

Trustees' Annual Report

The Noor Foundation UK
Charity Registration No. 1155934
For the year ended 31st March, 2025



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Chairman's Report



On behalf of the Trustees, I am pleased to present the Trustees' Annual Report for Noor Foundation UK for the year ended 31st March, 2025.

The Noor Foundation UK was established to continue the work of its predecessor charity and remains focused on the relief of poverty, sickness and distress, particularly through the provision of free kidney dialysis services in Pakistan.

Kidney failure requires sustained and ongoing treatment. The Trustees remain committed to ensuring that access to dialysis is not determined by income, and that treatment is delivered with dignity, consistency and accountability.

During the year, the charity continued to support dialysis provision across 20 centres in Pakistan through its partner organisations. Collectively, these centres have delivered over 174,000 free dialysis treatments. The Trustees also supported the donation of a new reverse osmosis water filtration plant for our Korangi 5, Karachi dialysis centre in addition to new dialysis machines for our centres in Zhob and Sheikhpura.

The Trustees wish to thank all donors, volunteers and partner organisations for their continued support. We also recognise our responsibility to maintain strong governance, prudent financial oversight and effective risk management, particularly given the overseas and medical nature of the charity's work.

Al Hajj M. Shafique Naqshbandi
Chairman, Founder & Trustee

Date: 12th January 2026

Our Purpose, Mission, Vision and Values

Purpose

The purpose of Noor Foundation UK is the relief of poverty, sickness, disability and distress, in particular, but not exclusively by supporting access to free kidney dialysis for individuals who would otherwise be unable to afford life-saving treatment.

Mission

The mission of Noor Foundation UK is to support and sustain the provision of free kidney dialysis services in Pakistan by working with trusted local partner organisations to establish, maintain and strengthen dialysis centres serving underprivileged patients.

The charity focuses on long-term, consistent delivery of care, recognising that dialysis is an ongoing medical necessity rather than a one-off intervention.

Vision

The charity's vision is a world in which access to essential kidney dialysis treatment is not determined by income, and where patients with chronic kidney disease are able to receive treatment with dignity, continuity and care.

Values

In pursuing its mission, the Trustees are guided by the following core values:

- **Compassion** - placing the welfare and dignity of patients at the centre of all decisions
- **Stewardship** - managing donor funds responsibly, transparently and prudently
- **Accountability** - maintaining strong governance, oversight and reporting
- **Integrity** - working honestly with partners, donors and beneficiaries
- **Sustainability** - prioritising long-term impact and continuity of care over short-term visibility

These values inform trustee decision-making, partner relationships and the charity's approach to service delivery.

Objectives and Activities

The Noor Foundation UK (Charity Registration No. 1155934) was established as a Charitable Incorporated Organisation (CIO) on 25 February 2014, continuing the work of its predecessor charity, The Noor Foundation UK (Charity Registration No. 1068649).



The charity was created to provide relief from poverty, sickness and distress, with a particular focus on establishing and maintaining kidney treatment centres in Pakistan.

The charity's main objective is to provide free kidney dialysis services to the underprivileged in Pakistan.

In conjunction with our partner NGOs in Pakistan (the numerous locally registered Noor Foundations, Anjuman Felaho Behbood Insaniyat (AFBI), MSMS Society, suppliers such as Fresenius Medical Care and AIKA Ceuticals, and working in coordination with relevant federal and local authorities and hospital administration, we support the operation of 20 dialysis centres across Pakistan, serving over 1,700 patients annually.

Our centres are strategically located to ensure equitable access to life-saving dialysis treatment for individuals who would otherwise have no means of affording such care.

Achievements and Performance

In the reporting year, the Noor Foundation continued its work to meet the needs of kidney dialysis patients in Pakistan.

The charity delivered over 174,000 dialysis sessions across 20 centres, to more than 1,700 deserving dialysis patients.

The work of the charity continues to be driven by its mission of alleviating the burden of kidney disease in Pakistan, where dialysis treatment costs are often unaffordable for many patients.

