

NOOR RELIEF FUND

England & Wales · Charity number 1190503

Details

Other names	NOOR ORPHANS FUND
Status	Registered
Legal form	CIO
Registered	2020-07-21
Register	View on the Charity Commission register

Contact

Address Noor Relief Fund
4 Dalston Gardens
Stanmore
HA7 1BU

Phone 02080641903

Email info@nrf.org.uk

Website www.nrf.org.uk

Activities

Objects: FOR THE PUBLIC BENEFIT THE RELIEF OF POVERTY AND HARDSHIP AMONG ORPHANS, WIDOWS AND OTHER PEOPLE IN NEED ANYWHERE IN THE WORLD BY PROVIDING: A) FINANCIAL SUPPORT, HEALTHCARE, HOUSE BUILDING, OTHER URGENT NEEDS AND OTHER SUCH CHARITABLE SERVICES AS THE CIO MAY SEE FIT FROM TIME TO TIME.B) EDUCATION, TRAINING AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

Activities: - Orphan sponsorship- Education- Housing project- Microfinance- Medical and urgent relief- Humanitarian aid- Vocational training- Water appeals- Food distribution

Classification

- **How:** Provides Services
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- Iraq
- Kenya
- Pakistan
- Tanzania
- Uganda
- Yemen
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£1,508,342	£1,317,138	£1,234,123	9
2023-12-31	£1,801,712	£1,439,116	£1,042,919	9
2022-12-31	£911,253	£357,260	£680,323	2
2022-03-31	£133,472	£7,142	-	-
2021-03-31	£0	£0	-	-

Trustees

Name	Role	Appointed
Dr Ali Al-Shahib	Chair	2022-07-01
Ali Alkateb		2023-11-01
Jaffar Saraj		2023-11-01
Raza Islam Jaffrey		2022-09-15
Reshma Bilgrami		2020-05-19

NOOR RELIEF FUND

England & Wales - Charity number 1190503

Accounts

Charity registration number 1190503 (England and Wales)

**NOOR RELIEF FUND
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

NOOR RELIEF FUND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Al-Shahib A Alkateb J Saraj R I Jaffrey R Bilgrami
Charity number (England and Wales)	1190503
CIO number	CE022607
Principal address	4 Dalston Gardens Stanmore HA7 1BU
Auditor	Deitch Cooper LLP 3 Hobbs House Harrobian Business Village Bessborough Road Harrow Middlesex HA1 3EX
Bankers	National Westminster Bank Plc The Co-operative Bank Plc

NOOR RELIEF FUND

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NOOR RELIEF FUND

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The object of the charity is:

For the public benefit the relief of poverty and hardship among orphans, widows and other people in need anywhere in the world by providing:

- a) financial support, healthcare, house building, other urgent needs and other such charitable services as the CIO may see fit from time to time.
- b) education, training and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Volunteers

The charity is very involved with the wider community and uses the help of many volunteers as and when required. The Trustees wish to thank all volunteers for their support and services.

Achievements and performance

Significant activities and achievements against objectives

During this financial year, the charity steadfastly pursued its objectives through the implementation of various projects across multiple overseas regions. In Iraq, Yemen, Pakistan, and East Africa, monthly sponsorship stipends provided orphans with essential support to cover part of their daily expenses. The organisation also successfully funded several medical treatments for destitute orphans and needy families. Throughout the month of Ramadan, Noor Relief Fund (NRF) distributed hundreds of food hampers to vulnerable and orphaned families in Africa, Yemen, and Pakistan. In November 2024, NRF hosted its annual Gala Dinner themed "Water Wells for indigenous communities suffer from drought and scarce water sources" Following the event, in collaboration with partners in East Africa, NRF began digging wells in remote area. In Pakistan and East Africa, the organisation continued its housing project by constructing houses for the needy and orphaned families.

Financial review

The Trustees are pleased with the financial performance and staff support during the year. The income generated by the charity and how it has been applied are shown on the Statement of Financial Activities and in the related notes.

Total income of the charity for the year was £1,508,342 (2023: £1,450,942). The primary activity for generating income remains voluntary donations. There were no significant fundraising activities during the year. Income received is expended on charitable activities and attributable support costs. Total expenditure for the year was £1,317,138 (2023: £1,088,346). The surplus for the year will be spent on charitable activities carried out in forthcoming years.

Total funds carried forward to forthcoming years amounted to £1,234,123 (2023: £1,042,919), comprising unrestricted funds amounting to £584,534 (2023: £435,188) and restricted funds amounting to £649,589 (2023: £607,731). The breakdown and purposes of the restricted funds are detailed in the notes to the accounts. Unrestricted funds comprise funds that are available for use where needed most at the discretion of the Trustees.

NOOR RELIEF FUND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Reserves policy

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Major risks

The Trustees recognise that effective risk management is essential in achieving the charity's objectives. Risk management is considered as an integral element of all decision making and appropriate procedures to ensure that risk levels are acceptable in each case are identified. The Trustees believe that it is important to ensure the approach to risk management remains fit for purpose. The Trustees review the risk management processes of the charity on a regular basis to ensure they remain effective. The Trustees address liquidity risk by reviewing the charity's liquid resources on a continuing basis. At present, no uncertainty exists regarding liquidity or cash flow. The Trustees consider that the risk management procedures currently in place sufficiently mitigate risk and meet the needs of the charity.

Plans for future periods

The charity's objectives over the forthcoming year are to continue the ongoing charitable activities and projects.

Structure, governance and management

The Charity is a charitable incorporated organisation registered on 21 July 2020 and its governing document is a constitution as amended on 4 March 2021. The charity trustees manage the affairs of the CIO.

The Trustees who served during the year and up to the date of signature of the financial statements were:

A Al-Shahib
A Alkateb
J Saraj
R I Jaffrey
R Bilgrami

Recruitment and appointment of trustees

To be eligible for trusteeship every charity trustee must be a natural person. Every trustee must be appointed for a term of 3 years by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. Any person retiring as a charity trustee is eligible for reappointment.

