

NOOR AID

England & Wales · Charity number 1127363

Details

Status Registered

Legal form Trust

Registered 2009-01-02

Register [View on the Charity Commission register](#)

Contact

Address 90 Stamford Street
Manchester
M16 9JT

Phone 07946335036

Email info@nooraid.co.uk

Website www.nooraid.co.uk

Activities

Objects: = THE RELIEF OF SICKNESS, POVERTY AND HARDSHIP IN AFRICA AND ASIA AND TO PROMOTE SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF MUSLIMS IN THE THIRD WORLD AS THE TRUSTEES SEE FIT.

Activities: Giving donations and helping organisations such as Schools, Hospitals, Mosques, Orphanages. Providing aid and financial assistance to poor people for food, clothing, shelter and medical treatment. Providing water facilities in villages by drilling bore-holes.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** AFRICA AND ASIA
- Senegal
- The Gambia

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£631,771	£628,126	£29,030	0
2023-12-31	£593,386	£625,814	£25,385	0
2022-12-31	£551,722	£532,648	£57,814	0
2021-12-31	£520,282	£499,529	£38,740	0
2020-12-31	£422,951	£424,407	-	-

Trustees

Name	Role	Appointed
Hashim Bharucha	Chair	
HASHIM NAKHUDA		
YUSUF BHAM		

NOOR AID

England & Wales - Charity number 1127363

Accounts

Noor Aid
Unaudited Financial Statements
31 December 2024

KAROLIA LIMITED
Chartered Certified Accountants
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Noor Aid

Financial Statements

Year ended 31 December 2024

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	5
Statement of financial activities	6
Statement of financial position	7
Notes to the financial statements	8

Noor Aid

Trustees' Annual Report

Year ended 31 December 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

Reference and administrative details

Registered charity name Noor Aid
Charity registration number 1127363
Principal office 90 Stamford Street
Old Trafford
Manchester
M16 9JT

The trustees

Mr. H. Bharucha
Mr. H. Nakhuda
Mr. Y. Bham

Independent examiner Ahmed Adam Karolia
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Structure, governance and management

The trustees named above are all founder trustees as mentioned in the charity Trust Deed and have all served throughout the year. The Trust deed of the charity governs appointment of trustees. All members are volunteers. They manage the day to day running of the organisation. We make consequential changes that ensure we remain compliant. This is an essential elements of running a strong organisation ready to respond quickly to emergencies.

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Objectives and activities

Objectives

The objective of the charity are, as outlined in Trust Deed of the charity, is to provide relief of sickness, poverty and hardship and to promote such charitable purpose for the benefit of all Muslims in the under developed and developing countries.

In 2002, when we visited The Gambia for the first time we didn't know what to expect. What we witnessed was a large Muslim population in poverty, many without even the basic essential such as water, electricity, shelter for their homes and adequate food to eat.

This inspired us to help the needy Muslim population and so therefore Noor Aid was established.

Noor Aid is based in Manchester with the primary Aim of helping the poor and needy in Africa and Asia. Much of our work is concentrated in The Gambia (Western Africa) but we also have ongoing projects in Rajasthan, India and we also supported the past disasters in Myanmar (Burma), Palestine and Yemen.

We strictly operate a 100% donations - 0% deductions policy, so every penny of every donation goes to those who need it most.

Current Activities

We are involved in many different areas and our projects range from food and clothing distribution, education, construction, water projects, sponsorship and relief efforts when a disaster occurs. Inviting all to get involved and bring generous donations to help relieve the suffering of those who are less fortunate than us. All our projects are carefully constructed and designed to be accessible and effective. They are a combination of emergency support, short term relief and longer term sustainable intervention.

Water - Provide clean water for a whole village with a tap or well installation.. Safe clean water prevents many medical conditions and provides a basic essential of life to many people. You can also donate for the Essale Sawaab of your loved ones. Access to safe water is fundamental to the development of any community and can break the cycle of poverty. Safe and reliable water gives hope and security.

Iftar - Ensure a less fortunate person has the means to open their fast with a hot meal. It is very rewarding to feed a person, more so a fasting person. Such a person will receive as many rewards as the fasting person receives, without any reduction in the reward of the fasting person.

Qurbani - Your Qurbani to the needy in India or The Gambia will provide a life changing Eid Gift. Giving Qurbani is obligatory for every Muslim who is financially able to do so. By sacrificing what we have to help those in need, we offer hope to the starving family and bring joy to them on Eid.

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Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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Making a Masjid - A dedicated place to practice and share our faith is really important, but Muslim communities in developing countries do not always have a local masjid. A masjid can be called the heart of a Muslim community, by donating you can help empower those who live there with a greater connection to the Almighty.

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Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance

Achievements

2024 was a year of significant achievements for Noor Aid, continuing donations receipts and making foundations stronger for the future which will allow us to do more in the years ahead.

One of our achievements was motivating society to give, helping to transform lives and communities in Africa and around the world. Much of our donations were quickly paid out, their impact already being felt by thousands of people.

Noor Aid is engaged in welfare and charitable activity in The Gambia. Several orphanages, religious and secular school, mosques, hospitals and other charitable institutions have continued to benefit financially from the charity. Poor and desolate people have also been supported financially, directly and through other charitable organisations. During the year ended 31.12.2024, the trustees consider that the charity has performed very well. We thank and praise Allah for this and ask Him to accept our humble efforts, Ameen.

Financial review

The Charity receives donations from the general public and other charities. This helps the charity to meet its obligations and achieve the objectives efficiently during the year.

Reserves Policy

The reserves are maintained at an adequate level to continue the charity's activities. The trustees have decided to continue the current activities and to improve on them when and as the budget permits.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

The trustees' annual report was approved on 17 October 2025 and signed on behalf of the board of trustees by:

Mr. H. Bharucha
Trustee

Noor Aid

Independent Examiner's Report to the Trustees of Noor Aid

Year ended 31 December 2024

I report to the trustees on my examination of the financial statements of Noor Aid ('the charity') for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; 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 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.