Public Benefit

In setting objectives and planning activities, the Trustees have had due regard to the Charity Commission's guidance on public benefit. The Trustees believe that the charity's activities provide clear public benefit by enabling access to life-saving dialysis treatment for individuals who would otherwise be unable to afford care.

The Trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.



Delivery Model and Centres Supported

How the charity delivers its work

Noor Foundation UK delivers its charitable activities through a partnership-based delivery model designed to maximise impact, minimise overheads, and ensure long-term sustainability of free dialysis at the point of delivery for eligible patients.

All dialysis centres supported by the charity are located within government hospitals in Pakistan. This approach significantly reduces capital and operating costs, as buildings and utilities are provided by host hospitals. In many cases, hospital administrations also provide doctors, nurses and technicians to support the clinical delivery of dialysis services.

For each dialysis centre, Noor Foundation UK ensures that there is a dedicated local non-governmental organisation (NGO) that is fully committed to the long-term, on-going management of the centre. These local NGOs are responsible for the day-to-day operation of the dialysis units, including:

- coordinating with hospital administrations,
- ensuring smooth and continuous service delivery, and
- working to ensure that no eligible patients are denied dialysis treatment due to lack of funds.

The local NGOs also play an important role in generating local support and funding to contribute to the ongoing operation of each centre.

Noor Foundation UK provides the technical expertise, infrastructure and oversight required to establish and sustain dialysis services. This includes:

- provision, installation and maintenance of dialysis machines,
- provision, installation and maintenance of reverse osmosis water filtration systems and membranes,
- development and sharing of standard operating procedures,
- facilitating free specialist training for doctors, nurses and technicians, and
- ensuring 24/7 continuity of service through monthly maintenance, emergency repairs, spare parts, consumables and replacement machines where required.

The charity's long-term objective is for each locally managed dialysis centre to become financially self-sufficient, enabling The Noor Foundation UK to continue expanding services and extending access to free dialysis treatment to as many deserving patients as possible.

Dialysis centres supported

During the reporting year, the charity supported dialysis centres located in the following areas across Pakistan:

Sheikhupura, Gujranwala, Sargodha, Khushab, Hafizabad, Nankana Sahib, Deepalpur, Pakpattan (Punjab), New Karachi, Korangi, Mirpurkhas, Hyderabad, Orangi Town (Sindh), Mirpur, Kotli (AJK), Mardan, Bannu, Nowshera (KPK), Turbat, and Zhob (Balochistan).



Impact and Outcomes

Access to free dialysis treatment enables patients with chronic kidney disease to manage their condition with dignity and reduces avoidable mortality among vulnerable populations.

By supporting regular dialysis treatment, the charity helps patients to:

- sustain life-preserving treatment
- reduce suffering caused by untreated kidney failure
- maintain family and community stability



Financial Review

The chairman, honorary officers and Trustees have reviewed the reserves of the charity.

The Trustees aim to maintain reserves sufficient to cover between six and twelve months of operating costs, reflecting the overseas and medical nature of the charity's activities.

For the year ended 31 March 2025, the charity reported:

- Total income: £98,937 (2024: £67,292)
- Total expenditure: £66,628 (2024: £71,776)
- Operating surplus/(deficit): £32,309 (2024: deficit £4,484)

Income comprised donations of £83,206 and HMRC Gift Aid repayments of £15,731.

The charity's principal expenditure related to dialysis machines repairs and maintenance (£62,416).

At 31 March 2025, unrestricted funds were £309,066 (2024: £276,757).



Structure, Governance and Management

Governing document

The Noor Foundation UK (registration no 1155934) is a charitable incorporated organisation (CIO) which was registered by the Charity Commission on 25 February 2014.

This CIO was created to continue the work of The Noor Foundation UK (registration no 1068649).

