

NURUL HUDA

England & Wales · Charity number 1191371

Details

Status Registered

Legal form CIO

Registered 2020-09-21

Register [View on the Charity Commission register](#)

Contact

Address 39 Poplars Road
London
E17 9AT

Phone 07960546299

Email nialabhatti@hotmail.com

Activities

Objects: THE PREVENTION OR RELIEF OF POVERTY OR RELIEF OF FINANCIAL HARDSHIP PARTICULARLY, BUT NOT EXCLUSIVELY, IN BURMA, SOMALIA, KENYA, SUDAN AND YEMEN BY PROVIDING: GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.

Activities: A women only led charityThe principle objective is to assit with hardhip/ poverty

Classification

- **How:** Makes Grants To Individuals, Other Charitable Activities
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Religious Activities, Other Charitable Purposes
- **Who:** Elderly/old People, The General Public/mankind

Geography

- Burma
- Guinea-bissau
- Kenya
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£20,476	£21,590	-	-
2023-12-31	£20,047	£20,342	-	-
2022-12-31	£27,501	£27,919	-	-
2021-12-31	£30,510	£27,693	-	-

Trustees

Name	Role	Appointed
Niala Bhatti	Chair	2020-09-20
Kawsar Pandore		2020-09-22
Rouksana Fakim		2020-09-20
Rukiye Alptekin		2025-12-13
Sheila Montgomery		2020-09-20

NURUL HUDA

England & Wales - Charity number 1191371

Accounts

Registered Charity Number 1191371

NURUL HUDA CIO

Trustees report & Financial Statements

31 December 2024

Reference and administrative details for the period ended 31 December 2024

Registered Charity Number

1191371

Trustees

Sheila Montgomery - Chair of Trustees

Niala Bhatti – Treasure

Rouksana Fakim

Kawsar Pandore

Registered office

39 Poplars Road

London

E17 9AT

Accountants

Adam, Son & Co Accountants

4 School Square

Bradford

West Yorkshire

BD3 8HL

Bankers

Lloyds Bank

Trustees' report for the period ended 31 December 2024

Trustees' report for the year ended 31 December 2024

The charity is set up as a Charitable Incorporated Organisation and is registered with the Charity Commissioners under registration number 1191371.

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

Principal activity and business review

The principal objectives of the charity are the relief of poverty and hardship in the poorer and underdeveloped countries. This relief is provided by food and other essential items and funds to individuals in need and to charity organisations working locally. The Trustees consider the result for the year, the Charity's prospects and its financial position to be satisfactory.

The results for the year are shown on page 5.

Trustees

The Trustees of the Charity during the year were as follows:

Sheila Montgomery - Chair of Trustees
Niala Bhatti – Treasure
Rouksana Fakim
Kawsar Pandore

Statement of Trustees/directors' responsibilities

Charity Commission requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Charity and of the profit or loss of the Charity for that period. The Trustees are required to prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees confirm that suitable accounting policies have been used and applied consistently. They also confirm that reasonable and prudent judgements and estimates have been made in preparing the financial statements for the period ended 30 September 2024 and that applicable accounting standards have been followed.

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 Laws & regulations. 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.

Structure, Governance and Management – Governing document

The charity is controlled by the Governing document, a deed of trust. The Trust follows the procedures laid down in the general directions given by the Charity Commission (under Section 43(7)(b) of the 1993Act).

Risk Management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Trustees' report for the period ended 31 December 2024

On behalf of the Board

K Pandore - Trustee

Date: 27.09.25

A handwritten signature in black ink, appearing to read 'K Pandore', is written over a dotted line. The signature is stylized and cursive.

Independent Examiner's Report to The Trustees of NURUL HUDA CIO for the period ended 31 December 2024

We have prepared the financial statements of NURUL HUDA CIO for the period ended 31 December 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the trustees, as a body. Our 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 Independent examiner'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 work, for this report, or for the opinions we have formed.

Respective responsibilities of the trustees and the examiner

The trustees' responsibilities 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) are set out in the Statement of Trustees' Responsibilities.

The Charity's Trustees consider that an audit is not required for this year (under Section 43(2) of the Charities Act 1993 and that an independent examination is required.