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

17 October 2025

Noor Aid

Statement of Financial Activities

Year ended 31 December 2024

		2024		2023
	Note	Restricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	631,771	631,771	593,386
Total income		<u>631,771</u>	<u>631,771</u>	<u>593,386</u>
Expenditure				
Expenditure on charitable activities	5,6	628,126	628,126	625,814
Total expenditure		<u>628,126</u>	<u>628,126</u>	<u>625,814</u>
Net income/(expenditure) and net movement in funds		<u>3,645</u>	<u>3,645</u>	<u>(32,428)</u>
Reconciliation of funds				
Total funds brought forward		25,385	25,385	57,813
Total funds carried forward		<u>29,030</u>	<u>29,030</u>	<u>25,385</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 13 form part of these financial statements.

Noor Aid

Statement of Financial Position

31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	12	5,625	7,500
Current assets			
Cash at bank and in hand		23,825	18,605
Creditors: amounts falling due within one year	13	420	720
Net current assets		<u>23,405</u>	<u>17,885</u>
Total assets less current liabilities		<u>29,030</u>	<u>25,385</u>
Net assets		<u>29,030</u>	<u>25,385</u>
Funds of the charity			
Restricted funds		29,030	25,385
Total charity funds	14	<u>29,030</u>	<u>25,385</u>

These financial statements were approved by the board of trustees and authorised for issue on 17 October 2025, and are signed on behalf of the board by:

Mr. H. Bharucha
Trustee

The notes on pages 8 to 13 form part of these financial statements.

Noor Aid

Notes to the Financial Statements

Year ended 31 December 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 90 Stamford Street, Old Trafford, Manchester, M16 9JT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102: (a) No cash flow statement has been presented for the company.

(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Motor vehicles - 25% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Restricted Funds £	Total Funds 2024 £	Restricted Funds £	Total Funds 2023 £
Donations				
Collection boxes, appeals and donations	631,771	631,771	593,386	593,386

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

5. Expenditure on charitable activities by fund type

	Restricted Funds £	Total Funds 2024 £	Restricted Funds £	Total Funds 2023 £
Charitable activity - Gambia	581,000	581,000	557,230	557,230
Charitable activity - Other countries	44,000	44,000	65,039	65,039
Support costs	3,126	3,126	3,545	3,545
	<u>628,126</u>	<u>628,126</u>	<u>625,814</u>	<u>625,814</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Charitable activity - Gambia	581,000	2,688	583,688	560,355
Charitable activity - Other countries	44,000	–	44,000	65,039
Governance costs	–	438	438	420
	<u>625,000</u>	<u>3,126</u>	<u>628,126</u>	<u>625,814</u>

7. Analysis of support costs

	Analysis of support costs £	Total 2024 £	Total 2023 £
Premises	176	176	1
Finance costs	637	637	624
Support costs	1,875	1,875	2,500
	<u>2,688</u>	<u>2,688</u>	<u>3,125</u>

8. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	<u>1,875</u>	<u>2,500</u>

9. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>420</u>	<u>420</u>

10. Staff costs

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

10. Staff costs *(continued)*

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

12. Tangible fixed assets

	Motor vehicles £
Cost	
At 1 January 2024 and 31 December 2024	<u>10,000</u>
Depreciation	
At 1 January 2024	2,500
Charge for the year	1,875
At 31 December 2024	<u>4,375</u>
Carrying amount	
At 31 December 2024	<u>5,625</u>
At 31 December 2023	<u>7,500</u>

13. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	<u>420</u>	<u>720</u>

14. Analysis of charitable funds

Restricted funds

	At 1 January 2024	Income £	Expenditure £	At 31 December 2024 £
Restricted Funds	4 <u>25,385</u>	<u>631,771</u>	<u>(628,126)</u>	<u>29,030</u>

	At 1 January 2023	Income £	Expenditure £	At 31 December 2023 £
Restricted Funds	3 <u>57,813</u>	<u>593,386</u>	<u>(625,814)</u>	<u>25,385</u>

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

15. Analysis of net assets between funds

	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	5,625	5,625
Current assets	23,825	23,825
Creditors less than 1 year	(420)	(420)
Net assets	<u>29,030</u>	<u>29,030</u>

	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	7,500	7,500
Current assets	18,605	18,605
Creditors less than 1 year	(720)	(720)
Net assets	<u>25,385</u>	<u>25,385</u>

NOOR AID

England & Wales - Charity number 1127363

Accounts

Noor Aid
Unaudited Financial Statements
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Noor Aid

Financial Statements

Year ended 31 December 2023

	Page
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Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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The trustees' annual report was approved on 24 October 2024 and signed on behalf of the board of trustees by:

Mr. H. Bharucha
Trustee

Noor Aid

Independent Examiner's Report to the Trustees of Noor Aid

Year ended 31 December 2023

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Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; 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 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.

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

24 October 2024

Noor Aid

Statement of Financial Activities

Year ended 31 December 2023

		2023		2022
	Note	Restricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	593,386	593,386	551,722
Total income		<u>593,386</u>	<u>593,386</u>	<u>551,722</u>
Expenditure				
Expenditure on charitable activities	5,6	625,814	625,814	532,648
Total expenditure		<u>625,814</u>	<u>625,814</u>	<u>532,648</u>
Net (expenditure)/income and net movement in funds		<u>(32,428)</u>	<u>(32,428)</u>	<u>19,074</u>
Reconciliation of funds				
Total funds brought forward		57,813	57,813	38,740
Total funds carried forward		<u>25,385</u>	<u>25,385</u>	<u>57,814</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 13 form part of these financial statements.

Noor Aid

Statement of Financial Position

31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	12	7,500	10,000
Current assets			
Debtors	13	–	14
Cash at bank and in hand		18,605	48,100
		<u>18,605</u>	<u>48,114</u>
Creditors: amounts falling due within one year	14	<u>720</u>	<u>300</u>
Net current assets		<u>17,885</u>	<u>47,814</u>
Total assets less current liabilities		<u>25,385</u>	<u>57,814</u>
Net assets		<u>25,385</u>	<u>57,814</u>
Funds of the charity			
Restricted funds		<u>25,385</u>	<u>57,814</u>
Total charity funds	15	<u>25,385</u>	<u>57,814</u>

These financial statements were approved by the board of trustees and authorised for issue on 24 October 2024, and are signed on behalf of the board by:

Mr. H. Bharucha
Trustee

The notes on pages 8 to 13 form part of these financial statements.