This CIO was created following a resolution by the members of The Noor Foundation UK (registration no 1068649) on 22 February 2014 as follows:

“The proposed Resolution is that conditional upon satisfactory registration of The Noor Foundation UK Charitable Incorporated Organisation (‘the CIO’) with the Charities Commission:

1. The affairs of The Noor Foundation UK (‘the Charity’), charity registration number 1068649, be wound up and the Charity dissolved;
2. The Executive Committee realise such assets of the Charity as may be necessary to satisfy the debts and liabilities of the Charity (if any) and subject to discharge of those debts and liabilities transfer any assets held by the Charity to the CIO;
3. Subject to agreement of the Trustees of the CIO, and completion of appropriate application forms, the membership of the Charity be transferred to the CIO.”

This CIO is governed by its constitution.

Board of Trustees

The Noor Foundation is managed by a dedicated board of trustees, who oversee the strategic direction of the charity.

Their roles include ensuring that the charity meets its objectives and adheres to the highest standards of governance and financial management.

The Trustees regularly review the charity’s performance and set strategic goals for the upcoming years. The governance framework is designed to ensure that decision-making is transparent and that the charity operates efficiently and sustainably.

The Trustees who served during the year were:

- Al Hajj M. Shafique Naqshbandi (Chair & Founder)
- Mahmood Malik, (Treasurer & Co-founder)
- Kashif Shafique Naqshbandi, (General Secretary & Co-founder)
- Saba Shafique Naqshbandi, (Co-founder)
- Lubna Khan, (Co-founder)

As in all previous years, no Trustees received any remuneration or personal benefit from the charity during the year.

No salaries or wages have been paid to employees, including the trustees, during the year.

Risk Management

The Trustees have identified and reviewed the principal risks facing the charity, particularly those arising from overseas operations and the delivery of medical services.

Key risks include reliance on voluntary income, overseas delivery through partner organisations, operational risks associated with dialysis provision, and regulatory and reputational risks.

The Trustees mitigate these risks through strong governance oversight, working with long-established partners, prudent financial management, and regular review of activities and expenditure.

Data Protection and Fundraising Compliance



The charity is registered with the Information Commissioner's Office (ICO) in respect of its data protection obligations (Registration No. ZC041497).



The charity is also registered with the Fundraising Regulator and is committed to fundraising that is legal, open, honest and respectful, in line with the Code of Fundraising Practice.

The charity recognises the importance of safeguarding and takes reasonable steps to ensure that partner delivery arrangements support safe and appropriate service provision for beneficiaries. The Trustees have considered conflicts of interest and confirm that any potential conflicts are managed in accordance with the charity's governance processes.

Plans for the Future

As we look to the future, Noor Foundation UK remains committed to sustaining and strengthening its impact, with a continued focus on ensuring access to life-saving dialysis treatment for those who would otherwise be unable to afford care.

Key objectives for the coming year include:

1. **Expanding dialysis capacity** across existing centres by increasing the number of dialysis sessions delivered, including through investment in additional dialysis machines and improved utilisation of existing equipment.
2. **Replacing legacy dialysis machines** that have reached the end of their serviceable life, in order to maintain safe, reliable and effective treatment provision.
3. **Strengthening fundraising activities** to build a more steady and predictable income stream to support ongoing operations and future projects.
4. **Developing collaborations and partnerships** with healthcare providers, both locally and internationally, to enhance service quality and extend reach.
5. **Exploring additional access models** to widen the reach of free dialysis services, including working with existing dialysis providers and piloting individual sponsorship arrangements to support patients who face financial barriers to continued treatment.

Acknowledgements, Responsibilities and Approval

We would like to express our deepest gratitude to all donors, volunteers and supporters who have made this work possible. Without your generous contributions, the Noor Foundation would not be able to deliver free kidney dialysis treatments to those in need.

We also extend our thanks to the Noor Foundation Pakistan, AFBI, and MSMS Society for their continued collaboration in delivering quality healthcare across Pakistan.

