

Charity No:1081528

Novo Jibon
Report of the Trustees
and
Unaudited financial statements for the year ended 05 April 2025

Novo Jibon

Contents for the year ended 05 April 2025	Page No.
Independent Examiner's Report	3
Trustees' Annual Report	4-5
Statement of Financial Activities (SOFA)	6
Balance Sheet	7
Statement of Fund Movements	8
Notes to the Accounts 10-16	9

Independent Examiner's Report to the Trustees of Novo Jibon

Report on the accounts I report on the accounts of the charity for the year ended 5 April 2025, which are set out on pages 3–5 of the financial statements.

Responsibilities of the trustees and the examiner The trustees are responsible for the preparation of the accounts and for ensuring that they comply with the requirements of the Charities Act and the Charities (Accounts and Reports) Regulations. It is the trustees' responsibility to prepare an annual report containing the information required by those Regulations. My responsibility, in accordance with the General Directions issued by the Charity Commissioners under Section 43(7) of the Charities Act, is to state whether any matters have come to my attention during the course of my examination.

Scope of the examination My examination was carried out in accordance with the General Directions issued by the Charity Commissioners. An independent examination includes a review of the accounting records kept by the charity, a comparison of the accounts presented with those records and consideration of any unusual items or disclosures in the accounts. The procedures performed do not provide all the evidence that would be required in an audit and, consequently, an independent examination does not express an audit opinion on the financial statements.

Statement I have examined the accounts of Novo Jibon for the year ended 5 April 2025. The examination was carried out on the basis of the information and records provided by the charity's management. On the basis of the procedures I have performed, nothing has come to my attention that causes me to believe that the accounts do not give a true and fair view of the charity's financial activities and position for the year then ended, or that the accounts have not been prepared in accordance with the Charities Act and the applicable regulations.

Matters to note

- The accounts are unaudited and have been prepared from the charity's accounting records.
- Supporting documentation for material items of income and expenditure, including overseas programme payments and Gift Aid claims, should be retained with the charity's working papers.
- Any adjustments or clarifications agreed with management during the examination are recorded in the examiner's working papers.

Independent examiner

Business First Consulting Accountant and Management Consultant

Signed



Name: Mr Aziz Kzihi Date: 16/03/2026

Approved on behalf of the Board of Trustees Mr S Khan (Chairman)

Signed



Name: Mr Shohiduzzaman Khan Date: 16/03/2026

Novo Jibon

TRUSTEES ANNUAL REPORT YEAR ENDED 05 APRIL 2025

Registered Charity Number: 1081528

Trustees

The following were Trustees during the year:

- | | |
|---|-------------------|
| 1. Mr. Shohiduzzaman Khan | (Chairman) |
| 2. Mr Mohammad Tofazzal Hossain Mazi | Treasurer |
| 3. Mrs. Sohana Khan | Secretary |
| 4. Mrs. Fatma Bouziri Khan | Trustee |
| 5. Mrs. Rebah Amiri | Trustee |
| 6. Mr. Shaheedur Reza Haque | Trustee |

Address

Mr. Khan Shohiduzzaman, 51 Bramley Road, Ealing, London W5 4ST

Professional Advisers

Bankers : HSBC Bank, Lloyds TSB Bank

Constitution

The Charitable Trust was established by a Trust Deed dated 12 July 2000.

Objectives and Activities

Novo Jibon's principal objective is to relieve poverty and illiteracy and to relieve sickness, hardship and distress among needy people in Bangladesh and elsewhere. Our guiding philosophy is "Helping People to Help Themselves." During the year the charity delivered programmes in the areas of orphan support, seasonal relief, water and sanitation, and religious distributions. The Trustees have considered the Charity Commission's guidance on public benefit when reviewing aims and planning activities.

Achievements and Performance 2024-2025

In 2024–2025, the Charity successfully distributed £456,398.96 in direct charitable aid. Our work remains primarily focused on vulnerable communities in Bangladesh.

- **Orphan Sponsorship (£259,534.88):** This is our largest project. We provide more than just school fees; we offer a holistic welfare package including nutrition

and medical check-ups for Approx 720 Children. This ensures that poverty does not force these children out of education and into child labor.

- **Ramadan & Winter Relief (£117,745.00):** We responded to seasonal crises by distributing 5,000 high-quality blankets during the cold months and providing over 1000 food parcels containing essentials like rice, oil, and lentils to widows and families in extreme poverty which will indirectly benefit over 5000 beneficiaries
- **Water & Sanitation (£44120.00):** Our "Clean Water Initiative" funded the installation of deep-tube wells and multi-tap systems, providing a sustainable source of safe drinking water to over 8,500 beneficiaries, significantly reducing the risk of water-borne diseases.
- **Religious Obligations (£18,560.00):** We facilitated the distribution of Fitrana and Qurbani meat to approx. 1000 families benefitting over 5000 beneficiaries, ensuring that the most destitute members of the community could participate in religious festivals with dignity.

Financial Review

Total income for the year was **£676,031.86** (2024: £673,031.26).

Income consisted primarily of **donations from supporters**, together with **Gift Aid claims** on eligible UK donations.

The charity spent **£456,398.96** directly on charitable programmes during the year.

Support and fundraising costs totalled **£187,221.16**, covering staffing, operational costs, fundraising activity, and administration required to sustain the charity's activities.