The members of the CIO are its charity trustees. Membership of the CIO cannot be transferred to anyone else.

NOOR RELIEF FUND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Statement of Trustees' responsibilities

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

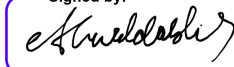
The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that year.

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 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 sufficient accounting records that 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 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The Trustees' report was approved by the Board of Trustees.

Signed by:

DDC BD2B8603A4F6...
A Al-Shahib
Trustee

27 October 2025

NOOR RELIEF FUND

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NOOR RELIEF FUND

Opinion

We have audited the financial statements of Noor Relief Fund (the 'Charity') for the year ended 31 December 2024 which comprise the statement of financial activities, the statement of financial position, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
 - sufficient accounting records have not been kept; or
 - the financial statements are not in agreement with the accounting records; or
 - we have not received all the information and explanations we require for our audit.
-

NOOR RELIEF FUND

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF NOOR RELIEF FUND

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- we identified the laws and regulations applicable to the charity through discussions with management and from our knowledge and experience of the sector and activities of the charity;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities (Accounts and Reports) Regulations 2008 and the Charities Act 2011;
- we assessed the extent of compliance with the laws and regulations identified through making enquiries of management and inspecting documentation; and
- we identified laws and regulations which were communicated within the audit team and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the financial statements to material misstatements including obtaining an understanding of how fraud might occur by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls we performed the following procedures:

- we performed analytical procedures to identify any unusual or unexpected relationships;
- we assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- we investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations we designed procedures which included, but were not limited to, agreeing financial statement disclosures to underlying supporting documentation and remaining alert for actual and potential litigation and claims during our other audit procedures. We did not identify any key audit matters relating to irregularities, including fraud.

NOOR RELIEF FUND

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF NOOR RELIEF FUND

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Mohamedkazim Bhaloo (Senior Statutory Auditor)

For and on behalf of Deitch Cooper LLP, Statutory Auditor
Chartered Accountants
3 Hobbs House
Harrovia Business Village
Bessborough Road
Harrow
Middlesex
HA1 3EX
27 October 2025

Deitch Cooper LLP is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

NOOR RELIEF FUND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted funds	Restricted funds	Total	Unrestricted funds as restated	Restricted funds as restated	Total
	Notes	2024 £	2024 £	2024 £	2023 £	2023 £	2023 £
Income from:							
Donations and legacies	3	343,895	1,162,440	1,506,335	358,209	1,092,552	1,450,761
Charitable activities	4	1,450	-	1,450	-	-	-
Investments	5	557	-	557	181	-	181
Total income		<u>345,902</u>	<u>1,162,440</u>	<u>1,508,342</u>	<u>358,390</u>	<u>1,092,552</u>	<u>1,450,942</u>
Expenditure on:							
Charitable activities	6	172,841	1,144,297	1,317,138	91,833	996,513	1,088,346
Total expenditure		<u>172,841</u>	<u>1,144,297</u>	<u>1,317,138</u>	<u>91,833</u>	<u>996,513</u>	<u>1,088,346</u>
Net income		<u>173,061</u>	<u>18,143</u>	<u>191,204</u>	<u>266,557</u>	<u>96,039</u>	<u>362,596</u>
Transfers between funds		(23,715)	23,715	-	-	-	-
Net movement in funds		<u>149,346</u>	<u>41,858</u>	<u>191,204</u>	<u>266,557</u>	<u>96,039</u>	<u>362,596</u>
Reconciliation of funds:							
Fund balances at 1 January 2024		<u>435,188</u>	<u>607,731</u>	<u>1,042,919</u>	<u>168,631</u>	<u>511,692</u>	<u>680,323</u>
Fund balances at 31 December 2024		<u><u>584,534</u></u>	<u><u>649,589</u></u>	<u><u>1,234,123</u></u>	<u><u>435,188</u></u>	<u><u>607,731</u></u>	<u><u>1,042,919</u></u>

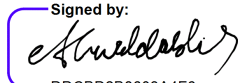
The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

NOOR RELIEF FUND**STATEMENT OF FINANCIAL POSITION****AS AT 31 DECEMBER 2024**

	Notes	2024		2023 as restated	
		£	£	£	£
Fixed assets					
Tangible assets	12		4,820		3,875
Current assets					
Debtors	13	41,003		28,477	
Cash at bank and in hand		1,206,009		1,021,725	
		<u>1,247,012</u>		<u>1,050,202</u>	
Creditors: amounts falling due within one year	14	<u>(17,709)</u>		<u>(11,158)</u>	
Net current assets			<u>1,229,303</u>		<u>1,039,044</u>
Total assets less current liabilities			<u>1,234,123</u>		<u>1,042,919</u>
The funds of the Charity					
Restricted income funds	15		649,589		607,731
Unrestricted funds	16		584,534		435,188
			<u>1,234,123</u>		<u>1,042,919</u>

The financial statements were approved by the Trustees on 27 October 2025

Signed by:



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A Al-Shahib

Trustee

NOOR RELIEF FUND

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	19		185,683		346,810
Investing activities					
Purchase of tangible fixed assets		(1,956)		(4,018)	
Investment income received		557		181	
Net cash used in investing activities			(1,399)		(3,837)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			184,284		342,973
Cash and cash equivalents at beginning of year			1,021,725		678,752
Cash and cash equivalents at end of year			1,206,009		1,021,725

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

Noor Relief Fund is a charitable incorporated organisation registered with the Charity Commission. Its principal address is 4 Dalston Gardens, Stanmore, HA7 1BU.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Prior period error

Fund accounting was applied in previous years however all funds were classified as unrestricted funds in their accounts presentation. Certain funds have now been reclassified from unrestricted funds to restricted funds in these financial statements and this adjustment has been retrospectively applied to present a true and fair view of fund balances at the reporting date. The restricted funds note to the accounts shows those funds that have been treated as restricted. There has been no change to total income, total expenditure or total funds as a result of this reclassification adjustment.

