

# Insaan Aid Annual Report and Accounts

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**For the Year Ended 31 March 2025**

**Charity No. 1122725**

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## Charity information

**Charity Number**

1122725

**Charity Trustees**

Abdul Motlib  
Abdul Mozid Khan  
Abdus Subhan  
Dula Miah  
Fotik Miah  
Manik Miah  
Mohammed Foezul Haque  
Mohammed Mahbub Alam  
Mohammed Mainul Alam  
Mohammed Mujibul Haque  
Mohammed Ruhul Amin  
Mohammed Tunu Hussain Miah  
Noor Miah  
Nuaj Miah  
Nurul Islam Chowdhury  
Zubair Ahmed

**Management Committee**

Mohammed Miah – Treasurer  
Yousuf Saleh – Chairman

**Registered Office**

32 Bond Street  
Ipswich  
Suffolk  
IP4 1JE

**Bankers**

Lloyds TSB

**Independent Examiner**

Muminur Rahman FCCA  
7 Western Close  
Rushmere St Andrew  
Ipswich  
Suffolk  
IP4 5UU

## Trustees' Annual Report

The trustees present their report and unaudited financial statements of the charity for the year ended 31 March 2025.

The charity was established in 2008 and was registered under the Charities Act on 11th February 2008.

### Governing document

Insaan Aid is governed by her Declaration of 22nd November 2006. This specifies Insaan Aid's objects as well as showing that the charity is constituted as a body of trustees. Currently, the body consists of 18 original trustees. There shall be at least 18 trustees. Every future trustee shall be appointed for a term of one year, which is renewable, by a resolution of the trustees. A trustee can only be chosen who qualifies in being able to support or add value to the Charity's objects. The guidelines for determination of trustee need, eligibility, removal, and appointment, are clearly documented in the Declaration which we are obliged to follow. Any trustee who is considered would have necessarily spent a great deal of time working closely with Insaan Aid. There are not any special or specific training requirements.

### Objects of the Charity

Relief of financial hardship among people living or working in Bangladesh which they could not otherwise afford through lack of means. The relief of financial hardship, either generally or individually, of people living in Bangladesh would come by way of by making grants of money for providing or paying for items, services or facilities, the relief of sickness and the preservation of health among people living permanently or temporarily in Bangladesh and advancement of education of the public in Bangladesh.

### Review of Activities

The statement of financial activities for the year is set out on page 6 of the accounts.

As always, we remain deeply thankful to everyone who has supported us throughout the year both those who contributed financially and those who generously dedicated their time. A number of initiatives have been launched and continue to run in Bangladesh, providing essential support to individuals facing poverty and humanitarian hardship, including:

- Winter Project, delivering warm clothing to those most vulnerable during the colder months.
- Ongoing support for Islamic education, offering financial assistance to students and elderly individuals in hardship to enable their learning of Arabic, Qur'an, and Tajweed.
- Qurbani Projects in Bangladesh, ensuring sacrificial meat reaches families in need.
- Insaan Aid continued collection and distribution of Zakat, delivering vital aid
- Medical Aid & Health Support, providing assistance for essential healthcare, medication, and treatment for those unable to afford medical support.

Following the significant progress made last year in establishing our orphanage and adult learning facility (the Insaan Aid Centre), we are pleased to share that, by the grace of Allah (SWT), Insaan Aid has taken further meaningful steps toward its development. This year marks the beginning of the second phase of work, focusing on the construction of the Centre's second floor and laying a stronger foundation for its long-term purpose.

To help accelerate the build, some of our general funds were utilised to support the ongoing construction. As in previous years, the Charity has maintained a dedicated restricted fund specifically for donations intended for the Centre.

## Trustees' Annual Report

### **Trustees' responsibilities**

The Charities Act requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the end of the year and of the surplus or deficiency for the year then ended. In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 8, and then apply them on a consistent basis, making judgments and estimates that are prudent and reasonable. The Trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the Declaration of 22nd November 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Risk Management**

The Trustees have considered the major risks to which the Charity is exposed, and systems have been established to mitigate those risks. The implementation of these procedures minimises those risks. These procedures are regularly reviewed to ensure that they still meet the needs of the Charity.

### **Reserves**

It is the policy of the Charity to maintain unrestricted funds at a level in excess of annual unrestricted management and administration expenditure. Unrestricted funds are maintained at least at this level throughout the year.

Signed by order of the trustees

Approved by the trustees on 30/01/2026

## Independent examiner's report to the trustees

I report on the accounts of Insaan Aid for the year ended 31 March 2025 which are set out on pages 6 to 10.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under the 2011 Act and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### **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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (accounts and Reports) Regulation 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.

Signed:

Name: Muminur Rahman FCCA

Address: 7 Western Close  
Rushmere St Andrew  
IPSWICH  
Suffolk  
IP4 5UU

Date: 30/01/2026

## Statement of financial activities

All recognised gains and losses are reflected in the Statement of Financial Activities and therefore no separate statement of total recognised gains and losses has been presented.

