



Amanah Aid

Trustees' report and Financial statements

For the year ended 31 December 2024

1a Brayford Square
London
E1 0SG
Registered charity no: 1167598

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LEGAL AND ADMINISTRATIVE INFORMATION

Status

Charitable Incorporated Organization in England & Wales Registered 10th June 2016.

Charity Registration Number: 1167598

Trustees

M Foijul Islam
Md Kamal Mamnoon
Shahed Alam

Registered Office

1a Brayford Square
London E1 0SG

Company Address

1a Brayford Square
London E1 0SG

Banker

Lloyds Bank

Independent Examiner

Alamgir Hossain, FCCA
64 Gale Street
Dagenham,
RM9 4PA

STRUCTURE: GOVERNANCE AND MANAGEMENT

Governing Document

Amanah Aid is established as a charitable organisation CIO with the Charity's Commission and is governed by a constitution.

The organisation received its charity status from the Charity Commission on the 10th June 2016. The organisation is very small and simple in structure, enabling it to be focused on its objectives, enabling three trustees: Chairman, Secretary and Treasurer to run the day-to-day work with the support of other members and seek external support where required in the area of finance and accounts, etc.

The trustees ensure, to the best of their ability, to ensure proper due diligence is carried out, end use of funds and value for money in implementing projects.

Our Aims and Objectives

1. The advancement of education for the benefit of the general public, in particular but not exclusively for the poor and needy people of Bangladesh and the UK, by funding and supporting existing ongoing educational institutes and organisations.
2. The relief of sickness and the preservation of health, in particular but not exclusively, among poor and needy people living in Bangladesh by funding and supporting existing ongoing healthcare institutes and organisations and by funding and supporting the installation of bore holes, water pumps and latrine buildings.
3. The relief of financial hardship, in particular but not exclusively, among poor and needy people living in Bangladesh by funding and supporting the building of new temporary and permanent housing and repairing existing shelters damaged by natural and man-made disasters.
4. The relief of financial need and suffering

amongst victims of natural or other kinds of disaster, in particular in Bangladesh and the UK, in the form of food, food banks, food vouchers and money (or other means deemed suitable) for persons, bodies, organizations and/or countries affected including the provision of medical aid by arranging for the purchase and delivery of aid to such areas; co-operating with others to get aid to the right place; identifying the real needs of those affected by disaster and ways of meeting those needs;

5. To further and advance such other purposes which may be charitable according to the law of England and Wales as the trustees see fit from time to time.

Public Benefit

The Trustees confirm that they have considered the general guideline issued by the Charity Commission in connection with Public Benefit in setting the objectives of the Charity and, in particular, they have considered holding planned activities further the Charity's objects.

Achievements and Performance

We are pleased to report significant progress in our recent humanitarian and community development initiatives across several districts in rural Bangladesh. Key achievements include:

Construction of Two Masjid/Community Centres:

We successfully completed the building of two masjid/community centres in rural Sunamganj and Habiganj. Each facility can accommodate over 100 people and serves as a vital hub for spiritual, educational, and community activities.

Distribution of Essential Aid:

As part of our seasonal support efforts, we distributed a large number of food packs and winter blankets to underprivileged families in Chandpur, Habiganj, Maulvibazar, Sunamganj and Sylhet.

These initiatives have made a tangible difference in the lives of hundreds of individuals, offering both immediate relief and long-term community benefits.

Risk Management

The Trustees identify any risks to which the Charity might be exposed, including risks to the Charity's financial position, and reputation. Once these are reviewed, systems will be established to address these risks. The Trustees will going forward, review risk management on a regular basis.

Future Plan

Looking ahead, we are committed to expanding our efforts and continuing to support vulnerable communities in rural Bangladesh. Our key plans include:

Construction of Two Additional Masjid/Community Centres:

We aim to complete the building of two more masjid/community centres—one in rural Sylhet and one in rural Maulvibazar. These centres will serve as important spaces for worship, education, and community gatherings.

Ongoing Support for Poor and Needy Families:

We will continue to provide Ramadan food packs and implement seasonal support projects to assist struggling families during key times of the year.

Emergency Relief Efforts:

We are also preparing to respond to emergency situations such as floods, cyclones, and other natural disasters, offering timely assistance and relief to affected communities.

Our focus remains on delivering sustainable support, uplifting underserved populations, and being ready to act when urgent needs arise.

Financial review

We are pleased to report strong financial growth in 2024, reflecting increased fundraising efforts and the successful backdated claim of Gift Aid from previous years.

Income Overview

Total income in 2024: £39,225
(Up from £13,603 in 2023)

The significant increase is largely due to:

A backdated Gift Aid claim covering the years from 2020 to 2024 and enhanced fundraising efforts in the year for Masjid and Ramadan project

Expenditure Overview

Total expenditure in 2024: £34,683
(Down from £28,755 in 2023)

Breakdown of 2024 Spending:
£28,336 – Directly on charitable projects
£1,677 – Fundraising activities
£4,670 – Project Overheads and administrative costs

Trustees Responsibilities in relation to the Financial Statements

Company law requires the trustees to prepare Financial Statements which give a true and fair view of the state of affairs of the Charity's at the end of the financial year and of its surplus or deficit for the financial period. In doing so the trustees are required to;

- Select suitable accounting policies and apply consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standard have been followed, subject to

any material departure disclosed and explained in the financial statements; and

- Prepare the financial statements are on a going concern basis unless it is inappropriate to presume that the charity will continue to operate. We have budget in operation for the next year and hope to achieve expected target.

The trustees are responsible to maintain proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure that the financial statement comply with the companies act 2006. The trustees are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

These Accounts have been delivered in accordance with the provisions applicable to charities and approved by trustees on 30.10.2025.