1.3 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.5 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Donations are recognised on receipt unless performance conditions require deferral of the amount until the performance conditions have been met. Pledges of donations are not treated as a legally enforceable obligation on the part of the donor until receipt of the income is certain. Pledges are considered sufficient evidence of the wishes of the donor to allocate the income to a particular purpose or fund. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	20% Straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.8 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	178,036	1,162,440	1,340,476	192,982	1,092,552	1,285,534
Gift Aid	165,859	-	165,859	165,227	-	165,227
	<u>343,895</u>	<u>1,162,440</u>	<u>1,506,335</u>	<u>358,209</u>	<u>1,092,552</u>	<u>1,450,761</u>

The charity uses unpaid volunteers to assist in providing its charitable activities. In accordance with the Charities SORP (FRS102) (2019), the contribution of these volunteers carrying out charitable activities has not been included as income and expenditure in the accounts as it is impractical for their contribution to the charity to be measured reliably for accounting purposes.

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Activities and events		
Ancillary income	<u>1,450</u>	<u>-</u>

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>557</u>	<u>181</u>

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

6 Expenditure on charitable activities

	Relief Sponsorship activities		Total	Relief Sponsorship activities		Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Direct costs						
Staff costs	11,050	-	11,050	12,287	-	12,287
Relief funds expenditure	355,651	-	355,651	278,383	-	278,383
Sponsorship expenditure	-	598,347	598,347	-	458,362	458,362
	<u>366,701</u>	<u>598,347</u>	<u>965,048</u>	<u>290,670</u>	<u>458,362</u>	<u>749,032</u>
Share of support and governance costs (see note 8)						
Support	204,500	136,033	340,533	135,933	200,157	336,090
Governance	11,557	-	11,557	3,224	-	3,224
	<u>582,758</u>	<u>734,380</u>	<u>1,317,138</u>	<u>429,827</u>	<u>658,519</u>	<u>1,088,346</u>
Analysis by fund						
Unrestricted funds	172,841	-	172,841	91,833	-	91,833
Restricted funds	409,917	734,380	1,144,297	337,994	658,519	996,513
	<u>582,758</u>	<u>734,380</u>	<u>1,317,138</u>	<u>429,827</u>	<u>658,519</u>	<u>1,088,346</u>

7 Description of charitable activities

Relief activities

These relate to a variety of activities and support projects for the benefit of relieving poverty, illiteracy and communities in need.

Sponsorship

The sponsorship program provides vulnerable orphans with support for a range of issues and gives access to a more normal life.

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

8 Support costs allocated to activities

	2024 £	2023 £
Staff costs	246,278	242,244
Depreciation	1,011	143
Postage and stationery	1,225	1,549
Subscriptions	1,928	852
General expenses	4,574	2,484
Transaction charges	857	8,769
Staff training	48,337	57,814
IT costs	4,889	2,672
Project administration	20,874	13,965
Travel	5,948	5,387
Telephone and internet	241	211
Temporary staff	4,371	-
Governance costs	11,557	3,224
	<u>352,090</u>	<u>339,314</u>
Analysed between:		
Relief activities	216,057	139,157
Sponsorship	136,033	200,157
	<u>352,090</u>	<u>339,314</u>
	2024 £	2023 £
Governance costs comprise:		
Audit fees	8,070	2,400
Legal and professional	3,487	824
	<u>11,557</u>	<u>3,224</u>

Where support and governance costs are not directly attributable to a single activity a fair share of support and governance costs has been apportioned to each charitable activity.

9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

10 Employees

The average monthly number of employees during the year was:

2024 Number	2023 Number
9	9
<u>9</u>	<u>9</u>

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

10 Employees	(Continued)	
Employment costs	2024 £	2023 £
Wages and salaries	238,095	235,207
Social security costs	15,880	15,532
Pension costs	3,353	3,792
	<u>257,328</u>	<u>254,531</u>

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

There were no employees whose annual remuneration was more than £60,000.

11 Taxation

The charity is exempt from taxation on its activities because all of its income and gains are applied for charitable purposes.

12 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 January 2024	4,018
Additions	1,956
	<u>5,974</u>
At 31 December 2024	5,974
Depreciation and impairment	
At 1 January 2024	143
Depreciation charged in the year	1,011
	<u>1,154</u>
At 31 December 2024	1,154
Carrying amount	
At 31 December 2024	<u>4,820</u>
At 31 December 2023	<u>3,875</u>

13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	41,003	28,477
	<u>41,003</u>	<u>28,477</u>

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Taxation and social security	8,062	7,511
Trade creditors	680	-
Accruals and deferred income	8,967	3,647
	<u>17,709</u>	<u>11,158</u>

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2024 £
Education Support	8,151	3,715	(8,982)	-	2,884
Housing	122,146	169,842	(181,448)	-	110,540
Ramadan Iftaar	2,066	34,932	(60,713)	23,715	-
Sponsorship	291,381	665,178	(734,380)	-	222,179
Water, Water Filters & Wells	82,808	214,854	(94,552)	-	203,110
Other Relief Funds	101,179	73,919	(64,222)	-	110,876
	<u>607,731</u>	<u>1,162,440</u>	<u>(1,144,297)</u>	<u>23,715</u>	<u>649,589</u>
Previous year:	At 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2023 £
Education Support	12,708	2,450	(7,007)	-	8,151
Housing	4,685	124,659	(7,198)	-	122,146
Ramadhan Iftar	31,808	38,069	(67,811)	-	2,066
Sponsorship	309,300	640,600	(658,519)	-	291,381
Water, Water Filters & Wells	53,581	173,314	(144,087)	-	82,808
Other Relief funds	99,610	113,460	(111,891)	-	101,179
	<u>511,692</u>	<u>1,092,552</u>	<u>(996,513)</u>	<u>-</u>	<u>607,731</u>

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

15 Restricted funds

(Continued)

Education Support

Supporting orphans with any related aspects to their education, such as tutoring fees, stationeries and uniforms.

Housing

Providing orphaned and needy families with low cost houses.

Ramadhan Iftaar

Providing orphaned and needy families with food hampers full of essential food staff during the month of Ramadhan.