Noor Aid

Notes to the Financial Statements

Year ended 31 December 2023

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 90 Stamford Street, Old Trafford, Manchester, M16 9JT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102: (a) No cash flow statement has been presented for the company.

(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Motor vehicles - 25% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Restricted Funds £	Total Funds 2023 £	Restricted Funds £	Total Funds 2022 £
Donations				
Collection boxes, appeals and donations	593,386	593,386	551,722	551,722

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

5. Expenditure on charitable activities by fund type

	Restricted Funds £	Total Funds 2023 £	Restricted Funds £	Total Funds 2022 £
Charitable activity - Gambia	557,230	557,230	465,885	465,885
Charitable activity - Other countries	65,039	65,039	62,000	62,000
Support costs	3,545	3,545	4,763	4,763
	<u>625,814</u>	<u>625,814</u>	<u>532,648</u>	<u>532,648</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total fund 2022 £
Charitable activity - Gambia	557,230	3,125	560,355	470,349
Charitable activity - Other countries	65,039	–	65,039	62,000
Governance costs	–	420	420	299
	<u>622,269</u>	<u>3,545</u>	<u>625,814</u>	<u>532,648</u>

7. Analysis of support costs

	Analysis of support costs £	Total 2023 £	Total 2022 £
Premises	1	1	2,283
General office	–	–	352
Finance costs	624	624	467
Support costs	2,500	2,500	1,362
	<u>3,125</u>	<u>3,125</u>	<u>4,464</u>

8. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	<u>2,500</u>	<u>–</u>

9. Independent examination fees

	2023 £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>420</u>	<u>300</u>

10. Staff costs

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

10. Staff costs *(continued)*

The average head count of employees during the year was Nil (2022: Nil).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

12. Tangible fixed assets

	Motor vehicles £
Cost	
At 1 January 2023 and 31 December 2023	10,000
Depreciation	
At 1 January 2023	–
Charge for the year	2,500
At 31 December 2023	<u>2,500</u>
Carrying amount	
At 31 December 2023	<u>7,500</u>
At 31 December 2022	<u>10,000</u>

13. Debtors

	2023 £	2022 £
Prepayments and accrued income	–	1
Other debtors	–	13
	<u>–</u>	<u>14</u>

14. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	<u>720</u>	<u>300</u>

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

15. Analysis of charitable funds

Restricted funds

	At 1 January 2023	Income £	Expenditure £	At 31 December 2023 £
Restricted Funds	<u>57,813</u>	<u>593,386</u>	<u>(625,814)</u>	<u>25,385</u>

	At 1 January 2022	Income £	Expenditure £	At 31 December 2022 £
Restricted Funds	<u>38,740</u>	<u>551,722</u>	<u>(532,648)</u>	<u>57,814</u>

16. Analysis of net assets between funds

	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	7,500	7,500
Current assets	18,605	18,605
Creditors less than 1 year	<u>(720)</u>	<u>(720)</u>
Net assets	<u>25,385</u>	<u>25,385</u>

	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	10,000	10,000
Current assets	48,114	48,114
Creditors less than 1 year	<u>(300)</u>	<u>(300)</u>
Net assets	<u>57,814</u>	<u>57,814</u>

NOOR AID

England & Wales - Charity number 1127363

Accounts

Noor Aid
Unaudited Financial Statements
31 December 2022

KAROLIA LIMITED
Chartered Certified Accountants
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Noor Aid

Financial Statements

Year ended 31 December 2022

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	5
Statement of financial activities	6
Statement of financial position	7
Notes to the financial statements	8

Noor Aid

Trustees' Annual Report

Year ended 31 December 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2022.

Reference and administrative details

Registered charity name Noor Aid
Charity registration number 1127363
Principal office 90 Stamford Street
Old Trafford
Manchester
M16 9JT

The trustees

Mr. H. Bharucha
Mr. H. Nakhuda
Mr. Y. Bham

Independent examiner Ahmed Adam Karolia
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Structure, governance and management

The trustees named above are all founder trustees as mentioned in the charity Trust Deed and have all served throughout the year. The Trust deed of the charity governs appointment of trustees. All members are volunteers. They manage the day to day running of the organisation. We make consequential changes that ensure we remain compliant. This is an essential elements of running a strong organisation ready to respond quickly to emergencies.

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Objectives and activities

Objectives

The objective of the charity are, as outlined in Trust Deed of the charity, is to provide relief of sickness, poverty and hardship and to promote such charitable purpose for the benefit of all Muslims in the under developed and developing countries.

In 2002, when we visited The Gambia for the first time we didn't know what to expect. What we witnessed was a large Muslim population in poverty, many without even the basic essential such as water, electricity, shelter for their homes and adequate food to eat.

This inspired us to help the needy Muslim population and so therefore Noor Aid was established.

Noor Aid is based in Manchester with the primary Aim of helping the poor and needy in Africa and Asia. Much of our work is concentrated in The Gambia (Western Africa) but we also have ongoing projects in Rajasthan, India and we also supported the past disasters in Myanmar (Burma), Palestine and Yemen.

We strictly operate a 100% donations - 0% deductions policy, so every penny of every donation goes to those who need it most.

Current Activities

We are involved in many different areas and our projects range from food and clothing distribution, education, construction, water projects, sponsorship and relief efforts when a disaster occurs. Inviting all to get involved and bring generous donations to help relieve the suffering of those who are less fortunate than us. All our projects are carefully constructed and designed to be accessible and effective. They are a combination of emergency support, short term relief and longer term sustainable intervention.

Water - Provide clean water for a whole village with a tap or well installation.. Safe clean water prevents many medical conditions and provides a basic essential of life to many people. You can also donate for the Essale Sawaab of your loved ones. Access to safe water is fundamental to the development of any community and can break the cycle of poverty. Safe and reliable water gives hope and security.

Iftar - Ensure a less fortunate person has the means to open their fast with a hot meal. It is very rewarding to feed a person, more so a fasting person. Such a person will receive as many rewards as the fasting person receives, without any reduction in the reward of the fasting person.