Having satisfied our self that the charity is not subject to audit under Charities Act 1993 and is eligible for independent examination, it is our responsibility to:

- Examine the financial statements under Section 43 of the 1993 Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under Section 43(7)(b) of the 1993Act) and
- To state whether particular matters have come to my attention

Basis of the independent examiner's report

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

Independent examiner's Statement

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

Which gives me reasonable cause to believe that, in any material respect, the requirements

- To keep accounting records in accordance with Charities Commission and Charity Act 2011, and
- To prepare financial statements which accord with the accounting records, comply with the methods and principles of the Statement of Recommended Practice (SORP), Accounting and reporting by Charities have not been met: or

**Independent Examiner's Report to The Trustees of NURUL HUDA CIO for
the period ended 31 December 2024**

- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Adam, Son & Co Accountants
4 School Square
Bradford
BD3 8HL

Date: .19.09.25

STATEMENT OF FINANCIAL ACTIVITIES -

for the period ended 31 December 2024

	NOTE	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS	TOTAL FUNDS
		£	£	2024 £	2023 £
INCOMING RESOURCES					
Incoming resources from charitable activities:					
Grants and contracts	1	-	-	-	
Other incoming resources:					
Donations received	1	20,476	-	20,476	20,047
Total incoming resources		20,476	-	20,476	20,047
RESOURCES EXPENDED					
Charitable activities:					
Direct charitable expenditure	2	21,290	-	21,290	19,942
Support costs	2	-	-	-	-
Governance costs	2	300	-	300	400
Total resources expended	2	21,590	-	21,590	20,342
Net incoming resources and net movement in funds					
Total funds at 31 December 2023	6	(1,114)	-	(1,114)	(295)
Total funds at 31 December 2024	6	2,104	-	2,104	2,399
		990	-	990	2,104

The notes on pages 5 to 8 form part of these accounts.

There were no recognised gains and losses for 2024 and 2023 other than those included above.

Balance sheet

As at 31 December 2024

	<i>Notes</i>	<i>2024</i> £	<i>2023</i> £
Fixed assets			
Tangible assets	4	595	-
		<u>595</u>	<u>-</u>
Current assets			
Debtors	5	-	-
Cash at bank and in hand		695	2,704
		<u>695</u>	<u>2,704</u>
Creditors: amounts falling due within one year	6	(300)	(600)
		<u>395</u>	<u>2,104</u>
Net current liabilities			
		<u>395</u>	<u>2,104</u>
Net assets		<u>990</u>	<u>2,104</u>
Capital			
Restricted funds	7	-	-
Unrestricted funds			
General	7	990	2,104
Designated		-	-
		<u>990</u>	<u>2,104</u>
Total funds	7	<u>990</u>	<u>2,104</u>

For the period ended 30 September 2024 the Trust was entitled to exemption from audit under Section 43(2) of the Charities Act 1993.

Trustee's responsibilities;

- The members have not required the Charity to obtain an audit of its financial statements for the year in question in accordance with (under Section 43(2) of the Charities Act 1993
- The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements

These accounts have been prepared in accordance with the provisions applicable law and United Kingdom Accounting Standards (UK Generally Acceptable Accounting Practice).



.....
N Bhatti - Trustee

..27th,September..... 2025

Notes to the Accounts

As at 31 December 2024

Accounting policies

Basis of accounting

The financial statements of the Charity have been prepared under the historical cost convention and in accordance with applicable Financial Reporting Standards for Smaller Entities and the Companies Act 2006.

The accounts have been prepared in accordance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005 and the Charities Act 1993.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

- The value of services provided by volunteers is not included.
- Investment income is included when receivable
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Fees receivable are accounted for in the period in which the service is provided.
- Where income is received specifically for expenditure in a future accounting period that amount is deferred.

Resources expended

All resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which is recoverable.

- Charitable expenditure comprises those costs incurred by the charity in the deliverance of its activities and services for its beneficiaries. It includes both costs that can be directly allocated to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements

Fixed assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value based on prices prevailing at the date of acquisition of each asset evenly over its expected useful life, as follows:

Computer equipment - 25% Straight line

Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Notes to the Accounts

As at 31 December 2024

1. Incoming resources from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£
General donations –	20,476	-	20,047
Bucket Collection	-	-	-
Other income	-	-	-
Total Grants and contracts	<u>20,476</u>	<u>-</u>	<u>20,047</u>

2. Resources expended

Charitable activities:

	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£
Direct charitable expenditure	21,290	-	19,942
Support costs	-	-	-
Governance costs	300	-	400
Total	<u>21,590</u>	<u>-</u>	<u>20,342</u>

3. Trustees' remuneration and benefits

There was no Trustees' remuneration or other benefits for the period ended 31 December 2024 (2023: £nil).