Sponsorship

Paying stipends to orphans and orphan families to cover their day to day expenses.

Water, Water Filters & Wells

To provide clean water to orphanages; water filters to needy and orphaned families to have clean drinking water, and digging wells in remote area where there is scarce water sources.

Other Relief funds

Other campaigns and projects providing support and assistance to those in need.

Purpose of transfers

To ensure compliance with charity law, if a restricted fund is in deficit at the financial year end a transfer of unrestricted funds is made to restricted funds to cover the deficit.

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Khums (Sadeh & Sahm)	28,576	23,380	(18,017)	-	33,939
General funds	406,612	322,522	(154,824)	(23,715)	550,595
	<u>435,188</u>	<u>345,902</u>	<u>(172,841)</u>	<u>(23,715)</u>	<u>584,534</u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Khums (Sadeh & Sahm)	18,877	35,241	(25,542)	-	28,576
General funds	149,754	323,149	(66,291)	-	406,612
	<u>168,631</u>	<u>358,390</u>	<u>(91,833)</u>	<u>-</u>	<u>435,188</u>

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

17 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	4,820	-	4,820
Current assets/(liabilities)	579,714	649,589	1,229,303
	<u>584,534</u>	<u>649,589</u>	<u>1,234,123</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 December 2023:			
Tangible assets	3,875	-	3,875
Current assets/(liabilities)	431,313	607,731	1,039,044
	<u>435,188</u>	<u>607,731</u>	<u>1,042,919</u>

18 Related party transactions

During the reporting period, donations were received from the Trustees totalling £7,467 (2023: £16,123).

19 Cash generated from operations

	2024 £	2023 £
Surplus for the year	191,204	362,596
Adjustments for:		
Investment income recognised in statement of financial activities	(557)	(181)
Depreciation and impairment of tangible fixed assets	1,011	143
Movements in working capital:		
(Increase) in debtors	(12,526)	(18,936)
Increase in creditors	6,551	3,188
Cash generated from operations	<u>185,683</u>	<u>346,810</u>

20 Analysis of changes in net funds

The Charity had no material debt during the year.

NOOR RELIEF FUND

England & Wales - Charity number 1190503

Accounts

Noor Relief Fund

Report and Financial Statements

Year ended: 31 December 2023

Charity no: 1190503

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Legal and administrative information

Trustees:

Dr Ali Al-Shahib
Raza Aslam Jaffrey
Reshma Bilgrami
Ali Alkateb
Jaffar Al-Saraj

Registered Office:

4 Dalston Gardens
Stanmore
Middlesex
HA7 1BU

Auditors:

Nebula Accountants limited
31 Crown Way
Chellaston
Derby
DE73 5NU

Bankers:

National Westminster Bank Plc
315 Station Road
Harrow
HA1 2AD

Trustees' Annual Report for the year ended 31 December 2023

The trustees submit their annual report and the audited financial statements for the year ended 31 December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Reference and administrative details of the charity, its trustees and advisers

Registered Charity, number 1190503

Trustees:

Dr Ali Al-Shahib
Raza Aslam Jaffrey
Reshma Bilgrami
Ali Alkateb
Jaffar Al-Saraj

Registered Office:

4 Dalston Gardens
Stanmore
Middlesex
HA7 1BU

Reporting Accountants:

Nebula Accountants limited
31 Crown Way
Chellaston
Derby
DE73 5NU

Bankers:

National Westminster Bank Plc
315 Station Road
Harrow
HA1 2AD

Accountants

Nebula Accountants Limited
31 Crown Way
Derby
DE73 5NU

Structure, governance and management

Noor Relief Fund operates from rented premises at 4 Dalston Gardens, Stanmore Middlesex HA7 1BU,

Risk Management

The trustees actively review the major risks, 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 other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Trustee Induction and Training

As part of the induction program all the Trustees and the committee members are made aware of their responsibilities. This induction includes an introduction to the objectives, scope and policies of the charitable funds, Charity Commission information on trustee responsibilities.

Objectives and activities

Objectives of the charity and principal activities

The Charity is governed by its constitution dated 21 July 2020 as amended on 4 March 2021 registered with the Charity Commission as a charity (1190503).

The trustees shall hold the trust fund and its income upon trust to apply them to:

For the public benefit, the relief of the poverty and hardship among orphans, widows and other people in need anywhere in the world by providing:

- (A) Financial support, healthcare, house building, other urgent needs and other such charitable services as the CIO may see fit from time to time.
- (B) Education, Training, and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

Achievement and performance

Development activities and achievements this year

During the year the charity continued to follow its objectives and continued to raise funds for its activities.

Financial review

Transactions and financial position

The Statement of Financial Activities shows net profit of £362,596 for the 12 month period (31 December 2022 £553,993), and reserves stand at £1,042,919 (31 December 2022 £680,323) in total. The Charity is indebted to the generosity of those who donated so generously to the work of the Charity. The total income for the year ended 31 December 2023 was £1,801,712 (31 December 2022 £911,253).

Reserves Policy

The free reserves of the charity comprise of the unrestricted funds which at the year end amounted to £1,042,919 (31 December 2022 £680,323). The trustees are targeting a minimum reserve level which would cover about 18 months of regular operating expenses. The charity has increased reserves for the year ended 31 December 2023 by £362,596 from the previous year.

Volunteers

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fund-raising activities

TRUSTEES' RESPONSIBILITIES STATEMENTS

Trustees' responsibilities statement

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).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Noor Relief Fund

The trustees are responsible for keeping proper accounting records that 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 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the Board on 23 September 2024 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Dr. Ali Al-Shahib', written over a horizontal dotted line. The signature is cursive and includes a large, stylized flourish at the end.

Dr Ali Al-Shahib Trustee

Independent Auditor's Report to the trustees of Noor Relief Fund Ltd

Opinion

We have audited the financial statements of Noor Relief Fund Ltd (the 'charity') for the year ended 31 December 2023 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

1. We will review management journals for appropriateness
2. We will conduct audit testing across the statement of financial activities and Balance sheet based on our materiality level

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor%E2%80%99s-responsibilities-for>. This description forms part of our auditor's report.

