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November 18, 2026

Care Beyond Borders (CBB)
2520 Eglinton Ave West, #222
Mississauga, ON L5M 0Y4
Canada

Attention: Mr. Abdul Halim, Executive Director

Dear Mr. Halim:

This letter has been prepared to assist you with your review of the financial statements of Care Beyond Borders (CBB) for the year ending December 31, 2025. I look forward to meeting with you and discussing the matters outlined below.

Audit Status

I have completed the audit of the financial statements,

1. Receipt of a signed representation letter by management;
2. I have sent the draft Financial statements and discussed the financial statements with the Executive Director and the accountant and the financial statements were approved by the BOD.;
3. Obtaining evidence of the Board's approval of the financial statements;

Significant Risks

The following is a list of the significant risks that I identified during the engagement as well as my audit responses:

#	Description of each significant risk	Audit response
1	Revenue completeness	All contribution traced to bank statements for receipts.
2	Financial literacy of the BOD	BOD members are financial literate.
3	Risk assessment policy	The organization does not have a risk Management policy. The Risk Management Committee team oversee risk management process regularly in order to identify potential risks, respond to risks as they are identified and develop plans of prevention and ensuring appropriate policies and procedures are implemented. The committeemay be comprised of Board of Directors, staff and volunteers

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Significant Matters Arising

Changes to Audit Plan

There were no changes to the audit plan (as previously presented to you) other than the following:

Other Matters

I have not identified any other significant matters that we wish to bring to your attention at this time.

Significant Difficulties Encountered

There were no significant difficulties encountered during my audit other than the following:

Comments on Accounting Practices

Accounting Policies

The significant accounting policies used by the entity are outlined in Note to the financial statements.

a. There were no significant changes in accounting policies

b. I did not identify any alternative accounting policies that would have been more appropriate in the circumstances

c. I did not identify any significant accounting policies in controversial or emerging areas.

Significant Accounting Estimates

There were no significant accounting estimates. Amortization was based on useful live of the asset..

1. *Book value of capital assets*

Based on audit work performed, I am satisfied with the estimates made by management.

Significant Financial Statement Disclosures

I did not identify any financial statement disclosures that are particularly significant, sensitive or require significant judgments, that I believe should be specifically drawn to your attention.

Significant Deficiencies in Internal Control

A deficiency in internal control exists when a control is designed, implemented or operated in such a way that it is unable to prevent, or detect and correct, misstatements in the financial statements on a timely basis, or when a control necessary to prevent, or detect and correct, misstatements in the financial statements on a timely basis is missing.

A significant deficiency in internal control is defined as a deficiency or combination of deficiencies in internal control that, in the auditor's professional judgment, is of sufficient importance to merit the attention of those charged with governance.

To identify and assess the risks of material misstatement in the financial statements, I required to obtain an understanding of internal control relevant to the audit. This understanding is used for the limited purpose of designing appropriate audit procedures. It is not used for the purpose of expressing an opinion on the effectiveness of internal control and, as a result, I do not express any such opinion. The limited purpose also means that there can be no assurance that all significant deficiencies in internal control, or any other control deficiencies, will be identified during my audit.

I identified deficiencies in internal control that, in my professional judgment, are considered significant deficiencies and are the following:

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Significant Deficiencies in Internal Control *(continued)*

#	Nature of significant deficiency	Implication for the financial statements	Recommendation
1	*Board is not reviewing monthly financial statements.*	*Errors or fraud can occur which could have been detected earlier with more active monitoring.*	*Board should review the monthly financial statements in board meeting and initial by the members reviewed it.*
2	*There is no documented Internal controls for the revenue cycle(revenue, receipts and receivables), purchase Cycle (Purchases, payment and payables) and payroll cycle*	*Pervasive impact on the financial statements*	*These controls should be drafted , implemented and monitored. There should be a dedicated employee who should be delegated with this responsibility and reporting to directors for efficiency and effectiveness of the controls.*
3	*There are no budgets in place to control revenue and expenses.*	*Absence of budgetary control limits management's ability to compare actual results with planned performance, identify variances on a timely basis, and take corrective actions. This may result in uncontrolled spending and adverse impact on the organization's financial position.*	*Management should establish a formal budgetary control process, including preparation of annual budgets and regular comparison of actual results with budgeted figures to monitor performance and control spending.*
4	*The Organization currently does not maintain Directors and Officers liability insurance.*	*The organization may expose itself to unnecessary business risks, which may affect organization continuity.*	*Board of Directors assess the Organization's exposure to potential claims against its directors and officers and consider obtaining appropriate Directors and Officers (D&O) liability insurance. Such coverage may provide financial protection to the Organization and its directors and officers against certain claims arising from decisions and actions undertaken in their governance capacity. D&O insurance is particularly relevant where the Organization manages charitable funds, employs staff, enters into contracts, receives significant donations or grants, or undertakes activities involving regulatory or fiduciary responsibilities.*
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Written Representations

In a separate communication, as attached, I have requested a number of written representations from management in respect to their responsibility for the preparation of the financial statements in accordance with Canadian accounting standards for private enterprises.

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Other Audit Matters of Governance Interest

I did not identify any other matters to bring to your attention at this time.

I would like to thank management and staff for the assistance they provided to me during the audit.

I hope the information in this audit findings letter will be useful. I would be pleased to discuss them with you and respond to any questions you may have.

This letter was prepared for the sole use of TCWG of Care Beyond Borders (CBB) to carry out and discharge their responsibilities. The content should not be disclosed to any third party without my prior written consent, and I assume no responsibility to any other person.

Yours truly,

Pathak Professional Corporation

Chartered Professional Accountant

Agreed to on behalf of Care Beyond Borders (CBB) by:

Signed by:

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Mr. Abdul Halim, Executive Director

November 18, 2026

Date signed