4. Tangible fixed assets

	Computer Equipment £	Total £
Cost:		
At 1 January 2023	595	595
Additions	-	-
Disposals	-	-
At 31 December 2024	<u>595</u>	<u>595</u>
Depreciation:		
At 1 January 2023	-	-
Provided during the year	-	-
Disposals	-	-
At 31 December 2024	<u>-</u>	<u>-</u>
Net book value:		
At 31 December 2024	<u>595</u>	<u>595</u>
At 31 December 2023	<u>-</u>	<u>-</u>

Notes to the Accounts

As at 31 December 2024

5. Debtors

	2024 £	2023 £
Other debtors	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

6. Creditors: amounts falling due after more than one year

	2024 £	2023 £
Bank overdraft	-	-
Other creditors	-	-
Accruals & deferred income	300	600
	<u>300</u>	<u>600</u>
	<u>300</u>	<u>600</u>

7. Movement in Funds

	Balance 31 January 2023 £	Incoming Resources £	Resources Expended £	Balance 31 December 2024 £
Restricted Funds:				
General Grant -	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Unrestricted funds:				
General Funds	2,104	20,476	(21,590)	990
Total unrestricted funds	<u>2,104</u>	<u>20,476</u>	<u>(21,590)</u>	<u>990</u>
Total funds	<u>2,104</u>	<u>20,476</u>	<u>(21,590)</u>	<u>990</u>

8. Taxation

NURUL HUDA CIO is a registered charity and is exempt from tax to the extent that income and gains are applicable and applied to charitable purposes only.

NURUL HUDA

England & Wales - Charity number 1191371

Accounts

Registered charity number
1191371

NURUL HUDA CIO

Trustees Report
and Accounts

31 December 2023

Khan Adamson Limited
Chartered Accountant
Chelworth Industrial Estate
Cricklade
Swindon
Wiltshire
SN6 6HE

NURUL HUDA CIO
Charity Information

Trustees Sheila Montgomery - Chair of Trustees
Niala Bhatti - Treasurer
Rouksana Fakim
Kawsar Pandore
Rukiye Alptekin

Address 39 Poplars Road
London
E17 9AT

Registered charity number 1191371

Independent examiner Hussain A. Khan B.Sc., ACA
Khan Adamson Limited
Chartered Accountant
Chelworth Industrial Estate
Cricklade
Swindon
Wiltshire
SN6 6HE

NURUL HUDA CIO

Report of the Trustees

The Trustees present their annual report for the year ended 31 December 2023.

Structure, governance and management

The charity is set up as a Charitable Incorporated Organisation and is registered with the Charity Commissioners under registration number 1191371. The charity was registered on 21 September 2020.

The Trustees during the period under review were:

Sheila Montgomery - Chair of Trustees

Niala Bhatti - Treasurer

Rouksana Fakim

Kawsar Pandore

Rukiye Alptekin

Objectives and activities

The principal objectives of the charity are the relief of poverty and hardship in the poorer and under developed countries. This relief is provided by food and other essential items and funds to individuals in need and to charity organisations working locally.

Achievements and performance of the Charity

The main existing projects and activities are stated below.

1. Madagascar

Following news reports about droughts in Madagascar, Nurul Huda contributed to regular hot meals and food distribution. This was carried out throughout the year to feed families, orphans and the needy in the Provinces of Tulear (Toliara) and Manjunga. The donations were forwarded to the Charity, Societe Solidarite Pauvrete (SSP) based in Mauritius, known to one of our Trustees. SSP Charity works with teams of people in the villages of Ampasinabo, Antsokoboy, Antanambao and Mangarivotra within Madagascar. Depending on the sponsorship available, they gather between 50-650 people to distribute food bags or serve hot meals. Some of them walk up to 3km to reach the food camps.

2. Kenya

Donations were paid to a charity partner in Kenya. Food including meat was distributed to the orphans and the needy in towns of Lamu and Malindi. As before, monies were donated to Sheikh Nazim Sufi Trust in the UK who then forwarded them to a charity partner in Kenya.

3. Myanmar

We were able to send financial support successfully to different locations in Myanmar, mainly near Mandalay and Yangon feeding families and orphans with basic needs. Rice bags, oil and food parcels were distributed including meat was distributed amongst 275 families and orphans.

4. Guinea Bissau

Donations were forwarded to Darul Hijrah Foundation based in Bissau through a well-known and personal referral. The monies were used for the education and school fees of 27 students (mainly orphans) ranging from the age of 7 to 18 years. Part of the donations were spent in the excavation of 3

NURUL HUDA CIO
Report of the Trustees

Water Wells. Donations of foodstuffs were also made to families in Bissau, Gabu and the surrounding villages. We were able to support about 100 families, with a minimum of 5 children or more, based in Guinea Bissau.