Get Involved


The Noor Foundation UK is grateful for the continued support of donors, volunteers and community partners who make its work possible.

Individuals or organisations wishing to learn more about the charity's work, support its activities, or explore ways to get involved can find further information at:

www.noorfoundation.org

Approval

Approved by the Trustees and signed on 12th January, 2026 on their behalf:

A handwritten signature in black ink, written over a horizontal dotted line. The signature is cursive and appears to read 'Al Hajj M. Shafique Naqshbandi'.

Al Hajj M. Shafique Naqshbandi
Chairman, Founder & Trustee

Date: 12th January 2026

Legal and administrative information

Charity number: 1155934

Business address

3 Queen Elizabeths Drive,
London
N14 6RG

Registered office

3 Queen Elizabeths Drive,
London
N14 6RG

Chairman

Al Hajj M Shafique Naqshbandi (Trustee & founder)

Secretary

Mr Kashif Naqshbandi (Trustee & Co-founder)

Trustees

Mahmood Malik, (Treasurer & Co-founder)
Saba Shafique Naqshbandi, (Co-founder)
Lubna Khan, (Co-founder)

Accountants

Nabaile Young UK Ltd
334 Slade Lane
Manchester
M19 2BL

Statement of trustees' responsibilities

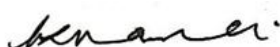
The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board



.....
Mr Kashif Naqshbandi
General Secretary & Co-founder
Date: 12th January 2026

Independent Examiner's Report to The Trustees on the Unaudited Financial Statements of The Noor Foundation UK

I report on the accounts of The Noor Foundation UK for the year ended 31 March 2025 set out on the following pages.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act), as amended by section 28 of the Charities Act 2006 does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 43(3)(a) of the Act, as amended; to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act, as amended; and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent examiner's statement

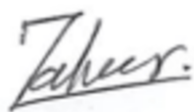
In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Independent examiner

Statement of Financial Activities

for the year ended 31 March 2025

	Notes	Unrestricted funds £	2025 Total £	2024 Total £
Incoming resources				
Incoming resources from generating funds:				
Voluntary income	2	98,937	98,937	67,292
Total incoming resources		98,937	98,937	67,292
Resources expended				
Dialysis machines repairs and maintenance		62,416	62,416	65,130
Accountancy fees		300	300	300
Other office expenses		120	120	24
Exchange (gains)/losses		3,792	3,792	6,322
Total resources expended		66,628	66,628	71,776
Total funds brought forward		309,066	309,066	276,757
Total funds carried forward		341,375	341,375	272,273

The notes on pages 23 to 25 form an integral part of these financial statements

Income and Expenditure Account

for the year ended 31 March 2025

	Notes	2025 £	2024 £
Income		98,937	67,292
Operating expenditure		(66,628)	(71,776)
Operating surplus/(deficit)		32,309	(4,484)
Retained surplus/(deficit) for the financial year		32,309	(4,484)

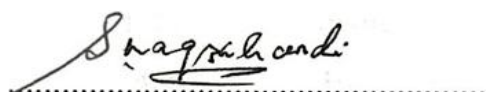
The notes on pages 23 to 25 form an integral part of these financial statements

Balance Sheet

as at 31 March 2025

		2025	2024	
	Notes	£	£	£
Current assets				
Cash at bank and in hand		334,402	327,500	
		<u>334,402</u>	<u>327,500</u>	
Creditors: amounts falling due within one year	4	(25,336)	(50,743)	
		<u></u>	<u></u>	
Net current assets			309,066	276,757
Net assets			309,066	276,757
			<u><u>309,066</u></u>	<u><u>276,757</u></u>
Funds	5			
Unrestricted income funds			309,066	276,757
Total funds			309,066	276,757
			<u><u>309,066</u></u>	<u><u>276,757</u></u>

The financial statements were approved by the trustees on 12th January, 2026 and signed on its behalf by



