

NOOR INTERNATIONAL TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025



NOOR INTERNATIONAL TRUST

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FOR THE YEAR ENDED 31 DECEMBER 2025

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CHARITY INFORMATION***FOR THE YEAR ENDED 31 DECEMBER 2025***

Address	Central House 13 Ravenhurst Street Birmingham B12 0HD
Charity number	1187144
Charity trustees	Miles Jarvis (Chair) Karen Priest David Lyall Simon Walker Matthew Partridge
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent examiner	Mr Colin Dadswell FCA DChA Caladine Limited Chartered Certified Accountants Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their Annual Report and the Financial Statements of the charity for the year ended 31 December 2025.

1 Constitution

The charity was formed by its Trust Deed dated 4 December 2019 (registered charity no 1187144).

2 Objectives

The objects of the charity are:

The relief of poverty and to advance the Christian faith for the public benefit:

- The support, mentoring and training of leaders of Christian churches and NGOs in the Middle East, North Africa and Central Asia
- Organising conferences and workshops for leaders and church members
- Developing printed and online training materials
- Making grants to churches and NGOs sharing these charitable purposes
- Training UK churches to support and care for personnel working overseas
- Training teams working for the relief of suffering in different nations

3 Governance and organisational structure

The trustees met five times during the period. They have continued to monitor the impact of the conflict across the region where the charity is operating. There has been no immediate threat to the work of the charity, staff or volunteers. The negotiated ceasefire between Israel and Hamas at the start of the year, whilst fragile and not always observed, has contributed to a sense of less instability in the region.

Throughout the year the trustees have been in regular contact with the employee and volunteers, being proactive in supporting them and contributing to their well being.

The trustees are responsible for recruiting new trustees and to ensure they receive training and have appropriate knowledge and experience for good governance and for delivery of the charity objectives.

The trustees that served during the year were:

Miles Jarvis (Chair)

Karen Priest

David Lyall

Simon Walker

Matthew Partridge

4 Review of activities

Leadership Training and Mentoring

This has continued mainly through individual coaching in person or online for ministry team leaders in the Middle East, Turkey and Central Asia. The following subjects were covered; personal development, multi-cultural team dynamics, contextualising theology, developing leaders and conflict resolution.

The Charity's employee was seconded voluntarily to a project reviewing the 'Crisis and Risk Policy and Procedures' for a sister charity, Catalyst. The review took place over several weeks and included consultation with overseas ex-pat ministry workers, sending churches and their trustees. This resulted in comprehensive Policy and Procedure documents that will enable the better care of overseas workers and better equipped supporting church trustees.

TRUSTEES' REPORT (CONTINUED)**FOR THE YEAR ENDED 31 DECEMBER 2025**

4 Review of activities (continued)

The charity also had additional volunteer workers visit to train and encourage the other local team members. This development proved particularly exciting as one family has decided to remain in that country longer term.

Organising conferences and workshops for leaders and church members

The charity was involved in two leadership conferences during the period. These were both new initiatives, organised by other organisations. Noor was invited to provide management and coaching for the conference organisers. One event took place in Cyprus, where an informal network of 60 international leaders gathered to discuss and identify fruitful practices in leadership development and disciple making. The second event was hosted in Istanbul and gathered 50 leaders from the UK and the Middle East region. The event focussed on strengthening existing relationships and how ministries in the region can be supported to enable greater effectiveness.

Leadership Training and Coaching Project in the region.

The training project was funded by a grant from the Jerusalem Trust.

The Training was delivered in the following ways:

1. Five x 90-minute sessions delivered to the ministry staff team of 40 people. These covered a range of topics including:

- o Role of the Holy Spirit in ministry
- o Centrality of the church in God's plan
- o Maintaining unity whilst living with different visions
- o The importance of accountability in ministry
- o Ministry as a family endeavour, not just a series of tasks

2. Seven sessions of varying length have been held with the senior leader to try to ensure the sustainability of the ministry. These sessions focussed on leadership development, how to build sustainability into the ministry and the need to restructure some aspects of leadership. Areas covered in these sessions include:

- o Usage of job descriptions and appraisals to monitor performance
- o How to document processes and procedures for each main ministry areas
- o The importance of developing other senior leaders to share the load
- o A review and recommendations on improving the ministry reporting system

3. Several review sessions were also held with one of the ministry areas, a Christian Bookshop, which has proven a fruitful ministry space. The aim of the review was help this specific ministry move towards a replicable model by documenting procedures and processes and identifying the areas new personnel will need training in.

Training UK churches to support and care for personnel working overseas

Noor was invited to contribute to a new church ministry training program that started in the 2025. The program is based in the UK but participants from other countries join online. Our personnel will continue to contribute especially on the importance of cultural understanding, communicating across cultures and team building in a multi-cultural context.

No grants have been made to churches and NGOs during this period.

TRUSTEES' REPORT (CONTINUED)**FOR THE YEAR ENDED 31 DECEMBER 2025**

4 Review of activities (continued)*Public benefit*

Many of the church leaders and ministry team leaders receiving coaching and training are living and working in communities with significant economic challenges including working alongside refugees. These contexts present specific challenges which require ongoing coaching and learning. Also, living in these contexts impacts the people living there in personal ways and providing pastoral care and support to enable people to develop a sustainable lifestyle continues to be a priority for Noor.

