

Noor Ministries Charity

Report and Accounts

Period ended 30 April 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

NOOR MINISTRIES CHARITY
LEGAL & ADMINISTRATIVE DETAILS
FOR THE PERIOD ENDED 30 APRIL 2025

ADDRESS FOR CORRESPONDENCE	Midfield The Ballands North Fetcham Surrey KT22 9HU
GOVERNING DOCUMENT	Trust deed dated 16 June 2011
CHARITY REGISTRATION NUMBER	1143470
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jeremy Beckett Fran Gooding Stephen Emmott (resigned 27 August 2024) Mark Gooding Stephen Neill Alison Reis Gillian Wantling
BANKERS	HSBC UK Bank Plc
INDEPENDENT EXAMINER	Nick Spear ACCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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NOOR MINISTRIES CHARITY
REPORT OF THE TRUSTEES
FOR THE PERIOD ENDED 30 APRIL 2025

The Trustees have pleasure in submitting the Report and Accounts for the period ended 30 April 2025.

Objects of the charity

The charity is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are:

- a) To provide grants which will support facilities for Christian education at Noor Ministries School, Okara District, Punjab Province, Pakistan.
- b) To relieve the poverty of young people and enable them to participate in educational activities that they could not otherwise afford.

Summary of the charity's main activities

In accordance with the guidance on public benefit issued by the Charity Commission, the Trustees have sought to maximise the amount of support directed towards Noor Ministries' Life Transforming Centre schools which offer Christian education to children from poor families in Okara District, Pakistan.

To raise awareness of the work of Noor Ministries in Pakistan.

Noor Ministries UK is a separate legal entity to Noor Ministries Pakistan and exists to facilitate the raising of funds and the transfer of donations between Noor Ministries UK and Noor Ministries Pakistan.

Achievements and Performance

During the 2024/25 financial year, Noor Ministries Pakistan continued to pursue its charitable objectives of providing education, care, and Christian witness among underprivileged communities in Pakistan. The year was characterised by a combination of operational challenges and strategic progress across the charity's three schools in Akhtar Abad, Renala Khurd, and Pattoki. Trustees of Noor Ministries UK remained focused on good governance, financial stewardship, and the welfare and safety of students and staff throughout the year.

During the year, a long standing trustee, Stephen Emmot retired from the UK Board. We would like to thank Stephen for his commitment and support for the work of the charity over many years.

Achievements and Performance (continued)

Educational Provision and School Life

Noor Ministries UK continued to support Noor Ministries Pakistan in the effective operation of its three schools, serving children from some of the most economically disadvantaged backgrounds. Educational provision was maintained despite a demanding operating environment. Towards the end of the academic year, schools faced prolonged periods of extreme heat, with temperatures exceeding 40°C, alongside frequent electricity outages. These conditions placed additional strain on both students and staff and affected the comfort and productivity of learning environments. In response to severe weather conditions, the Pakistani authorities mandated the closure of all schools for the summer period. Despite this, Noor Ministries Pakistan ensured that children remained engaged through the organisation of Holiday Bible Clubs during the school break. These initiatives provided a safe environment, continued learning opportunities, and spiritual encouragement, helping to sustain relationships with families and pupils during the closure period.

Facilities, Maintenance, and Energy Resilience

Seasonal monsoon rains during the year created additional maintenance demands, particularly in relation to roofing, drainage, and general building upkeep. Local teams undertook necessary repairs and preventative work to ensure that school facilities remained safe and operational. Trustees monitored these activities to ensure that expenditure was proportionate and focused on essential needs. Unreliable electricity supply continued to be a significant challenge, particularly during periods of extreme heat. To address this, Noor Ministries accelerated the installation of solar panels across its facilities. This investment was intended to improve the reliability of power for lighting, fans, and other essential equipment, reduce dependence on the national grid, and support the long-term sustainability of school operations. Noor Ministries UK Trustees regarded this as a responsible and forward-looking use of resources.

Safeguarding, Security, and Risk Management

The security situation affecting Christian communities in Pakistan remained a serious concern throughout the year. Noor Ministries Pakistan therefore prioritised safeguarding and risk mitigation measures across all school sites. Enhanced security arrangements were implemented, including barbed wire fencing, CCTV systems, and strengthened protocols for visitors and staff. These measures were designed to protect students, staff, and visiting partners, and to reassure parents and local communities. Noor Ministries UK Trustees regularly reviewed security risks and were satisfied that appropriate and proportionate steps had been taken within the charity's means.