Qurbani - Your Qurbani to the needy in India or The Gambia will provide a life changing Eid Gift. Giving Qurbani is obligatory for every Muslim who is financially able to do so. By sacrificing what we have to help those in need, we offer hope to the starving family and bring joy to them on Eid.

Masjid Generator - A generator will supply electricity for lighting, fans and microphones so the devotees can offer prayers comfortably.

Masjid Mic system - A microphone system will allow the Salaah and Adhaan to be heard throughout the community.

Madressa Classroom - Ensuring vulnerable children in Asia and Africa get the schooling they need and deserve by learning languages and Quran. Having a classroom can ensure children are physically

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

and emotionally safe, it helps them engage in the education they are receiving and the knowledge that will stay with them for a lifetime. Most of these children are also provided with a hot meal.

Making a Masjid - A dedicated place to practice and share our faith is really important, but Muslim communities in developing countries do not always have a local masjid. A masjid can be called the heart of a Muslim community, by donating you can help empower those who live there with a greater connection to the Almighty.

Income Generation - Our livelihood programs aim to empower vulnerable communities to improve their access to food and their own income by providing the means to start a business like sewing machines, handcarts and bicycles for delivery. This is the most powerful way of reducing poverty and improving the quality of life in developing countries.

Immunisation - Saving children's lives by protecting them against life threatening diseases. Good health is the first step in building sustainable communities and vaccines are the best way to do this.

Emergency reliefs - helping in a crisis, disasters and conflicts, to individual injuries and other personal challenges. This can be via food parcels, medical care or even homes. We see how vulnerable the people are and how much they need our protection.

Child sponsorship - Sponsor an orphan child with little a month and gain so much more, as this covers, food, medical and education.

Family sponsorship - this covers the whole family living under one roof, be it a widow family or a family with people with disabilities.

Masjid prayer mat - mat allows people to pray their Salah on.

Quran - provide a Quran to be used by a child or the whole family.

Medical sponsorship - signing up towards a medical sponsorship will allow the needy to pay for medical bills and allow medical treatment.

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Achievements and performance

Achievements

2022 was a year of significant achievements for Noor Aid, continuing donations receipts and making foundations stronger for the future which will allow us to do more in the years ahead.

One of our achievements was motivating society to give, helping to transform lives and communities in Africa and around the world. Much of our donations were quickly paid out, their impact already being felt by thousands of people.

Noor Aid is engaged in welfare and charitable activity in The Gambia. Several orphanages, religious and secular school, mosques, hospitals and other charitable institutions have continued to benefit financially from the charity. Poor and desolate people have also been supported financially, directly and through other charitable organisations. During the year ended 31.12.2022, the trustees consider that the charity has performed very well. We thank and praise Allah for this and ask Him to accept our humble efforts, Ameen.

Financial review

The Charity receives donations from the general public and other charities. This helps the charity to meet its obligations and achieve the objectives efficiently during the year.

Reserves Policy

The reserves are maintained at an adequate level to continue the charity's activities. The trustees have decided to continue the current activities and to improve on them when and as the budget permits.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

The trustees' annual report was approved on 25 October 2023 and signed on behalf of the board of trustees by:

Mr. H. Bharucha
Trustee

Noor Aid

Independent Examiner's Report to the Trustees of Noor Aid

Year ended 31 December 2022

I report to the trustees on my examination of the financial statements of Noor Aid ('the charity') for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; 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 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.

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

25 October 2023

Noor Aid

Statement of Financial Activities

Year ended 31 December 2022

		2022		2021
	Note	Restricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	551,722	551,722	520,282
Total income		<u>551,722</u>	<u>551,722</u>	<u>520,282</u>
Expenditure				
Expenditure on charitable activities	5,6	532,648	532,648	499,529
Total expenditure		<u>532,648</u>	<u>532,648</u>	<u>499,529</u>
Net income and net movement in funds		<u>19,074</u>	<u>19,074</u>	<u>20,753</u>
Reconciliation of funds				
Total funds brought forward		38,740	38,740	17,987
Total funds carried forward		<u>57,814</u>	<u>57,814</u>	<u>38,740</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 13 form part of these financial statements.

Noor Aid

Statement of Financial Position

31 December 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	11	10,000	–
Current assets			
Debtors	12	14	–
Cash at bank and in hand		48,100	39,040
		<u>48,114</u>	<u>39,040</u>
Creditors: amounts falling due within one year	13	<u>300</u>	<u>300</u>
Net current assets		<u>47,814</u>	<u>38,740</u>
Total assets less current liabilities		<u>57,814</u>	<u>38,740</u>
Net assets		<u>57,814</u>	<u>38,740</u>
Funds of the charity			
Restricted funds		<u>57,814</u>	<u>38,740</u>
Total charity funds	14	<u>57,814</u>	<u>38,740</u>

These financial statements were approved by the board of trustees and authorised for issue on 25 October 2023, and are signed on behalf of the board by:

Mr. H. Bharucha
Trustee

The notes on pages 8 to 13 form part of these financial statements.

Noor Aid

Notes to the Financial Statements

Year ended 31 December 2022

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 90 Stamford Street, Old Trafford, Manchester, M16 9JT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102: (a) No cash flow statement has been presented for the company.