5.Pakistan - Food was provided and distributed as meat parcels to feed poor families amongst communities and remote villages in Chakwal and Bahalpur.

Additional Information:

Few donations were forwarded for distributing meat and feeding communities during festivals in Turkey. Our main objective was to help people in need from all walks of life. This was done mainly through self- referral and referrals from parties well known to us.

Nurul Huda is mainly supported by members within our organisation. It is a volunteer run organisation and our members have provided the support and assistance required for the relief of poverty. The charity is planning further activities in the coming years which will be mainly based in the UK

Financial review

The statement of financial activities is set out on page 5. This shows net outgoing resources of £295 (2022 outgoing resources £418).

The Trustees are responsible for preparing the trustees annual report and financial statements in accordance with applicable law and UK Accounting Standards. They are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity, and which are sufficient to show and explain the charity's transactions, and enable them to ensure that the financial statements comply with regulations made under the Charities Act. 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 also responsible for the contents of the trustees' report, and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

On behalf of the Trustees

Kawsar Pandore
Trustee

Dated: 10 October 2024

NURUL HUDA CIO

Independent examiner's report to the Trustees of Nurul Huda CIO

I report on the accounts of the charity for the period ended 31 December 2023 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Hussain A. Khan B.Sc., ACA
Khan Adamson Limited
Chartered Accountant
Chelworth Industrial Estate
Cricklade
Swindon
Wiltshire
SN6 6HE

10 October 2024

NURUL HUDA CIO
Statement of Financial Activities
for the year ended 31 December 2023

	Unrestricted total funds	Unrestricted total funds
	2023	2022
	£	£
Incoming resources		
Donations received	20,047	27,501
Total incoming resources	<u>20,047</u>	<u>27,501</u>
Resources expended		
Costs of generating funds:		
Charitable	20,342	27,319
Governance costs	-	600
Total resources expended	<u>20,342</u>	<u>27,919</u>
Net (outgoing) resources	(295)	(418)
Total funds brought forward	2,399	2,817
Total funds carried forward	<u>2,104</u>	<u>2,399</u>

The notes and schedule on pages 7 and 8 form an integral part of these accounts.

NURUL HUDA CIO
Balance Sheet
as at 31 December 2023

	Notes	2023 £	2022 £
Current assets			
Cash at bank		2,704	2,999
Creditors: amounts falling due within one year	2	(600)	(600)
Net current assets		<u>2,104</u>	<u>2,399</u>
Net assets		<u>2,104</u>	<u>2,399</u>
Reserves			
Unrestricted funds	3	<u>2,104</u>	<u>2,399</u>
Charity funds		<u>2,104</u>	<u>2,399</u>

These accounts were approved by the Trustees on 10 October 2024

Niala Bhatti
Treasurer

The notes and schedule on pages 7 and 8 form an integral part of these accounts.

NURUL HUDA CIO
Notes to the Accounts
for the year ended 31 December 2023

1 Accounting policies

Accounting convention

The accounts (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 for Smaller Entities published on 16/07/14, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Incoming resources

Voluntary income including donations received are included in the accounts in the year of receipt unless entitlement is conditional in which case the income will be deferred to the period in which the condition is to be met.

Resources expended

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

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include independent examiner fees and costs associated with the management of the charity.

2 Creditors: amounts falling due within one year	2023	2022
	£	£
Other creditors and accruals	600	600
3 Unrestricted funds	2023	2022
	£	£
At 1 January 2023	2,399	2,817
Net (outgoing) resources	(295)	(418)
Unrestricted funds	2,104	2,399
At 31 December 2023	2,104	2,399

NURUL HUDA CIO
Schedule to the Statement of Financial Activities
for the year ended 31 December 2023

	Total 2023 £	Total 2022 £
Voluntary income		
Donations received	20,047	27,501
Resources expended		
Core activities		
Charitable expenditure:		
Turkey Project	2,179	-
Pakistan Project	2,935	-
Yemen project	-	1,000
Kenya project	5,220	7,368
Guinea Bissau project	4,532	4,725
Myanmar project	3,410	5,475
Madagascar project	1,524	6,367
Other donations paid	523	1,843
Bank charges	19	43
Social events	-	498
	<u>20,342</u>	<u>27,319</u>
Governance costs		
Independent examiner's fee	-	600
	<u>-</u>	<u>600</u>
Total resources expended	<u>20,342</u>	<u>27,919</u>