Achievements and Performance (continued)

Staff Training and Development

Staff development remained an important focus during the year. In April 2025, a structured training programme was delivered in Lahore for 45 members of school staff. The training focused on classroom management, teaching methods, and professional practice, equipping staff with practical tools to enhance the quality of education delivered in Noor Ministries schools. Further training sessions were held at the Lahore office later in the year, including workshops related to administration and safety, such as a fire department training session. Noor Ministries Pakistan viewed these initiatives as essential to strengthening staff capacity, improving educational outcomes, and supporting long-term sustainability. Alongside these positive developments, staffing challenges remained, particularly the need to appoint an experienced administrator or academic coordinator to provide oversight across school operations. Noor Ministries UK Trustees continued to support local leadership in addressing this need.

Office Transition and Operational Improvements

Following Easter 2025, Noor Ministries Pakistan began a gradual transition to a new office and accommodation arrangement. This move was intended to enhance operational efficiency and provide improved facilities for staff, including meeting and training spaces. The new Lahore office incorporated a conference facility that supported staff training and collaborative planning.

Trustees oversaw this transition carefully, ensuring that costs were controlled and that the move delivered clear operational benefits. Early feedback indicated improved working conditions and increased capacity for training and coordination.

Land Acquisition and Financial Stewardship

During the year, Noor Ministries UK Trustees devoted significant attention to the potential acquisition of a 0.25-acre plot of land intended for future school development. While negotiations progressed, concerns arose regarding discrepancies between the quoted purchase price and prevailing market rates. In line with principles of transparency and good stewardship, Noor Ministries UK Trustees determined that an independent land valuation should be obtained before any purchase decision was made. This approach ensured accountability to donors and reduced financial risk. At the end of the reporting period, negotiations were ongoing and no land purchase had been completed.

In September 2025, following a donation of £30,000 specifically earmarked for the purchase of land for Patokki, the Noor Ministries UK Treasurer, Steve Neill transferred this amount to the Noor Ministries Pakistan account on 24th October 2025.

Achievements and Performance (continued)

Student Welfare and Access to Education

Economic hardship among families continued to affect access to education for many children. Noor Ministries responded through targeted assistance, including the provision of books, stationery, and school bags to the most vulnerable students. In the previous year, nearly 200 students had benefited from similar support through local partnerships, and the need for such assistance remained evident throughout 2024/25. Noor Ministries Pakistan remained concerned that some children were at risk of withdrawing from education due to financial pressures. A School Books Appeal was therefore highlighted as a priority, with the cost of a full set of books estimated at approximately £30 per child. Noor Ministries UK Trustees considered this a direct and effective way to support educational retention and opportunity.

Financial Support, Gift Aid, and Governance

Noor Ministries UK continued to benefit from the generosity of supporters in the UK and internationally, enabling it to meet core operational costs and staff salaries throughout the year. Trustees expressed gratitude for this ongoing provision. A review of Gift Aid processes during the year highlighted the need to improve donor records and declaration returns. A limited number of Gift Aid forms were received following a request to donors, which constrained the charity's ability to reclaim tax. Trustees initiated steps to improve compliance and record accuracy in preparation for a planned Gift Aid submission.

As part of our responsibility as trustees to ensure good governance and stewardship of funds transmitted to Noor Ministries Pakistan, one of the trustees, Jeremy Beckett travelled to Pakistan in May/June 2024 where he visited the three schools which the charity supports. Jeremy was satisfied that the funds forwarded by Noor Ministries UK to Noor Ministries Pakistan were being used appropriately.

Conclusion

In summary, 2024/25 was a year of resilience and careful stewardship for Noor Ministries UK. Despite challenging environmental, security, and economic conditions, the charity continued to support the delivery of education and support to vulnerable children, while strengthening governance, staff capacity, and infrastructure. Trustees remained grateful for the commitment of staff of Noor Ministries Pakistan, the faithfulness of supporters, and the continued provision that enabled the charity to pursue its mission.

Financial review

A total of £120,000 was transferred from the UK charity to the work of the Noor Ministries' Life Transforming schools in Pakistan during the year. This was less than the previous year (at the request of Sajida). Given the risk of holding money in Pakistan bank accounts for prolonged periods, Sajida Iqbal, the CEO of Noor Ministries Pakistan has requested Noor Ministries UK to only transfer funds on an as required basis. We regularly communicate with Sajida and make a transfer to the Noor Ministries Pakistan account when she requests it. We will submit a claim for Gift Aid in 25/26. In terms of expenditure apart from bank transfers and bookkeeping and accounting support, there was no further admin expenses. The UK charity has continued to operate with minimal administrative expenditure, ensuring as much as possible of funds given by donors is transferred to the work in Pakistan. To date the Board of Noor Ministries UK has been composed of unpaid trustees, with no expenses attached to the fulfilment of their duties.