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake.

Personnel changes and impact on charitable activity

To this point the charity has been served by a single employee based in Cairo, Egypt. In September 2025, this individual resigned their post and returned to the UK. In light of this decision, the trustees have decided to work more closely with a long-term partner, the Catalyst Network of churches, over the coming year and to continue the delivery of its charitable goals with trusted and experienced volunteers rather than a single staff member. The charity continues to support training and ministry delivery across its focussed region and has seen the strengthening of the volunteer team in Cairo.

5 Financial review

Total cash receipts during the year were £38,765 (2024: £83,102) and total payments were £79,921 (2024: £62,906). Total cash funds held at 31 December 2025 amounted to £44,498 (2024: £85,654) of which of £44,248 were unrestricted cash funds (2024: £67,327).

The trustees are continuing to monitor the financial support base for the charity.

6 Reserves

The trustees have agreed to hold reserves of three months operating costs for future years. The unrestricted cash funds held at the year end exceeded this amount.

Approved on behalf of the Board of Trustees



Miles Jarvis
Trustee

Date: 20th May 2026

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
NOOR INTERNATIONAL TRUST*****FOR THE YEAR ENDED 31 DECEMBER 2025***

I report to the Trust's trustees on my examination of the accounts of Noor International Trust for the year ended 31 December 2025, which are set out on pages 6 to 8.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 Trust Commission under section 145(5)(b) of the 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 respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.
- (3) the accounts 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.



Colin Dadswell FCA DChA
Caladine Limited
Chartered Certified Accountants
Chantry House, 22 Upperton Road
Eastbourne, BN21 1BF

Date: 21 May 2026

RECEIPTS AND PAYMENT ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted £	Restricted £	2025 £	Unrestricted £	Restricted £	2024 £
Receipts						
Grants received	8,000	-	8,000	36,000	-	36,000
Gifts and donations	26,233	-	26,233	38,155	250	38,405
Gift Aid repayment	3,320	-	3,320	4,576	1,674	6,250
Unreached booking fees	-	-	-	-	5	5
Jerusalem Trust	-	-	-	-	2,000	2,000
Interest	1,212	-	1,212	442	-	442
Total receipts	38,765	-	38,765	79,173	3,929	83,102
Payments						
Wages, social security and pension	46,652	2,000	48,652	47,714	-	47,714
Travel and accommodation	7,376	-	7,376	6,120	-	6,120
Support for individuals	3,004	-	3,004	-	-	-
Insurance	917	-	917	1,753	-	1,753
Conferences	-	-	-	478	-	478
Books	-	-	-	-	-	-
Phone and internet	420	-	420	428	-	428
Language	85	-	85	1,185	-	1,185
Administration	3,165	-	3,165	3,739	-	3,739
Unreached General costs	-	-	-	-	1,245	1,245
Yasam	-	16,077	16,077	-	-	-
Miscellaneous	225	-	225	244	-	244
	61,844	18,077	79,921	61,661	1,245	62,906
Net receipts/ (payments)	(23,079)	(18,077)	(41,156)	17,513	2,684	20,196
Cash funds brought forward 1 January 2025	67,327	18,327	85,654	49,814	15,643	65,457
Cash funds carried forward 31 December 2025	44,248	250	44,498	67,327	18,327	85,654

The notes on page 8 form part of these Financial Statements.

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

	2025 £	2024 £
<u>ASSETS</u>		
Cash at Bank and in hand	<u>44,498</u>	<u>85,654</u>
Debtors		
Gift aid	<u>994</u>	<u>1,520</u>
<u>LIABILITIES</u>		
<u>Creditors</u>		
Accruals	1,080	1,050
Pension	-	452
	<u>1,080</u>	<u>1,502</u>

Approved by the Trustees on **20th May 2026** and signed on their behalf by:



Miles Jarvis
Trustee

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
1 Accounting Policies

The financial statements have been prepared as a Receipts and Payments account in accordance with section 133 of the Charities Act 2011.

2 Funds

General funds represent monies received that are not subject to any restrictions regarding their use and are available for applications on the general purposes of the charity.

Restricted funds represent monies received with specific purposes declared by the donor.

3 Restricted funds

	Balance at 1 Jan 24	Receipts	Payments	Balance at 1 Jan 25	Receipts	Payments	Balance at 31 Dec 25
	£	£	£	£	£	£	£
Unreached General	-	1,244	(1,244)	-	-	-	-
Yasam	15,643	434	-	16,077	-	(16,077)	-
Jerusalem Trust	-	2,000	-	2,000	-	(2,000)	-
Oasis	-	250	-	250	-	-	250
	<u>15,643</u>	<u>3,929</u>	<u>(1,244)</u>	<u>18,327</u>	<u>-</u>	<u>(18,077)</u>	<u>250</u>

The Unreached General fund represents monies received to be spent on costs relating to people relocating overseas, such as rent, training events and resources.

The Yasam Fund represents monies received to support church planting in Turkey, specifically supporting several churches existing in the country.

The Jerusalem Trust fund represents a donation received for providing theological and leadership training to a large Egyptian Christian ministry in Cairo.

The Oasis Fund represents monies received to support Oasis Church. These funds will be used in 2026.