Noor Relief Fund

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Nebula Accountants

31 Crown way, Chellaston, Derby

23 September 2024

*Nebula Accountants is eligible to act as an auditor
in terms of section 1212 of the Companies Act
2006.*

Statement of Financial Activities for the year ended 31 December 2023

	Notes	31/12/2023 Unrestricted funds £	31/12/2022 Total funds £
Incoming Resources			
Incoming resources from generated funds:			
Donations	2	<u>1,801,712</u>	<u>911,253</u>
Resources expended			
Direct Charitable activities	3	<u>1,435,892</u>	<u>354,444</u>
Governance costs	4	<u>3,224</u>	<u>2,816</u>
Total resources expended		<u>1,439,116</u>	<u>357,260</u>
Net Incoming / (Outgoing) resources		<u>362,596</u>	<u>553,993</u>
Fund balances brought forward at 1 January		<u>680,323</u>	<u>126,330</u>
Fund balances carried forward at 31 December		<u>1,042,919</u>	<u>680,323</u>

All of the above results are derived from continuing activities.

Balance Sheets as at 31 December 2023

		31/12/23	31/12/22
	Notes	Unrestricted fund £	Total funds £
Fixed assets			
Office equipment	8	<u>3,875</u>	
Current assets			
Debtors	9	28,477	9,540
Cash at bank and in hand	11	<u>1,021,725</u>	<u>678,753</u>
		1,050,202	688,293
Creditors: amounts falling due within one year	10	<u>(11,158)</u>	<u>(7,970)</u>
Net current assets		<u>1,039,044</u>	<u>680,323</u>
Total assets less current liabilities		1,042,919	680,323
Net assets		<u>1,042,919</u>	<u>680,323</u>
Funds:			
Unrestricted funds		1,042,919	680,323
Total funds		<u>1,042,919</u>	<u>680,323</u>

These accounts have been prepared in accordance with the Financial Reporting Standard FRS 102 (effective 1 January 2015)

The financial statements on pages 9 to 16 were approved and authorised for issue by the trustees on 23 September 2024 and signed on their behalf by:



Dr Ali Al-Shahib - Trustee

Cash Flow Statement for Year Ended 31 December 2023

		31/12/23	31/12/22
	Notes	£	£
Cashflow from operating activities:			
Net cash provided by operating activities	A	346,990	547,625
Cashflow from investing activities:			
Purchase of equipment		(4,018)	0
Net changes provided by investing activities		(4,018)	0
Changes in cash and cash equivalents in reporting period		<u>342,942</u>	<u>547,625</u>
Cash and cash equivalents at the beginning of the reporting period		678,753	128,505
Cash and cash equivalents at the end of the reporting period		<u>1,021,725</u>	<u>678,753</u>

Notes to the consolidated cashflow statement**A) Reconciliation of net income to net cashflow from operating activities**

Net income for the reporting period	362,596	553,993
Depreciation charges	143	0
(Increase)/ Decrease in debtors	(18,937)	(9,540)
Increase/ (Decrease) in creditors	<u>3,188</u>	<u>5,795</u>
	346,990	550,248

**Notes forming part of the financial statements
for the year ended 31 December 2023**

1 Accounting policies

(a) Basis of preparation

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 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments, which is included at market value.

(b) Incoming resources

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

(c) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

(d) Tangible fixed assets and depreciation

Tangible fixed assets costing more than £250 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

Project and office equipment	over 5 years
Computer equipment	over 3 years
Equipment held under finance leases	over the life of the lease
Buildings	over 50 years

(e) Finance and operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Assets purchased under finance lease are capitalised as fixed assets. Obligations under such agreements are included in creditors. The difference between the capitalised cost and the total obligation under the lease represents the finance charges. Finance charges are written-off to the SOFA over the period of the lease so as to produce a constant periodic rate of charge.

(f) Taxation

The charity is exempt from tax on its charitable activities.

(g) Fund accounting

Unrestricted funds can only be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes with objects of the charity. Restrictions arise when specified by donor or when funds are raised for particular restricted purposes.

**Notes forming part of the financial statements - Continued
for the year ended 31 December 2023**

2. Donations and gift		31/12/23	31/12/22
		£	£
Donations		1,801,713	911,253
3. Charitable activities costs	Direct costs	Support costs	Totals
		(see note 4)	
	£	£	£
Direct Charitable Costs	<u>1,113,767</u>	<u>322,125</u>	<u>1,435,892</u>
4. Support Costs			
	Finance	Others	Total
	£	£	£
Direct Charitable Costs	<u>8,769</u>	<u>313,356</u>	<u>322,125</u>
5. Governance Costs		31/12/23	31/12/22
		£	£
Other professional fees		824	416
Accountancy fees		<u>2,400</u>	<u>2400</u>
		3,224	2,816
6. Trustees' remuneration			
The trustees neither received nor waived any emoluments during the year (2022: £Nil).			
There were no trustees' expenses paid for the year ended 31 December 2023 (2022: £Nil)			
7. Staff costs		31/12/23	31/12/22
		£	£
Net wages and salaries		173,142	65,287
Social Security costs		<u>49,778</u>	<u>2,214</u>
		<u>222,920</u>	<u>67,501</u>
		31/12/23	31/12/22
		Number	Number
Average Staff numbers		9	2

**Notes forming part of the financial statements - Continued
for the year ended 31 December 2023**

8. Tangible fixed assets

	Fixtures & fittings
	£
Cost	
At 1 January 2023	0
Additions	4,018
At 31 December 2023	<u>4,018</u>
Depreciation	
At 1 January 2023	0
Charge for year	143
At 31 July 2023	<u>143</u>
Net book value at 31 December 2023	<u>3,875</u>
At 31 December 2022	Nil

9. Debtors: Amounts falling due within one year

	31/12/23	31/12/22
	£	£
Gift Aid- HMRC	23,717	8,756
Other debtors	4,760	784
Total	<u>28,477</u>	<u>9,540</u>