(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Restricted Funds £	Total Funds 2022 £	Restricted Funds £	Total Funds 2021 £
Donations				
Collection boxes, appeals and donations	551,722	551,722	520,282	520,282

5. Expenditure on charitable activities by fund type

	Restricted Funds £	Total Funds 2022 £	Restricted Funds £	Total Funds 2021 £
Charitable activity - Gambia	465,885	465,885	469,000	469,000
Charitable activity - Other countries	62,000	62,000	28,700	28,700
Support costs	4,763	4,763	1,829	1,829
	<u>532,648</u>	<u>532,648</u>	<u>499,529</u>	<u>499,529</u>

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

6. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2022	Total fund 2021
	£	£	£	£
Charitable activity - Gambia	465,885	4,464	470,349	470,529
Charitable activity - Other countries	62,000	–	62,000	28,700
Governance costs	–	299	299	300
	<u>527,885</u>	<u>4,763</u>	<u>532,648</u>	<u>499,529</u>

7. Analysis of support costs

	Analysis of support costs	Total 2022	Total 2021
	£	£	£
Premises	2,283	2,283	1,192
General office	352	352	–
Finance costs	467	467	337
Support costs	<u>1,362</u>	<u>1,362</u>	–
	<u>4,464</u>	<u>4,464</u>	<u>1,529</u>

8. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>300</u>	<u>300</u>

9. Staff costs

The average head count of employees during the year was Nil (2021: Nil).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

11. Tangible fixed assets

	Motor vehicles £
Cost	
At 1 January 2022	–
Additions	10,000
At 31 December 2022	<u>10,000</u>
Depreciation	
At 1 January 2022 and 31 December 2022	–
Carrying amount	
At 31 December 2022	<u>10,000</u>
At 31 December 2021	–

12. Debtors

	2022 £	2021 £
Prepayments and accrued income	1	–
Other debtors	13	–
	<u>14</u>	<u>–</u>

13. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	<u>300</u>	<u>300</u>

14. Analysis of charitable funds

Restricted funds

	At 1 January 2022	Income £	Expenditure £	At 31 December 2022 £
Restricted Funds	38,740	<u>551,722</u>	<u>(532,648)</u>	<u>57,814</u>

	At 1 January 2021	Income £	Expenditure £	At 31 December 2021 £
Restricted Funds	17,987	<u>520,282</u>	<u>(499,529)</u>	<u>38,740</u>

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

15. Analysis of net assets between funds

	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	10,000	10,000
Current assets	48,114	48,114
Creditors less than 1 year	(300)	(300)
Net assets	<u>57,814</u>	<u>57,814</u>

	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	–	–
Current assets	39,040	39,040
Creditors less than 1 year	(300)	(300)
Net assets	<u>38,740</u>	<u>38,740</u>

NOOR AID

England & Wales - Charity number 1127363

Accounts

Noor Aid
Unaudited Financial Statements
31 December 2021

KAROLIA LIMITED
Chartered Certified Accountants
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Noor Aid

Financial Statements

Year ended 31 December 2021

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	5
Statement of financial activities	6
Statement of financial position	7
Notes to the financial statements	8

Noor Aid

Trustees' Annual Report

Year ended 31 December 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2021.

Reference and administrative details

Registered charity name Noor Aid
Charity registration number 1127363
Principal office 90 Stamford Street
Old Trafford
Manchester
M16 9JT

The trustees

Mr. H. Bharucha
Mr. H. Nakhuda
Mr. Y. Bham

Independent examiner Ahmed Adam Karolia
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Structure, governance and management

The trustees named above are all founder trustees as mentioned in the charity Trust Deed and have all served throughout the year. The Trust deed of the charity governs appointment of trustees. All members are volunteers. They manage the day to day running of the organisation. We make consequential changes that ensure we remain compliant. This is an essential elements of running a strong organisation ready to respond quickly to emergencies.

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

Objectives and activities

Objectives

The objective of the charity are, as outlined in Trust Deed of the charity, is to provide relief of sickness, poverty and hardship and to promote such charitable purpose for the benefit of all Muslims in the under developed and developing countries.

In 2002, when we visited The Gambia for the first time we didn't know what to expect. What we witnessed was a large Muslim population in poverty, many without even the basic essential such as water, electricity, shelter for their homes and adequate food to eat.

This inspired us to help the needy Muslim population and so therefore Noor Aid was established.

Noor Aid is based in Manchester with the primary Aim of helping the poor and needy in Africa and Asia. Much of our work is concentrated in The Gambia (Western Africa) but we also have ongoing projects in Rajasthan, India and we also supported the past disasters in Myanmar (Burma), Palestine and Yemen.

We strictly operate a 100% donations - 0% deductions policy, so every penny of every donation goes to those who need it most.

Current Activities

We are involved in many different areas and our projects range from food and clothing distribution, education, construction, water projects, sponsorship and relief efforts when a disaster occurs. Inviting all to get involved and bring generous donations to help relieve the suffering of those who are less fortunate than us. All our projects are carefully constructed and designed to be accessible and effective. They are a combination of emergency support, short term relief and longer term sustainable intervention.

Water - Provide clean water for a whole village with a tap or well installation.. Safe clean water prevents many medical conditions and provides a basic essential of life to many people. You can also donate for the Essale Sawaab of your loved ones. Access to safe water is fundamental to the development of any community and can break the cycle of poverty. Safe and reliable water gives hope and security.

Iftar - Ensure a less fortunate person has the means to open their fast with a hot meal. It is very rewarding to feed a person, more so a fasting person. Such a person will receive as many rewards as the fasting person receives, without any reduction in the reward of the fasting person.

Qurbani - Your Qurbani to the needy in India or The Gambia will provide a life changing Eid Gift. Giving Qurbani is obligatory for every Muslim who is financially able to do so. By sacrificing what we have to help those in need, we offer hope to the starving family and bring joy to them on Eid.

Masjid Generator - A generator will supply electricity for lighting, fans and microphones so the devotees can offer prayers comfortably.

Masjid Mic system - A microphone system will allow the Salaah and Adhaan to be heard throughout the community.

Madressa Classroom - Ensuring vulnerable children in Asia and Africa get the schooling they need and deserve by learning languages and Quran. Having a classroom can ensure children are physically

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

and emotionally safe, it helps them engage in the education they are receiving and the knowledge that will stay with them for a lifetime. Most of these children are also provided with a hot meal.

Making a Masjid - A dedicated place to practice and share our faith is really important, but Muslim communities in developing countries do not always have a local masjid. A masjid can be called the heart of a Muslim community, by donating you can help empower those who live there with a greater connection to the Almighty.

Income Generation - Our livelihood programs aim to empower vulnerable communities to improve their access to food and their own income by providing the means to start a business like sewing machines, handcarts and bicycles for delivery. This is the most powerful way of reducing poverty and improving the quality of life in developing countries.

Immunisation - Saving children's lives by protecting them against life threatening diseases. Good health is the first step in building sustainable communities and vaccines are the best way to do this.