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£
<b><u>Incoming Resources</u></b>					
<b>Incoming resources from generated funds</b>					
<b>Voluntary Income</b>					
Subscriptions and donations	2	24,197	8,293	32,490	31,537
<b>Total incoming resources</b>		<b>24,197</b>	<b>8,293</b>	<b>32,490</b>	<b>31,537</b>
<b><u>Resources Expended</u></b>					
<b>Charitable activities</b>					
Ramadan project			4,688	4,688	6,017
Qurbani project			8,396	8,396	8,092
Winter project		140		140	1,165
Pensioner support		1,727		1,727	993
Meeting and Professional costs		156		156	3,035
Health Project		5,588		5,588	3,308
Insaan Aid Centre Development costs		44,049		44,049	99,736
<b>Other resources expended</b>	3	<b>6,233</b>		<b>6,233</b>	<b>8,437</b>
<b>Total resources expended</b>		<b>57,893</b>	<b>13,084</b>	<b>70,977</b>	<b>130,783</b>
<b>Net (expenditure)/income for the year</b>		<b>(33,696)</b>	<b>(4,791)</b>	<b>(38,487)</b>	<b>(99,246)</b>
Fund balance as at 1st April 2024		45,343	30,523	75,866	175,112
<b>Fund balance as at 31st March 2025</b>		<b>11,647</b>	<b>25,732</b>	<b>37,379</b>	<b>75,866</b>

The accompanying notes form part of these financial statements.

## Balance sheet

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	6	396,077	352,028
		<hr/> 396,077	<hr/> 352,028
<b>Current assets</b>			
Cash at bank and in hand		37,379	75,866
		<hr/> 37,379	<hr/> 75,866
<b>Net assets</b>		<hr/> 433,456	<hr/> 427,894
<b>The total funds of the charity</b>			
- General fund		11,647	45,343
- Restricted income fund		25,732	30,523
Designated fund		396,077	352,028
		<hr/> 433,456	<hr/> 427,894
		<hr/> <hr/>	<hr/> <hr/>

These financial statements were approved by the Board of the Charity Trustees on 30 January 2026 and are signed on their behalf by:



## Notes to the financial statements

### 1 Accounting policies

#### Basis of accounting

The financial statements have been prepared under the historical cost convention, and in accordance with applicable accounting standards and the Statement of Recommended Practice on accounting by charities issued in March 2005.

#### Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a particular purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for a particular purpose. The cost of raising and administering such funds are charged against the specific fund.

#### Incoming resources

Voluntary income and donations are included in incoming resources when they are receivable except when the donors' conditions have not been fulfilled, then the income is deferred. Gifts in Kind for which Insaan Aid accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by volunteers has not been included. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

#### Resources expended

Resources expended are included in the Statement of Financial Activities on an accrual basis, inclusive of any VAT which cannot be recovered.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Other resources expended are those costs incurred directly in support of expenditure on the objects of the charity and include the costs of employing one local staff in Bangladesh to support the administration and delivery of charitable activities. Office expense are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Expenditure which is directly attributable to specific activities has been included in those cost categories. Where costs are attributable to more than one activity, they have been apportioned across the costs on a basis consistent with the use of those resources.

#### Tangible fixed assets

The Freehold land and building in Bangladesh is not currently being depreciated.

## Notes to the financial statements

### Transition to FRS 102

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. No restatements are required as a result of the transition to FRS 102.

### Taxation

As a registered charity, the activities are exempt from United Kingdom Income and Corporation taxation.

## 2 Subscriptions and donations

The turnover and profit before tax are attributable to the one principal activity of the company. An analysis of turnover is given below:

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Subscriptions				
Donations and gifts	24,197	7,589	31,786	30,860
Fundraising charity events				
Other projects				
Gift Aid				
Orphanage Centre		704	704	677
	<u>24,197</u>	<u>8,293</u>	<u>32,490</u>	<u>31,537</u>

## 3 Other resources expended

	2025 £	2024 £
Salary Overseas Development Manager	4,925	6,635
Salary Overseas Caretaker	1,215	752
Office expense	93	1,050
	<u>6,233</u>	<u>8,437</u>

The charity employed one local staff in Bangladesh to support the administration and delivery in furtherance of charitable activities and a Development Manager to manage the development of the Orphanage Centre.

## Notes to the financial statements

### 5 Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

### 6 Tangible fixed assets

	2025	2024
	Freehold Land & Building	Freehold Land & Building
	£	£
<b>Cost</b>		
At beginning of the year	342,028	242,292
Additions	44,049	99,736
At 31st March 2025	<u>386,077</u>	<u>342,028</u>

Freehold land and building relate to the Orphanage Centre in Bangladesh and is not depreciated.

## Detailed statement of financial activities

**The following page does not form part of the financial statements**

## Detailed statement of financial activities

	2025 £	2024 £
<b><u>Incoming Resources</u></b>		
<b>Incoming resources from generated funds</b>		
<b>Voluntary Income</b>		
Subscriptions		
Donations and gifts	31,786	30,860
Orphanage Centre	704	92
	<hr/>	<hr/>
<b>Total incoming resources</b>	<b>32,490</b>	<b>30,952</b>
	<hr/>	<hr/>
<b><u>Resources Expended</u></b>		
<b>Costs of generating voluntary income</b>		
<b>Costs of generating funds</b>		
Fundraising costs		
<b>Charitable activities</b>		
Ramadan project	4,688	6,017
Qurbani project	8,396	8,092
Housing and shelter	10,059	
Winter project	140	1,165
Pensioner support	1,727	993
Meeting and Professional costs	156	3,035
Health Project	5,588	3,308
Insaan Aid Centre Development costs	44,049	99,736
Other restricted expense		
<b>Other resources expended</b>		
Salary Overseas Development Manager	4,925	6,635
Salary Overseas Caretaker	1,215	752
Office expense	93	1,050
	<hr/>	<hr/>
<b>Total resources expended</b>	<b>81,036</b>	<b>130,783</b>
	<hr/>	<hr/>
<b>Net income</b>	<b>(48,546)</b>	<b>(99,831)</b>