10. Creditors: Amounts falling due within one year

	31/12/23	31/12/22
	£	£
Trade creditors	0	0
Other creditors & accruals	<u>11,158</u>	<u>7,970</u>
	<u>11,158</u>	<u>7,970</u>

Noor Relief Fund

11. Movement in Funds

	At 01.1.23	Net movement in funds	At 31.12.23
	£	£	£
Unrestricted funds			
General funds	<u>680,323</u>	<u>362,596</u>	1,042,919
	Incoming Resources	Resources Expended	Movement in funds
	£	£	£
Unrestricted funds			
General funds	<u>1,801,713</u>	<u>(1,439,117)</u>	<u>362,596</u>

Detailed Statement of Financial Activities

Incoming Resources	31/12/23	31/12/22
	£	£
Donations		
Donations	1,723,385	837,058
Sadaka	<u>78,328</u>	<u>74,195</u>
Total Incoming Resources	1,801,713	911,253
 Recourses Expended		
Charitable activities		
Donations and Sponsorships	<u>1,113,767</u>	<u>266,251</u>
	1,113,767	266,251
 Governance costs		
Independent examiner	2,400	2,400
Professional fees	<u>824</u>	<u>416</u>
	3,224	2,816
 Finance		
Bank charges	<u>8,769</u>	<u>16,107</u>
 Other		
Staff costs & NI	238,574	67,501
Pensions costs	3,792	1,361
Postage and stationery	1,549	207
General Expenses	2,346	595
Subscriptions	852	125
Advertising & marketing	57,814	1,187
Recruitment	0	196
IT Software & tel	2,883	914
Insurance	16	0
Travelling expenses	5,387	0
Depreciation	143	0
	<u>313,356</u>	<u>72,086</u>
Total resources expended	<u>1,439,116</u>	<u>357,260</u>

NOOR RELIEF FUND

England & Wales - Charity number 1190503

Accounts

Noor Relief Fund

Report and Financial Statements

Year ended: 31 December 2022

Charity no: 1190503

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Legal and administrative information

Trustees:

Dr Ali Al-Shahib
Raza Aslam Jaffrey
Reshma Bilgrami

Registered Office:

4 Dalston Gardens
Stanmore
Middlesex
HA7 1BU

Auditors:

Nebula Accountants limited
31 Crown Way
Chellaston
Derby
DE73 5NU

Bankers:

National Westminster Bank Plc
Kingsbury Branch
567 Kingsbury Road
London
NW9 9EP

Trustees' Annual Report for the year ended 31 December 2022

The trustees submit their annual report and the audited financial statements for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Reference and administrative details of the charity, its trustees and advisers

Registered Charity, number 1190503

Trustees:

Dr Ali Al-Shahib
Raza Aslam Jaffrey
Reshma Bilgrami

Registered Office:

4 Dalston Gardens
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Middlesex
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DE73 5NU

Structure, governance and management

Noor Relief Fund operates from rented premises at 4 Dalston Gardens, Stanmore Middlesex HA7 1BU,

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The trustees actively review the major risks, 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 other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Trustee Induction and Training

As part of the induction program all the Trustees and the committee members are made aware of their responsibilities. This induction includes an introduction to the objectives, scope and policies of the charitable funds, Charity Commission information on trustee responsibilities.

Objectives and activities

Objectives of the charity and principal activities

The Charity is governed by its constitution dated 21 July 2020 as amended on 4 March 2021 registered with the Charity Commission as a charity (1190503).

The trustees shall hold the trust fund and its income upon trust to apply them to:

For the public benefit, the relief of the poverty and hardship among orphans, widows and other people in need anywhere in the world by providing:

- (A) Financial support, healthcare, house building, other urgent needs and other such charitable services as the CIO may see fit from time to time.
- (B) Education, Training, and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

Achievement and performance

Development activities and achievements this year

During the year the charity continued to follow its objectives and continued to raise funds for its activities.

Financial review

Transactions and financial position

The Statement of Financial Activities shows net profit of £553,993 for the 9 month period, and reserves stand at £680,323 in total. The Charity is indebted to the generosity of those who donated so generously to the work of the Charity. The total income for the year ended 31 December 2022 was £911,253.

Reserves Policy

The free reserves of the charity comprise of the unrestricted funds which at the year end amounted to £680,323 (31 March: £126,330). The trustees are targeting a minimum reserve level which would cover about 18 months of regular operating expenses. The charity has increased reserves for the year ended 31 December 2022 by £553,993 from the previous year.

Volunteers

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fund-raising activities

TRUSTEES' RESPONSIBILITIES STATEMENTS

Trustees' responsibilities statement

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).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Noor Relief Fund

The trustees are responsible for keeping proper accounting records that 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 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the Board on 27 October 2023 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Ali Al-Shahib', written over a horizontal dotted line. The signature is cursive and includes a large, stylized flourish at the end.

Dr Ali Al-Shahib Trustee

Independent Auditor's Report to the trustees of Noor Trust

Opinion

We have audited the financial statements of Noor Relief Fund (the 'charity') for the year ended 31 December 2022 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

1. We will review management journals for appropriateness
2. We will conduct audit testing across the statement of financial activities and Balance sheet based on our materiality level

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Nebula Accountants

31 Crown way, Chellaston, Derby

27 October 2023

Nebula Accountants is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Statement of Financial Activities for the year ended 31 December 2022

	Notes	31/12/2022 Unrestricted funds £	31/03/2022 Total funds £
Incoming Resources			
Incoming resources from generated funds:			
Donations	2	<u>911,253</u>	<u>133,472</u>
Resources expended			
Direct Charitable activities	3	<u>354,444</u>	<u>6,242</u>
Governance costs	4	<u>2,816</u>	<u>900</u>
Total resources expended		<u>357,260</u>	<u>7,142</u>
Net Incoming / (Outgoing) resources		<u>553,993</u>	<u>126,330</u>
Fund balances brought forward at 1 April		<u>126,330</u>	<u>0</u>
Fund balances carried forward at 31 December		<u>680,323</u>	<u>126,330</u>

All of the above results are derived from continuing activities.