NURUL HUDA

England & Wales - Charity number 1191371

Accounts

Registered charity number
1191371

NURUL HUDA CIO

Trustees Report
and Accounts

31 December 2022

Khan Adamson Limited
Chartered Accountant
Chelworth Industrial Estate
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NURUL HUDA CIO
Charity Information

Trustees Sheila Montgomery - Chair of Trustees
Niala Bhatti - Treasurer
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Address 39 Poplars Road
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NURUL HUDA CIO

Report of the Trustees

The Trustees present their annual report for the year ended 31 December 2022.

Structure, governance and management

The charity is set up as a Charitable Incorporated Organisation and is registered with the Charity Commissioners under registration number 1191371. The charity was registered on 21 September 2020.

The Trustees during the period under review were:

Sheila Montgomery - Chair of Trustees

Niala Bhatti - Treasurer

Rouksana Fakim

Kawsar Pandore

Rukiye Alptekin

Objectives and activities

The principal objects of the charity are the relief of poverty and hardship in the poorer countries and areas particularly, but not exclusively Kenya, West Africa and Myanmar. This relief is provided by food and other essential items, and funds to individuals in need and to charity organisations working locally, to prevent or relieve poverty.

Achievements and performance of the Charity

The main existing projects and activities are stated below.

1. Madagascar

Following news reports about droughts in Madagascar, Nurul Huda contributed to regular hot meals and food distribution. This was carried out throughout the year to feed families, orphans and the needy in the Provinces of Tulear(Toliara) and Manjunga.

The donations were forwarded to the Charity, Societe Solidarite Pauvrete (SSP) based in Mauritius, known to one of our Trustees. SSP Charity works with teams of people in the villages of Motombe, Ampasinabo, Antsokoboy, Androva, Antanambao and Mangarivotra within Madagascar. Depending on the sponsorship available, they gather between 50-600 people to distribute food bags or serve hot meals. Some of the people walk up to 3km to reach the food camps.

2. Kenya

Donations were paid to a charity partner in Kenya. Qurbani meat and food was distributed to the orphans and the needy, on Eidul Fitr, in towns of Lamu and Malindi, and also for the month of Hajj. As before, monies were donated to Sheikh Nazim Sufi Trust in the UK who then forwarded them to a Charity partner in Kenya.

3. Myanmar

We were, as before, able to send financial support successfully to different locations in Myanmar, mainly near Mandalay, to assist families with basic needs.

Rice bags, oil and food parcels were distributed to numerous families during the month of Ramadan. Qurbani meat was distributed amongst 280 families and orphans during the month of Hajj.

NURUL HUDA CIO

Report of the Trustees

4. Guinea Bissau

Donations were forwarded to Darul Hijrah Foundation based in Bissau through a well-known and personal referral. The monies were used for the education and school fees of 27 students (mainly orphans) ranging from the age of 7 to 18yrs. Part of the donations were spent in the excavation of 3 Water Wells. Donations of foodstuffs were also made to families in Bissau, Gabu ,and the surrounding villages. We were able to support about 100 families, with a minimum of 5 children or more, based in Guinea Bissau.

Additional Information:

Smaller donations were forwarded for the earthquake disaster in Turkey and the floods in Pakistan. Our main objective was to help people in need from all walks of life. This was done mainly through self-referral and referrals from parties well known to us.

Nurul Huda is mainly supported by members within our organisation. It is a volunteer run organisation and our members have provided the support and assistance required for the relief of poverty. The Charity is planning further activities in the new year which will be mainly based in the UK

Financial review

The statement of financial activities is set out on page 5. This shows net outgoing resources of £418 (2021 incoming resources £2817).

The Trustees are responsible for preparing the trustees annual report and financial statements in accordance with applicable law and UK Accounting Standards. They are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity, and which are sufficient to show and explain the charity's transactions, and enable them to ensure that the financial statements comply with regulations made under the Charities Act. 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 also responsible for the contents of the trustees' report, and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

On behalf of the Trustees

Kawsar Pandore
Trustee

Dated: 08 October 2023

DocuSigned by:

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NURUL HUDA CIO

Independent examiner's report to the Trustees of Nurul Huda CIO

I report on the accounts of the charity for the period ended 31 December 2021 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Hussain A. Khan B.Sc., ACA
Khan Adamson Limited
Chartered Accountant
Chelworth Industrial Estate
Cricklade
Swindon
Wiltshire
SN6 6HE