Al Hajj M. Shafique Naqshbandi
Chairman, Founder & Trustee

Date: 12th January, 2026

Notes To Financial Statements

For the year ended 31 March 2025

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

2. Voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Donations	83,206	83,206	67,292
HMRC gift aid repayments	15,731	15,731	-
	98,937	98,937	67,292

3. Employees

Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2025 Number	2024 Number
Administration	3	3

4. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	-	25,707
Other creditors	24,136	24,136
Accruals and deferred income	1,200	900
	25,336	50,743

5. Analysis of net assets between funds

Total funds £

Fund balances at 31 March 2025 as represented by:

-

6. Unrestricted funds

	At 01 April 2024 £	Incoming resources £	Outgoing resources £	At 31 March 2025 £
General funds	276,757	98,937	(66,628)	309,066

The Noor Foundation UK

The following pages do not form part of the statutory accounts.

Detailed Statement of Financial Activities

Incoming Resources & Costs of Generating Funds

	2025	2024
	£	£
Incoming resources		
Incoming resources from generating funds:		
<i>Voluntary income</i>		
Donations	83,206	67,292
HMRC gift aid repayments	15,731	–
	<u>98,937</u>	<u>67,292</u>
Total incoming resources from generating funds	<u>98,937</u>	<u>67,292</u>
Total incoming resources	<u><u>98,937</u></u>	<u><u>67,292</u></u>
 Resources expended		
Costs of generating funds:		
<i>Activity 1</i>		
Activity 1 – Professional – Accountancy fees	300	300
	<u>300</u>	<u>300</u>
Total cost of generating voluntary income	<u>300</u>	<u>300</u>
Fundraising trading:		
Cost of goods sold and other costs		
Total costs of generating funds	<u><u>300</u></u>	<u><u>300</u></u>

Detailed Statement of Financial Activities

Charitable Activities & Governance Costs

	2025	2024
	£	£
Charitable activities		
Kidney dialysis		
<i>Activities undertaken directly</i>		
<i>Dialysis machines repairs and maintenance</i>	62,416	65,130
	<u>62,416</u>	<u>65,130</u>
Kidney dialysis total expenditure	<u>62,416</u>	<u>65,130</u>
Total charitable activity expenditure	<u>62,416</u>	<u>65,130</u>
Governance costs		
<i>Activities undertaken directly</i>		
<i>Office expenses – Other</i>	119	24
<i>Exchange gains/(losses)</i>	3,792	6,322
	<u>3,911</u>	<u>6,346</u>
Total governance costs	<u>3,911</u>	<u>6,346</u>
Net incoming/(outgoing) resources for the year	<u>32,310</u>	<u>(4,484)</u>

Reference and Administrative Details

- **Charity name:** The Noor Foundation UK
- **Charity number:** 1155934
- **Registered address:** 3, Queen Elizabeths Drive, London, N14 6RG
- **Trustees:**
 1. Al Hajj M. Shafique Naqshbandi (Chair & Founder)
 2. Mahmood Malik (Treasurer & Co-founder)
 3. Kashif Shafique Naqshbandi (General Secretary & Co-founder)
 4. Saba Shafique Naqshbandi (Co-founder)
 5. Lubna Khan (Co-founder)
- **Bankers:** Barclays
- **Accountants:**

Nabaile Young UK Ltd,
334 Slade Lane,
Manchester,
M19 2BL
- **Website:** www.noorfoundation.org
- **Compliance and Standards**
 6. **ICO (Data Protection) Registration Number:** ZC041497
 7. **Fundraising Regulator:** Registered with the Fundraising Regulator and committed to the Code of Fundraising Practice

The Noor Foundation UK is registered with the Fundraising Regulator and follows the Code of Fundraising Practice. If you have a complaint about our fundraising, please contact us in the first instance so we can resolve the matter. If you remain dissatisfied, you can raise your concern with the Fundraising Regulator (normally within 12 weeks of the incident).



Registered with
**FUNDRAISING
REGULATOR**

ico.
Information Commissioner's Office