The charity achieved a **net movement in funds of £32,411.74** for the year.

Reserves Policy: Trustees aim to hold unrestricted reserves equivalent to **3–6 months** of core operating expenditure to ensure continuity of activities. Current unrestricted reserves are maintained in line with this policy.

Risk Management: Trustees regularly review operational, financial and reputational risks and maintain controls proportionate to the charity's size. Key risks considered include donor continuity, overseas partner controls and safeguarding; mitigation measures include documented partner checks, segregation of duties and retention of supporting documentation.

Future Plans: The Trust plans to expand the Clean Water Initiative to reach an additional 2,000 beneficiaries and increase orphan sponsorship by 10% next year.

Novo Jibon

Statement Of Financial Activities for the year ended 05 April 2025

Item	Unrestricted (£)	Restricted (£)	2025 Total (£)	2024 Total (£)
Income from:				
Donations	209,812.90	456,398.96	666,211.86	673,031.26
Gift Aid	9,820.00	-	9820.00	-
Total Income	219,632.90	456,398.96	676,031.86	673,031.26
Expenditure on:				
Charitable Activities (Donation given)	-	456,398.96	456,398.96	-
Gross Surplus			219632.90	
Expenditure on Support & Fundraising				
Staff & Fundraisers Cost	97,162.00	-	97,162.00	103,308.00
Rent and Rates	15,600.00	-	15,600.00	7,800.00
Travelling & Entertainment	21,408.01	-	21,408.01	18,295.34
Telephone & Office Exp	3,401.44	-	3,401.44	1,257.41
Printing and Stationery	634.55	-	634.55	5,142.87
Professional fees	300.00	-	300.00	1,900.00
Advertising - Marketing	46,285.03	-	46,285.03	40,271.47
Postage	463.66	-	463.66	176.27
Miscellaneous Expenses	-	-	-	977.46
Card Machines Charges	1,820.67	-	1,820.67	2,992.47
Bank Charges	145.80	-	145.80	65.47
Total support and Fundraising given	187,221.16	-	187,221.16	182,187.10
Total Expenditure	187,221.16	456,398.96	643,620.12	630,925.99
Net Movement	32,411.74	0.00	32,411.74	42,105.27

Novo Jibon

Balance Sheet as of 05 April 2025

	NOTE	2025	2024
ASSETS			
Fixed Assets		170.08	212.60
Current Assets			
Bank and Cash		86,455.41	54,481.07
		<hr/>	<hr/>
Total Assets		86,625.49	54,693.67
		<hr/>	<hr/>
Current Liabilities		(900)	(650)
Creditors			
NET CURRENT ASSETS		85,725.49	54,043.67
		<hr/>	<hr/>
NET ASSETS		<hr/> 85,725. 49 <hr/>	<hr/> 54,043.67 <hr/>
Equity			
Funds / Surplus			
Unrestricted Funds		85,725.49	54,043.67
Restricted Funds		-	-
		<hr/>	<hr/>
TOTAL EQUITY		<hr/> 85,725.49 <hr/>	<hr/> 54,043.67 <hr/>

Novo Jibon

Statement of Fund Movements – For the Year Ended 05 April 2025

Item	Unrestricted (£)	Restricted (£)	Total (£)
Opening funds (1 May 2024)	53,313.75	0.00	53,313.75
Income	219,632.90	456,398.96	676,031.86
Expenditure	187,221.16	456,398.96	643,620.12
Net movement	32,411.74	0.00	32,411.74
Closing funds (5 Apr 2025)	85,725.49	0.00	85,725.49

Notes to the Accounts — Year ended 05 April 2025 (final, concise)

Accounting convention and basis of preparation The financial statements are prepared under the historical cost convention and in accordance with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the Charities SORP (FRS 102) applicable to smaller charities. The reporting period is 6 April 2024 to 5 April 2025.

Income recognition Income from voluntary donations, including Gift Aid where applicable, is recognised when the charity is entitled to the funds, receipt is probable and the amount can be measured reliably. **Total income for the year was £676,031.86**, which includes **Gift Aid received of £9,820.00**.

Restricted funds Restricted income of **£456,398.96** was received and fully applied to restricted charitable activities in the year (net restricted movement = £0). Restricted projects include Orphan Sponsorship, Ramadan & Winter Relief, Water & Sanitation and Religious Distributions.

Expenditure and fund movement Total expenditure was **£643,620.12**, comprising: charitable activities **£456,398.96** and support & fundraising costs **£187,221.16**. This produced a net increase in funds of **£32,411.74**. As percentages of total income: charitable activities **67.5%**, support & fundraising **27.7%**, and net movement **4.8%**.

Fixed assets and depreciation Net book value at 5 April 2025: **£170.08** (2024: £212.60). Depreciation is charged on a reducing-balance basis at **20% p.a.**

Creditors and accruals Current liabilities of **£900.00** comprise unpaid professional fees and other accrued expenses outstanding at the year end. Supporting invoices and the accrual schedule are retained.

Reserves policy Trustees aim to hold unrestricted reserves equivalent to **3–6 months** of core operating expenditure. The trustees review reserves annually.

Trustee remuneration No trustee received remuneration, benefits or reimbursement of expenses during the year.

Independent examiner These accounts are unaudited. An independent examiner has reviewed the accounts in accordance with the General Directions given by the Charity Commission; the examiner's report is included with the accounts.