Balance Sheets as at 31 December 2022

	31/12/22	31/03/22
	Unrestricted fund	Total funds
Notes	£	£
Current assets		
Debtors	9,540	
Cash at bank and in hand	<u>678,753</u>	<u>128,505</u>
	688,293	128,505
Creditors: amounts falling due within one year	<u>(7,970)</u>	<u>(2,175)</u>
Net current assets	680,323	<u>126,330</u>
Net assets	<u>680,323</u>	<u>126,330</u>
Funds:		
Unrestricted funds	680,323	126,330
Total funds	<u>680,323</u>	<u>126,330</u>

These accounts have been prepared in accordance with the Financial Reporting Standard FRS 102 (effective 1 January 2015)

The financial statements on pages 8 to 14 were approved and authorised for issue by the trustees on 28 October 2023 and signed on their behalf by:



Dr Ali Al-Shahib - Trustee

Cash Flow Statement for Year Ended 31 December 2022

31/12/22

	Notes	£
Cashflow from operating activities:		
Net cash provided by operating activities	A	547,625
Cashflow from investing activities:		
Purchase of equipment		0
Net changes provided by investing activities		0
Changes in cash and cash equivalents in reporting period		<u>547,625</u>
Cash and cash equivalents at the beginning of the reporting period		128,505
Cash and cash equivalents at the end of the reporting period		<u>678,753</u>

Notes to the consolidated cashflow statement**A) Reconciliation of net income to net cashflow from operating activities**

Net income for the reporting period	553,993
Depreciation charges	0
(Increase)/ Decrease in debtors	(9,540)
Increase/ (Decrease) in creditors	<u>5,795</u>
	550,248

**Notes forming part of the financial statements
for the year ended 31 December 2022**

1 Accounting policies

(a) Basis of preparation

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 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments, which is included at market value.

(b) Incoming resources

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

(c) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

(d) Tangible fixed assets and depreciation

Tangible fixed assets costing more than £250 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

Project and office equipment	over 5 years
Computer equipment	over 3 years
Equipment held under finance leases	over the life of the lease
Buildings	over 50 years

(e) Finance and operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Assets purchased under finance lease are capitalised as fixed assets. Obligations under such agreements are included in creditors. The difference between the capitalised cost and the total obligation under the lease represents the finance charges. Finance charges are written-off to the SOFA over the period of the lease so as to produce a constant periodic rate of charge.

(f) Taxation

The charity is exempt from tax on its charitable activities.

(g) Fund accounting

Unrestricted funds can only be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes with objects of the charity. Restrictions arise when specified by donor or when funds are raised for particular restricted purposes.

**Notes forming part of the financial statements - Continued
for the year ended 31 December 2022**

2. Donations and gift		31/12/22	31/03/22
		£	£
Donations		911,253	133,472
3. Charitable activities costs	Direct costs	Support costs (see note 4)	Totals
	£	£	£
Direct Charitable Costs	<u>266,251</u>	<u>88,193</u>	<u>354,444</u>
4. Support Costs	Finance	Others	Total
	£	£	£
Direct Charitable Costs	<u>16,107</u>	<u>72,086</u>	<u>88,193</u>
5. Governance Costs		31/03/23	31/03/22
		£	£
Other professional fees		416	
Accountancy fees		<u>2,400</u>	<u>900</u>
		2,816	900
6. Trustees' remuneration	<p>The trustees neither received nor waived any emoluments during the year (2022: £Nil). There were no trustees' expenses paid for the year ended 31 December 2022 (2022: £Nil)</p>		
7. Staff costs		31/12/22	31/03/22
		£	£
Net wages and salaries		65,287	3,293
Social Security costs		<u>2,214</u>	<u>0</u>
		<u>67,501</u>	<u>3,293</u>
		31/12/22	31/03/22
		Number	Number
Average Staff numbers		<u>2</u>	1

**Notes forming part of the financial statements - Continued
for the year ended 31 December 2022**

8. Creditors: Amounts falling due within one year

	31/12/22	31/03/22
	£	£
Trade creditors	0	0
Other creditors & accruals	<u>7,970</u>	<u>2,175</u>
	<u>7,970</u>	<u>2,175</u>

9. Movement in Funds

	At 01.4.22	Net movement in funds	At 31.12.22
	£	£	£
Unrestricted funds			
General funds	<u>126,330</u>	<u>553,993</u>	<u>680,323</u>

	Incoming Resources	Resources Expended	Movement in funds
	£	£	£
Unrestricted funds			
General funds	<u>911,253</u>	<u>(357,260)</u>	<u>553,993</u>

Detailed Statement of Financial Activities

Incoming Resources	31/12/22	31/03/22
	£	£
Donations		
Donations	837,058	132,319
Sadaka	<u>74,195</u>	<u>1,153</u>
Total Incoming Resources	911,253	133,472
Recourses Expended		
Charitable activities		
Donations and Sponsorships	<u>266,251</u>	
	266,251	
Governance costs		
Independent examiner	2,400	900
Professional fees	<u>416</u>	<u>Nil</u>
	2,816	900
Finance		
Bank charges	<u>16,107</u>	<u>2,853</u>
Other		
Staff costs & NI	67,501	3,293
Pensions costs	1,361	68
Postage and stationery	207	
General Expenses	595	
Subscriptions	125	
Advertising & marketing	1,187	
Recruitment	196	
IT Software & tel	914	28
	<u>72,086</u>	<u>4,289</u>
Total resources expended	<u><u>357,260</u></u>	<u><u>7,142</u></u>

NOOR RELIEF FUND

England & Wales - Charity number 1190503

Accounts

Noor Relief Fund

Report and Financial Statements

Year ended: 31 March 2022

Charity no: 1190503

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Dr Ali Al-Shahib
Raza Aslam Jaffrey
Reshma Bilgrami
Dr Jassar El Jabouri

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Reference and administrative details of the charity, its trustees and advisers

Registered Charity, number 1190503

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Reshma Bilgrami
Dr Jassar El Jabouri

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For the public benefit, the relief of the poverty and hardship among orphans, widows and other people in need anywhere in the world by providing:

- (A) Financial support, healthcare, house building, other urgent needs and other such charitable services as the CIO may see fit from time to time.
- (B) Education, Training, and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

Achievement and performance

Development activities and achievements this year

During the year the charity continued to follow its objectives and continued to raise funds for its activities.