Emergency reliefs - helping in a crisis, disasters and conflicts, to individual injuries and other personal challenges. This can be via food parcels, medical care or even homes. We see how vulnerable the people are and how much they need our protection.

Child sponsorship - Sponsor an orphan child with little a month and gain so much more, as this covers, food, medical and education.

Family sponsorship - this covers the whole family living under one roof, be it a widow family or a family with people with disabilities.

Masjid prayer mat - mat allows people to pray their Salah on.

Quran - provide a Quran to be used by a child or the whole family.

Medical sponsorship - signing up towards a medical sponsorship will allow the needy to pay for medical bills and allow medical treatment.

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

Achievements and performance

Achievements

2021 was a year of significant achievements for Noor Aid, continuing donations receipts and making foundations stronger for the future which will allow us to do more in the years ahead.

One of our achievements was motivating society to give, helping to transform lives and communities in Africa and around the world. Much of our donations were quickly paid out, their impact already being felt by thousands of people.

Noor Aid is engaged in welfare and charitable activity in The Gambia. Several orphanages, religious and secular school, mosques, hospitals and other charitable institutions have continued to benefit financially from the charity. Poor and desolate people have also been supported financially, directly and through other charitable organisations. During the year ended 31.12.2021, the trustees consider that the charity has performed very well. We thank and praise Allah for this and ask Him to accept our humble efforts, Ameen.

Financial review

The Charity receives donations from the general public and other charities. This helps the charity to meet its obligations and achieve the objectives efficiently during the year.

Reserves Policy

The reserves are maintained at an adequate level to continue the charity's activities. The trustees have decided to continue the current activities and to improve on them when and as the budget permits.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

The trustees' annual report was approved on 21 October 2022 and signed on behalf of the board of trustees by:

Mr. H. Bharucha
Trustee

Noor Aid

Independent Examiner's Report to the Trustees of Noor Aid

Year ended 31 December 2021

I report to the trustees on my examination of the financial statements of Noor Aid ('the charity') for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; 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 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.

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

21 October 2022

Noor Aid

Statement of Financial Activities

Year ended 31 December 2021

		2021		2020
	Note	Restricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	<u>520,282</u>	<u>520,282</u>	<u>422,951</u>
Total income		<u>520,282</u>	<u>520,282</u>	<u>422,951</u>
Expenditure				
Expenditure on charitable activities	5,6	<u>499,529</u>	<u>499,529</u>	<u>424,407</u>
Total expenditure		<u>499,529</u>	<u>499,529</u>	<u>424,407</u>
Net income/(expenditure) and net movement in funds		<u>20,753</u>	<u>20,753</u>	<u>(1,456)</u>
Reconciliation of funds				
Total funds brought forward		<u>17,987</u>	<u>17,987</u>	<u>19,442</u>
Total funds carried forward		<u>38,740</u>	<u>38,740</u>	<u>17,986</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 11 form part of these financial statements.

Noor Aid

Statement of Financial Position

31 December 2021

	Note	2021 £	2020 £
Current assets			
Cash at bank and in hand		39,040	18,286
Creditors: amounts falling due within one year	11	<u>300</u>	<u>300</u>
Net current assets		<u>38,740</u>	<u>17,986</u>
Total assets less current liabilities		<u>38,740</u>	<u>17,986</u>
Net assets		<u>38,740</u>	<u>17,986</u>
Funds of the charity			
Restricted funds		<u>38,740</u>	<u>17,986</u>
Total charity funds	12	<u>38,740</u>	<u>17,986</u>

These financial statements were approved by the board of trustees and authorised for issue on 21 October 2022, and are signed on behalf of the board by:

Mr. H. Bharucha
Trustee

The notes on pages 8 to 11 form part of these financial statements.

Noor Aid

Notes to the Financial Statements

Year ended 31 December 2021

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 90 Stamford Street, Old Trafford, Manchester, M16 9JT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102: (a) No cash flow statement has been presented for the company.

(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

4. Donations and legacies

	Restricted Funds £	Total Funds 2021 £	Restricted Funds £	Total Funds 2020 £
Donations				
Collection boxes, appeals and donations	520,282	520,282	422,951	422,951

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

5. Expenditure on charitable activities by fund type

	Restricted Funds £	Total Funds 2021 £	Restricted Funds £	Total Funds 2020 £
Charitable activity - Gambia	469,000	469,000	394,685	394,685
Charitable activity - Other countries	28,700	28,700	25,400	25,400
Support costs	1,829	1,829	4,322	4,322
	<u>499,529</u>	<u>499,529</u>	<u>424,407</u>	<u>424,407</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Charitable activity - Gambia	469,000	1,529	470,529	398,706
Charitable activity - Other countries	28,700	–	28,700	25,400
Governance costs	–	300	300	301
	<u>497,700</u>	<u>1,829</u>	<u>499,529</u>	<u>424,407</u>

7. Analysis of support costs

	Analysis of support costs £	Total 2021 £	Total 2020 £
Premises	1,192	1,192	1,865
General office	–	–	155
Finance costs	337	337	922
Support costs	–	–	1,079
	<u>1,529</u>	<u>1,529</u>	<u>4,021</u>

8. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>300</u>	<u>300</u>

9. Staff costs

The average head count of employees during the year was Nil (2020: Nil).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

11. Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	<u>300</u>	<u>300</u>

12. Analysis of charitable funds

Restricted funds

	At 1 January 2021	Income £	Expenditure £	At 31 December 2021 £
Restricted Funds	<u>17,987</u>	<u>520,282</u>	<u>(499,529)</u>	<u>38,740</u>

	At 1 January 2020	Income £	Expenditure £	At 31 December 2020 £
Restricted Funds	<u>19,442</u>	<u>422,951</u>	<u>(424,407)</u>	<u>17,986</u>

13. Analysis of net assets between funds

	Restricted Funds £	Total Funds 2021 £
Current assets	39,040	39,040
Creditors less than 1 year	<u>(300)</u>	<u>(300)</u>
Net assets	<u>38,740</u>	<u>38,740</u>

