable activities 2024 £
Staff costs :		
Egypt	834	
Palestine	500	
Syria	250	
Bangladesh	83	
Direct Cost (Charitable Activity):		
Egypt	145,903	
Palestine	79,742	
Syria	39,871	
Bangladesh	13,290	313,366
	280,474	313,366

Analysis of support costs (see note 5)	30,597	64,340
Analysis of governance costs (see note 5)	1,707	1,740
	312,778	379,447
Analysis by fund		
Unrestricted funds	273,070	279,650
Restricted funds	39,708	99,797
	312,778	379,447

5 Support costs

	Support cost	Governance costs	2025 Total	Support cost	Governance costs	2024 Total
	£	£	£	£	£	£
Staff cost	12,230		12,230	17,549		17,549
Administration costs	11,318		11,318	45,899		45,899
Bank Charge	1,753		1,753	893		893
Software	5,038		5,038			-
Advertisement	257		257			
Legal Fee		207	207		240	240
Professional Fee		1,500	1,500		1,500	1,500
	30,597	1,707	32,304	64,340	1,740	66,080
Analysed between						
Charitable activities	30,597	1,707	32,304	64,340	1,740	66,080

Governance costs includes payments to the independent examiner of £1,500 (2024 £1,500) for independent examination and accountancy fees.

6 Trustees

Trustees did not receive any remuneration from the charity during the period. (2024-none).

7 Employees and Volunteers

Average monthly number of paid employees :

	2025 Number	2024 Number
Employees	1	1

Employment costs	**2025**	**2024**
	£	**£**
Wages and salaries	12,230	17,549
Other pension costs	-	-
	12,230	17,549

No employee received remuneration of £60,000 or more during the year.

The charity employed one member of staff during the year. It was supported by six unpaid management volunteers and 35 unpaid fundraising volunteers. Volunteers are not included in the paid employees headcount.

8 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Other creditors	1,500	1500

9 Movement in funds

	2025			
	Opening Balance at 1st December 2024	Incoming resources	Resources Expended	Closing Balance at 30 November 2025
	£	£	£	£
Unrestricted Funds	209,429	107,451	(273,070)	43,810
Restricted Zakah Fund	-	39,708	(39,708)	-
	209,429	147,159	(312,778)	43,810

Restricted Zakah donations were fully applied to eligible beneficiaries during 2025.

	2024			
	Opening Balance at 1st December 2023	Incoming resources	Resources Expended	Closing Balance at 30 November 2024
	£	£	£	£
Unrestricted Funds	59,086	429,993	(279,650)	209,429
Restricted Zakah Fund	-	99,797	(99,797)	-
	59,086	529,790	(379,447)	209,429

10 Analysis of net assets between funds

	2025			2024		
	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	£	£	£	£	£	£
Net assets	43,810	-	43,810	209,429	-	209,429
	43,810	-	43,810	209,429	-	209,429

11 Cash and cash equivalents

	2025			2024		
	Opening balance 1 December 2024	Cash flow movement	Closing balance 30 November 2025	Opening balance 1 December 2023	Cash flow movement	Closing balance 30 November 2024
	£	£	£	£	£	£
	210,929	(165,619)	45,310	59,986	150,943	210,929

12 Related party transactions

There are no disclosable related party transactions during the year (2024-none)