Financial review

Transactions and financial position

The Statement of Financial Activities shows net profit of £126,330 for the year, and reserves stand at £126,330 in total. The Charity is indebted to the generosity of those who donated so generously to the work of the Charity.

Reserves Policy

Having examined the circumstances facing the Charity and in response to the Charity Commissions Regulatory Study entitled Charity Reserves, consider that the reserves held are too high and considers to adopt a strategy of applying charitable funds within reasonable period of receipt.

Volunteers

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fund-raising activities

TRUSTEES' RESPONSIBILITIES STATEMENTS

Trustees' responsibilities statement

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).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 that 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 2011, the Charity (Accounts and Reports) Regulations 2008 and the

Noor Relief Fund

provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the Board on 28 November 2022 and signed on its behalf by:

.....
Dr Jassar El Jabouri- Trustee

**Independent Examiner's Report
to the Trustees of Noor Relief Fund**

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022 which are set out on pages 8 to 12.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 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 company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Signed:

Virendra Patel

Nebula Accountants Limited

31 Crown Way Derby DE73 5NU

Statement of Financial Activities for the year ended 31 March 2022

	Notes	31/03/2022 Unrestricted funds £	31/03/2021 Total funds £
Incoming Resources			
Incoming resources from generated funds:			
Donations	2	<u>133,472</u>	<u>0</u>
Resources expended			
Direct Charitable activities	3	6,242	<u>0</u>
Governance costs	4	<u>900</u>	<u>0</u>
Total resources expended		<u>7142</u>	<u>0</u>
Net Incoming / (Outgoing) resources		<u>126,330</u>	<u>0</u>
Fund balances brought forward at 1 April		<u>0</u>	<u>0</u>
Fund balances carried forward at 31 March		<u>126,330</u>	<u>0</u>

All of the above results are derived from continuing activities.

Balance Sheets as at 31 March 2022

	31/03/22	31/03/21
	Unrestricted fund	Total funds
Notes	£	£
Current assets		
Cash at bank and in hand	<u>128,505</u>	<u>0</u>
Creditors: amounts falling due within one year	<u>(2,175)</u>	<u>0</u>
Net current assets	<u>126,330</u>	<u>0</u>
Net assets	<u>126,330</u>	<u>0</u>
Funds:		
Unrestricted funds	126,330	0
Total funds	<u>126,330</u>	<u>0</u>

These accounts have been prepared in accordance with the Financial Reporting Standard FRS 102 (effective 1 January 2015)

The financial statements on pages 9 to 11 were approved and authorised for issue by the trustees on 28 November 2022 and signed on their behalf by:

Dr Jassar El Jabouri - Trustee

**Notes forming part of the financial statements
for the year ended 31 March 2022**

1 Accounting policies

(a) Basis of preparation

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) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments, which is included at market value.

(b) Incoming resources

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

(c) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

(d) Tangible fixed assets and depreciation

Tangible fixed assets costing more than £250 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

Project and office equipment	over 5 years
Computer equipment	over 3 years
Equipment held under finance leases	over the life of the lease
Buildings	over 50 years

(e) Finance and operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Assets purchased under finance lease are capitalised as fixed assets. Obligations under such agreements are included in creditors. The difference between the capitalised cost and the total obligation under the lease represents the finance charges. Finance charges are written-off to the SOFA over the period of the lease so as to produce a constant periodic rate of charge.

(f) Taxation

The charity is exempt from tax on its charitable activities.

(g) Fund accounting

Unrestricted funds can only be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes with objects of the charity. Restrictions arise when specified by donor or when funds are raised for particular restricted purposes.

**Notes forming part of the financial statements - Continued
for the year ended 31 March 2022**

2.	Donations and gift	31/03/22	31/03/22
		£	£
	Donations	<u>133,472</u>	<u>0</u>

3.	Support Costs	Finance	Others	Total
		£	£	£
	Direct Charitable Costs	<u>2,853</u>	<u>3,389</u>	<u>6,242</u>

4.	Governance Costs	31/03/22	31/03/21
		£	£
	Other professional fees	<u>900</u>	<u>0</u>

**Notes forming part of the financial statements - Continued
for the year ended 31 March 2022**

5. Trustees' remuneration

The trustees neither received nor waived any emoluments during the year (2021: £Nil).
There were no trustees' expenses paid for the year ended 31 March 2022 (2021: £Nil)

6. Staff costs

	31/03/22	31/03/21
	£	£
Net wages and salaries	<u>3,293</u>	<u>0</u>

	31/03/22	31/03/21
	Number	Number
Charitable activities	<u>1</u>	<u>0</u>

Noor Relief Fund

Detailed Statement of Financial Activities

Incoming Resources	31/03/22	31/03/21
	£	£
Donations		
Donations	132,319	0
Sadaka	<u>1,153</u>	<u>0</u>
Total Incoming Resources	133,472	0

Recourses Expended

Charitable activities

Direct wages	3,293	0
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Governance costs

Independent examiner	900	0
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Detailed Statement of Financial Activities

	31/03/22	31/03/21
	£	£
Finance		
Bank charges	<u>2,853</u>	<u>0</u>
Other		
Staff costs & NI	3,293	0
Pensions costs	68	0
IT Software	28	0
Independent accountants' fees	900	0
		0
	4,289	0
Total resources expended	<u><u>7,142</u></u>	<u>0</u>

NOOR RELIEF FUND

England & Wales - Charity number 1190503

Accounts

Trustees' Annual Report for the period

From July 2020 to March 2021

Charity name: Noor Relief Fund

Charity registration number: 1190503

Summary:

The charity did not do any activities during the period from July 2020 to March 2021.

LearnXtra accounts from 2020 to 2021

The chaity did not spend or receive any money during the last financial period.

