

**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

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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 Harrovian Business Village Bessborough Road Harrow Middlesex HA1 3EX
Bankers	National Westminster Bank Plc The Co-operative Bank Plc

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NOOR RELIEF FUND

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# NOOR RELIEF FUND

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2024

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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

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#### *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**

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### 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.

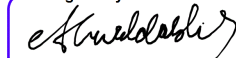
In preparing these financial statements, the Trustees are required to:

- 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:



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A Al-Shahib

**Trustee**

27 October 2025

# NOOR RELIEF FUND

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

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### 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

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### 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**

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

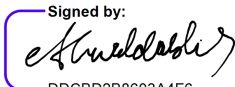
The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

NOOR RELIEF FUND

STATEMENT OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2024

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

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

# NOOR RELIEF FUND

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

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### 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 £
<b>Activities and events</b>		
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
	£	£	£	£	£	£
<b>Direct costs</b>						
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>
<b>Share of support and governance costs (see note 8)</b>						
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>
<b>Analysis by fund</b>						
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>
<b>Analysed between:</b>		
Relief activities	216,057	139,157
Sponsorship	136,033	200,157
	<u>352,090</u>	<u>339,314</u>
	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Governance costs comprise:</b>		
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
<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 £
<b>Cost</b>	
At 1 January 2024	4,018
Additions	1,956
	<u>5,974</u>
At 31 December 2024	
<b>Depreciation and impairment</b>	
At 1 January 2024	143
Depreciation charged in the year	1,011
	<u>1,154</u>
At 31 December 2024	
<b>Carrying amount</b>	
At 31 December 2024	4,820
	<u>3,875</u>
At 31 December 2023	

### 13 Debtors

	2024 £	2023 £
<b>Amounts falling due within one year:</b>		
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>
<b>Previous year:</b>	<b>At 1 January 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 December 2023</b>
	£	£	£	£	£
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 £
<b>At 31 December 2024:</b>			
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 £
<b>At 31 December 2023:</b>			
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
<b>Adjustments for:</b>		
Investment income recognised in statement of financial activities	(557)	(181)
Depreciation and impairment of tangible fixed assets	1,011	143
<b>Movements in working capital:</b>		
(Increase) in debtors	(12,526)	(18,936)
Increase in creditors	6,551	3,188
<b>Cash generated from operations</b>	<u>185,683</u>	<u>346,810</u>

### 20 Analysis of changes in net funds

The Charity had no material debt during the year.