Registered charity number 1201451

Living With Aspirations

(Charitable incorporated organisation (CIO)

Financial Statements
for the period ended 31 December 2025

Living With Aspirations
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Living With Aspirations
Reference and Administrative Information
for the period ended 31 December 2025

Registered office
25 Venice Street
Bolton
England
BL3 4AE

Registered charity number 1201451
CIO - FOUNDATION Registered 23 December 2022

Trustees
Mr Umar Faruk Patel
Abdur-Rehman Nisar
Umer Sofian Hussein

Appointed independent examiner
M A Ibrahim (FCCA)

Accountants
M.A.I (Accountants) Limited
7 St Andrews Street
Blackburn
Lancashire
BB1 8AE

Bankers
The Cooperative Bank
1 Baloon Street
Manchester
M4 4BE

Living With Aspirations
Trustees' annual report
for the period ended 31 December 2025

Registered charity number 1201451

The Annual Report is fully SORP compliant and sets out how the trustees have met their obligations.

Objectives and activities
The objects of the CIO are set out in the constitution are summarised as follows:

The charitable objectives of the CIO are to prevent or relieve of poverty by providing services, advocacy, advice and information.

During the period the charity carried out activities in furtherance of these objectives, including the setting up of a trading company selling and publishing books for the benefit of the Charity.

The trading company which is 100% owned by the charity is registered as QT Trading Ltd, registered in England number 16142765.

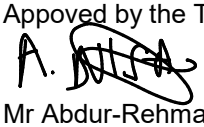
The trustees have had regard to the Charity Commission's guidance on public benefit when carrying out the activities of the charity.

Reference and administrative information
See preceding page under 'Charity Information'.

Names of the charity trustees who manage the charity
All trustees are named on the preceding page under 'Charity Information'.

Financial review
The charity has not carried yet carried out any expenditure in furtherance of its objectives.

Appoved by the Trustees and signed on its behalf by



Mr Abdur-Rehman Nisar Date: 22/09/2026
Trustee

Living With Aspirations

Independent Examiner's Report to the Trustees of Living With Aspirations Charitable Incorporated Organisation ('the CIO')

I report to the trustees on my examination of the accounts of Living With Aspirations (CIO) for the period ended 31 December 2025.

Respective responsibilities of trustees and examiner
As the charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 have no 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 accounts to be reached.

The appointed independent examiner of the CIO:

M A Ibrahim (FCCA) for and on behalf of
M.A.I (Accountants) Limited
7 St Andrews Street
Blackburn
Lancashire
BB1 8AE

Date: 22/09/2026

Living With Aspirations
Statement of financial activities
for the period ended 31 December 2025

	Notes	Unrestricted funds £	Restricted income funds £	Total 2025 £	Total 2024 £
Incoming resources	**2**				
Income and endowments from:					
Donations and legacies		68,256	-	68,256	7,412
Resources expended	**3**				
Expenditure on:					
Charitable activities		360	-	360	-
Net movement in funds		67,896	-	67,896	7,412
Reconciliation of funds					
Total funds brought forward		8,261	-	8,261	849
Total funds carried forward		76,157	-	76,157	8,261

Living With Aspirations
Balance Sheet
At 31 December 2025

	Notes	Unrestricted funds £	Restricted income funds £	Total 2025 £	Total 2024 £
Current assets					
Debtors	**4**	61,157	-	61,157	-
Cash at bank and in hand		15,360	-	15,360	8,261
		76,517	-	76,517	8,261
Creditors: amounts falling due within one year					
Trade creditors and accruals	**5**	360	-	360	-
Net current assets		76,157	-	76,157	8,261
Net assets		76,157	-	76,157	8,261
The funds of the charity	**6**				
Unrestricted funds		76,157	-	76,157	8,261
Total charity funds		76,157	-	76,157	8,261

Approved by the board of trustees and signed on its behalf by

Mr Umar Faruk Patel
Trustee

Date: 22/09/2026

Umer Sofian Hussein
Trustee

Date: 22/09/2026

Living With Aspirations
Notes to the Accounts
for the period ended 31 December 2025

1 Accounting Policies

(a) Basis of preparation

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102 and charities SORP (FRS 102) effective 1 January 2019, published by the Charity Commission in England & Wales.

The charity is a public benefit entity.

(b) Funds structure

Unrestricted funds are donations and other incoming resources receivable or generated for the charity without further specified purpose and are available as general funds.

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority (e.g. in a public appeal) or created through legal process, but still within the wider objects of the charity. Restricted funds may be restricted income funds, which are spent at the discretion of the trustees in furtherance of some particular aspect(s) of the objects of the charity, or they may be endowment funds, where the assets are required to be invested, or retained for actual use, rather than spent.

(c) Incoming resources

All income from charitable activities and voluntary donations are included in full in the Statement of Financial Activities when received. The value of services provided by volunteers has not been included in these accounts.

(d) Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Living With Aspirations
Notes to the Accounts
for the period ended 31 December 2025

2	Analysis of incoming resources	Unrestricted funds £	Restricted income funds £	2025 Total funds £	2024 Prior year £
	Donations and legacies				
	Donations	23,819	-	23,819	7,412
	Donations from trading company	44,437	-	44,437	-
	Total	68,256	-	68,256	7,412
	Total income	68,256	-	68,256	7,412

3	Analysis of resources expended	Unrestricted funds £	Restricted income funds £	2025 Total funds £	2024 Prior year £
	Expenditure on charitable activities				
	Accountancy fees	100	-	100	-
	Independent examiner's fee	260	-	260	-
	Total	360	-	360	-
	Total expenditure	360	-	360	-

Living With Aspirations
Notes to the Accounts
for the period ended 31 December 2025

4 Analysis of debtors:

	2025	2024
	£	£
Due from related party	61,157	-
Total	61,157	-

5 Analysis of creditors:

	2025	2024
	£	£
Accruals	360	-
Total	360	-

6 Analysis of net assets between funds

	Unrestricted funds	Restricted income funds	Total 2025
	£	£	£
Current assets	76,517	-	76,517
Current liabilities	(360)	-	(360)
Total net assets	76,157	-	76,157

7 Details of certain items of expenditure

	2025	2024
Fees for examination of the accounts	£	£
Independent examiner's fees	260	-

8 Transactions with trustees and related parties.

There were no benefits, expenses or remuneration paid to the Trustees or persons connected to them.

9 Employees

	2025	2024
	Number	Number
Average number of employees	-	-

No employee received emoluments of more than £60,000.