Reserves policy

The charity exists to facilitate the transfer of funds from the UK to Noor Ministries in Pakistan. There are no paid employees in the charity and Income and Expenditure is monitored closely to ensure reserves are at an acceptable level. At the year end, the charity held unrestricted cash of £53,517.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Stephen Neill
Stephen Neill (Feb 12, 2026 10:24:13 GMT)
STEPHEN NEILL
Date: **Feb 12, 2026**

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

NOOR MINISTRIES CHARITY

I report to the trustees on my examination of the accounts of Noor Ministries Charity ('the charity') for the period ended 30 April 2025 on pages 8 to 10 following.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Nick Spear
Nick Spear (Feb 18, 2026 10:27:11 GMT)

Nick Spear ACCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Feb 18, 2026

NOOR MINISTRIES CHARITY
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 30 APRIL 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		92,961	-	6,185	99,147	158,398
Gift aid receipts		-	-	-	-	5,588
Total receipts		<u>92,961</u>	<u>-</u>	<u>6,185</u>	<u>99,147</u>	<u>163,986</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	1,037	-	-	1,037	1,231
Grants paid in relation to charitable activities undertaken by others	3	120,000	-	-	120,000	151,000
		<u>121,037</u>	<u>-</u>	<u>-</u>	<u>121,037</u>	<u>152,231</u>
Total payments		<u>121,037</u>	<u>-</u>	<u>-</u>	<u>121,037</u>	<u>152,231</u>
Net of receipts / (payments) before		(28,076)	-	6,185	(21,890)	11,755
Transfers between funds	4	- 4,535	-	4,535	-	-
Net movement in funds		<u>(32,611)</u>	<u>-</u>	<u>10,720</u>	<u>(21,890)</u>	<u>11,755</u>
Cash funds as at last year end		86,127	-	-	86,127	74,372
Cash funds at this year end	A	<u>53,517</u>	<u>-</u>	<u>10,720</u>	<u>64,237</u>	<u>86,127</u>

The notes on page 10 form part of these accounts.

NOOR MINISTRIES CHARITY
STATEMENT OF ASSETS AND LIABILITIES
FOR THE PERIOD ENDED 30 APRIL 2025

	<u>Unrestricted Funds</u>		Restricted funds	2025	2024
	General funds	Designated funds			
Notes	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	53,517	-	10,720	64,237	86,127
	<u>53,517</u>	<u>-</u>	<u>10,720</u>	<u>64,237</u>	<u>86,127</u>
B Other monetary assets					
Gift aid due to charity	1,902	-	-	1,902	-
	<u>1,902</u>	<u>-</u>	<u>-</u>	<u>1,902</u>	<u>-</u>
C Liabilities					
Falling due within one year					
Fee for Independent Examination	2,232	-	-	2,232	1,080
	<u>2,232</u>	<u>-</u>	<u>-</u>	<u>2,232</u>	<u>1,080</u>
Total	<u>2,232</u>	<u>-</u>	<u>-</u>	<u>2,232</u>	<u>1,080</u>

The accounts were approved by the trustees and signed on their behalf by:

Stephen Neill

Stephen Neill (Feb 12, 2026 10:24:13 GMT)

STEPHEN NEILL

Date: Feb 12, 2026

The notes on page 10 form part of these accounts.

NOOR MINISTRIES CHARITY
NOTES TO THE ACCOUNTS
FOR THE PERIOD ENDED 30 APRIL 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds £	Designated funds £	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Bank charges	257	-	-	257	381
Bookkeeping services	780	-	-	780	-
Travel costs	-	-	-	-	500
Other costs	-	-	-	-	350
	<u>1,037</u>	<u>-</u>	<u>-</u>	<u>1,037</u>	<u>1,231</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:				
Noor Ministries (Pakistan)	120,000	-	-	120,000
	<u>120,000</u>	<u>-</u>	<u>-</u>	<u>120,000</u>
				<u>151,000</u>

4 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	86,127	92,961	(121,037)	(4,535)	53,517
Restricted funds					
Building Projects	-	750	-	-	750
Child Sponsorship	-	300	-	300	600
Christmas Events	-	400	-	-	400
Food Parcels	-	40	-	-	40
Outreach	-	2,400	-	2,400	4,800
Staff	-	1,990	-	1,810	3,800
School Books	-	30	-	-	30
Education	-	275	-	25	300
	<u>-</u>	<u>6,185</u>	<u>-</u>	<u>4,535</u>	<u>10,720</u>
Total funds	<u>86,127</u>	<u>99,147</u>	<u>(121,037)</u>	<u>-</u>	<u>64,237</u>

Each restricted fund represents donations given for specific projects being carried out by Noor Ministries in Pakistan. The transfers from the General Fund during the year represent the allocation of funds previously held within the General Fund for these purposes.