	Restricted Funds £	Total Funds 2020 £
Current assets	18,286	18,286
Creditors less than 1 year	<u>(300)</u>	<u>(300)</u>
Net assets	<u>17,986</u>	<u>17,986</u>

NOOR AID

England & Wales - Charity number 1127363

Accounts

Noor Aid
Unaudited Financial Statements
31 December 2020

KAROLIA LIMITED
Chartered Certified Accountants
Suite 28 Blackburn Enterprise Centre
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Noor Aid

Financial Statements

Year ended 31 December 2020

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	5
Statement of financial activities	6
Statement of financial position	7
Notes to the financial statements	8

Noor Aid

Trustees' Annual Report

Year ended 31 December 2020

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

Reference and administrative details

Registered charity name Noor Aid

Charity registration number 1127363

Principal office 90 Stamford Street
Old Trafford
Manchester
M16 9JT

The trustees

Mr. H. Bharucha
Mr. H. Nakhuda
Mr. Y. Bham

Independent examiner Ahmed Adam Karolia
Suite 28 Blackburn Enterprise Centre
Furthergate
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BB1 3HQ

Structure, governance and management

The trustees named above are all founder trustees as mentioned in the charity Trust Deed and have all served throughout the year. The Trust deed of the charity governs appointment of trustees. All members are volunteers. They manage the day to day running of the organisation. We make consequential changes that ensure we remain compliant. This is an essential elements of running a strong organisation ready to respond quickly to emergencies.

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Objectives and activities

Objectives

The objective of the charity are, as outlined in Trust Deed of the charity, is to provide relief of sickness, poverty and hardship and to promote such charitable purpose for the benefit of all Muslims in the under developed and developing countries.

In 2002, when we visited The Gambia for the first time we didn't know what to expect. What we witnessed was a large Muslim population in poverty, many without even the basic essential such as water, electricity, shelter for their homes and adequate food to eat.

This inspired us to help the needy Muslim population and so therefore Noor Aid was established.

Noor Aid is based in Manchester with the primary Aim of helping the poor and needy in Africa and Asia. Much of our work is concentrated in The Gambia (Western Africa) but we also have ongoing projects in Rajasthan, India and we also supported the past disasters in Myanmar (Burma), Bangladesh and Gaza.

We strictly operate a 100% donations - 0% deductions policy, so every penny of every donation goes to those who need it most.

Current Activities

We are involved in many different areas and our projects range from food and clothing distribution, education, construction, water projects, sponsorship and relief efforts when a disaster occurs. Inviting all to get involved and bring generous donations to help relieve the suffering of those who are less fortunate than us. All our projects are carefully constructed and designed to be accessible and effective. They are a combination of emergency support, short term relief and longer term sustainable intervention.

Water - Provide clean water for a whole village with a tap or well installation.. Safe clean water prevents many medical conditions and provides a basic essential of life to many people. You can also donate for the Essale Sawaab of your loved ones. Access to safe water is fundamental to the development of any community and can break the cycle of poverty. Safe and reliable water gives hope and security.

Iftar - Ensure a less fortunate person has the means to open their fast with a hot meal. It is very rewarding to feed a person, more so a fasting person. Such a person will receive as many rewards as the fasting person receives, without any reduction in the reward of the fasting person.

Qurbani - Your Qurbani to the needy in India or The Gambia will provide a life changing Eid Gift. Giving Qurbani is obligatory for every Muslim who is financially able to do so. By sacrificing what we have to help those in need, we offer hope to the starving family and bring joy to them on Eid. 55 goats and 10 cows were sacrificed in Gambia, Senegal and Guinea Bissau.

Masjid Generator - A generator will supply electricity for lighting, fans and microphones so the devotees can offer prayers comfortably.

Masjid Mic system - A microphone system will allow the Salaah and Adhaan to be heard throughout the community.

Madressa Classroom - Ensuring vulnerable children in Asia and Africa get the schooling they need

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

and deserve by learning languages and Quran. Having a classroom can ensure children are physically and emotionally safe, it helps them engage in the education they are receiving and the knowledge that will stay with them for a lifetime. Most of these children are also provided with a hot meal.

Making a Masjid - A dedicated place to practice and share our faith is really important, but Muslim communities in developing countries do not always have a local masjid. A masjid can be called the heart of a Muslim community, by donating you can help empower those who live there with a greater connection to the Almighty.

Income Generation - Our livelihood programs aim to empower vulnerable communities to improve their access to food and their own income by providing the means to start a business like sewing machines, donkey carts, wheel barrows and bicycles for delivery. This is the most powerful way of reducing poverty and improving the quality of life in developing countries.

Immunisation - Saving children's lives by protecting them against life threatening diseases. Good health is the first step in building sustainable communities and vaccines are the best way to do this.

Emergency reliefs - helping in a crisis, disasters and conflicts, to individual injuries and other personal challenges. This can be via food parcels, medical care or even homes. We see how vulnerable the people are and how much they need our protection.

Beirut - Noor aid provided immediate assistance with the blast in the warehouse by distributing food and giving emergency medical aid to all those who were affected, building houses and reconstructing masjids. This removed some of the human suffering.

Yemen - Yemen is experiencing the world's worst humanitarian crisis and Noor Aid were able to offer some assistance by providing food packs and necessary medical aid.

Widows - Women who have lost their husbands to war, disease or extreme poverty. They are left with the duty for providing for their families. A lot of women come from the culture where they are not educated and have no skills to make a living of their own. As a result, they fall deeper into poverty. Noor Aid alleviates the burden of the widow by providing homes and food giving them a better future.

Uniforms - Every child deserves the right to go to school but many do not have the clothes or books to do this. Noor Aid distributed 700 uniforms which creates pride and equality amongst the students and 800 rucksacks and stationary were distributed.

Mosquito nets - 2000 mosquito nets were distributed in The Gambia, all mosquito nets act as a physical barrier preventing bites by mosquitoes and so providing personal protection against malaria and other serious diseases.

Wudhu Pots - Ritual purification is a standard set by the Islamic religion to cleanse oneself prior to performing prayer, by providing these pots, it causes ease to the devotee.