Approved By:

Fojjul Islam
Trustee

Kamal Mamnoon
Trustee

Shahed Alam
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF AMANAH AID

I report on the accounts of the Amanah Aid for the year ended 31st December 2024, which are set out on pages 6 to 10.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(1) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 ActHave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
3. This report is prepared for the internal use of Amanah Aid only. No responsibility is assumed to any other person.

Alamgir Hossain, FCCA
London

Date: 30.10.2025

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOME					
<i>Voluntary income:</i>					
Donations	2	39,225	-	39,225	13,603
TOTAL INCOME		39,225	-	39,225	13,603
EXPENDITURE					
Costs of raising funds:					
Fundraising cost		1,938	-	1,938	288
Expenditure on charitable activities:					
Programme expenditure		32,745	-	32,745	28,467
TOTAL EXPENDITURE	3	34,683	-	34,683	28,755
Net income/(expenditure) and net movement in funds for the year		4,542	-	4,542	(15,152)
Reconciliation of funds:					
Transfers between funds	4	-	-	-	-
Total Funds brought forward	4	11,941	-	11,941	27,093
Total funds carried forward		16,483	-	16,483	11,941

The results for the year shown above all derive from continuing operations.

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

The notes on pages 8 to 10 form an integral part of these financial statements.

BALANCE SHEET

Balance sheet as at 31 December 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets		-	-
Investments		-	-
		<hr/>	<hr/>
		-	-
Current assets			
Debtors		-	-
Cash at bank and in hand		16,483	11,941
		<hr/>	<hr/>
		16,483	11,941
Creditors: amounts falling due within one year		-	-
		<hr/>	<hr/>
Total assets less current liabilities		16,483	11,941
Creditors: amounts falling due after more than one year		-	-
		<hr/>	<hr/>
Net assets		16,483	11,941
		<hr/>	<hr/>
The funds of the charity:			
Unrestricted income funds			
- General fund	4	16,483	11,941
Restricted income funds		-	-
		<hr/>	<hr/>
Total charity funds		16,483	11,941
		<hr/>	<hr/>

The financial statements were approved by the Trustees on: 30.10.2025 and signed on its behalf by:

Kamal Mamnoon
Chairman

Fojjul Islam
Secretary

Shahed Alam
Treasurer

The accompanying notes on pages 8 to 10 form an integral part of these Financial Statements

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1 Accounting policies

a) Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: 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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The accounting policies below have been adopted for material items.

b) Incoming resources

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when Amanah Aid is entitled to the receipt and the amount can be measured with reasonable certainty. Gifts in Kind for which Amanah Aid accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by volunteers has not been included.

Grants, including grants for the purchase of fixed assets, are recognized in full in the Statement of Financial Activities in the year in which they are receivable.

c) Resources expended

Resources expended are recognized in the year in which they are incurred.

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

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

d) Tangible fixed assets and depreciation

Non-programme expenditure of more than £50 per item for buildings, equipment and leasehold improvements is capitalised at cost. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Leasehold properties	Straight line over the life of the lease
Freehold properties	5% straight line
Computers and software	25% straight line
Fixtures and fittings	15% straight line
Office equipment	15% straight line
Motor vehicles	15% straight line

e) Funds

General funds are unrestricted funds which are necessary for the proper functioning of the charity and other funds available for use at the discretion of the trustees in furtherance of the charity's objectives.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are subject to specific restrictions as imposed by the donor or nature of the appeal.

f) Taxation

As a registered charity, Amanah Aid is exempt from taxation of income and gains to the extent these are applied to charitable object

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
2 Donations				
General Donation	-	-	-	13,603
	<u>-</u>	<u>-</u>	<u>-</u>	<u>13,603</u>

	Direct costs £	Staff costs £	Support costs £	2024 Total costs £	2023 Total costs £
3 Analysis of expenditure on charitable activities					
Cost of generating funds	1,677	-	261	1,938	288
Charitable activities					
Emergency relief	1,641		255	1,896	-
Housing	-		-	-	-
Masjid Project	16,013		2,492	18,505	21,471
Ramadan Food pack	10,682		1,662	12,344	6,996
Total Charitable activities	<u>28,336</u>	<u>-</u>	<u>4,409</u>	<u>32,745</u>	<u>28,467</u>
Total expenditure	<u>30,013</u>	<u>-</u>	<u>4,670</u>	<u>34,683</u>	<u>28,755</u>

3.1 Analysis of governance and support costs

	2024 £	2023 £
Governance cost		
Legal & Other Professional Fees	500	500
	<u>500</u>	<u>500</u>
Support costs		
Office Expenses	4,170	1,303
	<u>4,170</u>	<u>1,303</u>
	<u>4,670</u>	<u>1,803</u>

3.2 Staff cost and number of employees

	2024 Number	2023 Number
The average monthly numbers of employees in the UK during the year were:		
Permanent	-	-
Temporary	-	-
Volunteer (head count)	-	-

Employment costs

	2024 £	2023 £
Gross Pay	-	-
Employer's national insurance	-	-
	-	-

No employee earned more than £60,000 during the year (2023: None).

4 Movement of funds

	As at 01-Jan-24 £	Incoming Resources £	Resources Expended £	Transfers £	As at 31-Dec-24 £
Unrestricted funds					
General fund	11,941	22,667	(1,938)	(16,187)	16,483
Total unrestricted funds	11,941	22,667	(1,938)	(16,187)	16,483
Project funds					
Emergency relief	-	-	(1,896)	1,896	-
Masjid Project	-	5,100	(18,505)	13,405	-
Ramadan Food pack	-	11,458	(12,344)	886	-
Total project funds	-	16,558	(32,745)	16,187	-
TOTAL	11,941	39,225	(34,683)	-	16,483