Corrugate sheets - repairing the roof of the damaged huts with these sheets is a sustainable and cost effective way, that would allow these families to be comfortable in their own homes from the weather.

Family sponsorship - Extreme food insecurity brought on by severe poverty will mean these people will go days without eating, the aim of family sponsorship is to alleviate hunger and food insecurity using a long term intervention. 150 families are under this sponsorship.

Noor Aid

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Achievements and performance

Achievements

2020 was a year of significant achievements for Noor Aid, continuing donations receipts and making foundations stronger for the future which will allow us to do more in the years ahead.

One of our achievements was motivating society to give, helping to transform lives and communities in Africa and around the world. Much of our donations were quickly paid out, their impact already being felt by thousands of people. We save the lives of malnourished children while providing communities with access to safe water and sustainable solutions to hunger.

Noor Aid is engaged in welfare and charitable activity in The Gambia. Several orphanages, religious and secular school, mosques, hospitals and other charitable institutions have continued to benefit financially from the charity. Poor and desolate people have also been supported financially, directly and through other charitable organisations. During the year ended 31.12.2020, the trustees consider that the charity has performed very well. We thank and praise Allah for this and ask Him to accept our humble efforts, Ameen.

Financial review

The Charity receives donations from the general public and other charities. This helps the charity to meet its obligations and achieve the objectives efficiently during the year.

Reserves Policy

The reserves are maintained at an adequate level to continue the charity's activities. The trustees have decided to continue the current activities and to improve on them when and as the budget permits.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

The trustees' annual report was approved on 28 October 2021 and signed on behalf of the board of trustees by:

Mr. H. Bharucha
Trustee

Noor Aid

Independent Examiner's Report to the Trustees of Noor Aid

Year ended 31 December 2020

I report to the trustees on my examination of the financial statements of Noor Aid ('the charity') for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; 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 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.

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

28 October 2021

Noor Aid

Statement of Financial Activities

Year ended 31 December 2020

		2020		2019
	Note	Restricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	<u>422,951</u>	<u>422,951</u>	<u>363,181</u>
Total income		<u>422,951</u>	<u>422,951</u>	<u>363,181</u>
Expenditure				
Expenditure on charitable activities	5,6	<u>424,407</u>	<u>424,407</u>	<u>358,116</u>
Total expenditure		<u>424,407</u>	<u>424,407</u>	<u>358,116</u>
Net (expenditure)/income and net movement in funds		<u>(1,456)</u>	<u>(1,456)</u>	<u>5,065</u>
Reconciliation of funds				
Total funds brought forward		<u>19,442</u>	<u>19,442</u>	<u>14,377</u>
Total funds carried forward		<u>17,986</u>	<u>17,986</u>	<u>19,442</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 11 form part of these financial statements.

Noor Aid

Statement of Financial Position

31 December 2020

	Note	2020 £	2019 £
Current assets			
Cash at bank and in hand		18,286	20,042
Creditors: amounts falling due within one year	11	<u>300</u>	<u>600</u>
Net current assets		<u>17,986</u>	<u>19,442</u>
Total assets less current liabilities		<u>17,986</u>	<u>19,442</u>
Net assets		<u>17,986</u>	<u>19,442</u>
Funds of the charity			
Restricted funds		<u>17,986</u>	<u>19,442</u>
Total charity funds	12	<u>17,986</u>	<u>19,442</u>

These financial statements were approved by the board of trustees and authorised for issue on 28 October 2021, and are signed on behalf of the board by:

Mr. H. Bharucha
Trustee

The notes on pages 8 to 11 form part of these financial statements.

Noor Aid

Notes to the Financial Statements

Year ended 31 December 2020

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 90 Stamford Street, Old Trafford, Manchester, M16 9JT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102: (a) No cash flow statement has been presented for the company.

(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

4. Donations and legacies

	Restricted Funds £	Total Funds 2020 £	Restricted Funds £	Total Funds 2019 £
Donations				
Collection boxes, appeals and donations	422,951	422,951	363,181	363,181

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

5. Expenditure on charitable activities by fund type

	Restricted Funds £	Total Funds 2020 £	Restricted Funds £	Total Funds 2019 £
Charitable activity - Gambia	394,685	394,685	355,000	355,000
Charitable activity - Other countries	25,400	25,400	–	–
Support costs	4,322	4,322	3,116	3,116
	<u>424,407</u>	<u>424,407</u>	<u>358,116</u>	<u>358,116</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2020 £	Total fund 2019 £
Charitable activity - Gambia	394,685	4,021	398,706	357,815
Charitable activity - Other countries	25,400	–	25,400	–
Governance costs	–	301	301	301
	<u>420,085</u>	<u>4,322</u>	<u>424,407</u>	<u>358,116</u>

7. Analysis of support costs

	Analysis of support costs £	Total 2020 £	Total 2019 £
Premises	1,865	1,865	–
General office	155	155	242
Finance costs	922	922	381
Support costs	1,079	1,079	2,192
	<u>4,021</u>	<u>4,021</u>	<u>2,815</u>

8. Independent examination fees

	2020 £	2019 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>300</u>	<u>300</u>

9. Staff costs

The average head count of employees during the year was Nil (2019: Nil).

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

Noor Aid

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

11. Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals and deferred income	<u>300</u>	<u>600</u>

12. Analysis of charitable funds

Restricted funds

	At 1 January 2020	Income £	Expenditure £	At 31 December 2020 £
Restricted Funds	<u>0</u>	<u>422,951</u>	<u>(424,407)</u>	<u>17,986</u>

	At 1 January 2019	Income £	Expenditure £	At 31 December 2019 £
Restricted Funds	<u>9</u>	<u>363,181</u>	<u>(358,116)</u>	<u>19,442</u>

13. Analysis of net assets between funds

	Restricted Funds £	Total Funds 2020 £
Current assets	18,286	18,286
Creditors less than 1 year	<u>(300)</u>	<u>(300)</u>
Net assets	<u>17,986</u>	<u>17,986</u>

	Restricted Funds £	Total Funds 2019 £
Current assets	20,042	20,042
Creditors less than 1 year	<u>(600)</u>	<u>(600)</u>
Net assets	<u>19,442</u>	<u>19,442</u>