9 October 2023

NURUL HUDA CIO
Statement of Financial Activities
for the year ended 31 December 2022

	Unrestricted total funds	Unrestricted total funds
	2022	2021
	£	£
Incoming resources		
Donations received	27,501	30,510
Total incoming resources	<u>27,501</u>	<u>30,510</u>
Resources expended		
Costs of generating funds:		
Charitable	27,319	27,213
Governance costs	600	480
Total resources expended	<u>27,919</u>	<u>27,693</u>
Net (outgoing)/incoming resources	(418)	2,817
Total funds brought forward	2,817	-
Total funds carried forward	<u>2,399</u>	<u>2,817</u>

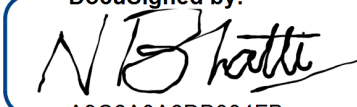
The notes and schedule on pages 7 and 8 form an integral part of these accounts.

NURUL HUDA CIO
Balance Sheet
as at 31 December 2022

	Notes	2022 £	2021 £
Current assets			
Cash at bank		2,999	3,297
Creditors: amounts falling due within one year	2	(600)	(480)
Net current assets		<u>2,399</u>	<u>2,817</u>
Net assets		<u>2,399</u>	<u>2,817</u>
Reserves			
Unrestricted funds	3	<u>2,399</u>	<u>2,817</u>
Charity funds		<u>2,399</u>	<u>2,817</u>

These accounts were approved by the Trustees on 8 October 2023

Niala Bhatti
Treasurer

DocuSigned by:

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The notes and schedule on pages 7 and 8 form an integral part of these accounts.

NURUL HUDA CIO
Notes to the Accounts
for the year ended 31 December 2022

1 Accounting policies

Accounting convention

The accounts (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 for Smaller Entities published on 16/07/14, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Incoming resources

Voluntary income including donations received are included in the accounts in the year of receipt unless entitlement is conditional in which case the income will be deferred to the period in which the condition is to be met.

Resources expended

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

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include independent examiner fees and costs associated with the management of the charity.

2 Creditors: amounts falling due within one year	2022	2021
	£	£
Other creditors and accruals	600	480
3 Unrestricted funds	2022	2021
	£	£
At 1 January 2022	2,817	-
Net (outgoing) /incoming resources	(418)	2,817
Unrestricted funds	2,399	2,817
At 31 December 2022	2,399	2,817

NURUL HUDA CIO
Schedule to the Statement of Financial Activities
for the year ended 31 December 2022

	Total 2022 £	Total 2021 £
Voluntary income		
Donations received	27,501	30,510
Resources expended		
Core activities		
Charitable expenditure:		
Yemen project	1,000	1,811
Kenya project	7,368	6,452
India project	-	300
Guinea Bissau project	4,725	7,092
Myanmar project	5,475	10,887
Madagascar project	6,367	-
Other donations paid	1,843	337
Stationery printing and post	-	30
Bank charges	43	38
Software and internet	-	100
Social events	498	-
Sundry expenses	-	166
	<u>27,319</u>	<u>27,213</u>
Governance costs		
Independent examiner's fee	600	480
	<u>600</u>	<u>480</u>
Total resources expended	<u>27,919</u>	<u>27,693</u>

NURUL HUDA

England & Wales - Charity number 1191371

Accounts

Registered charity number
1191371

NURUL HUDA CIO

Trustees Report
and Accounts

31 December 2021

Khan Adamson Limited
Chartered Accountant
Chelworth Industrial Estate
Cricklade
Swindon
Wiltshire
SN6 6HE

NURUL HUDA CIO
Charity Information

Trustees Sheila Montgomery - Chair of Trustees
Niala Bhatti - Treasurer
Rouksana Fakim
Kawsar Pandore
Rukiye Alptekin

Address 39 Poplars Road
London
E17 9AT

Registered charity number 1191371

Independent examiner Hussain A. Khan B.Sc., ACA
Khan Adamson Limited
Chartered Accountant
Chelworth Industrial Estate
Cricklade
Swindon
Wiltshire
SN6 6HE

NURUL HUDA CIO

Report of the Trustees

The Trustees present their annual report for the period ended 31 December 2021.

Structure, governance and management

The charity is set up as a Charitable Incorporated Organisation and is registered with the Charity Commissioners under registration number 1191371. The charity was registered on 21 September 2020.

The Trustees during the period under review were:

Sheila Montgomery - Chair of Trustees
Niala Bhatti - Treasurer
Rouksana Fakim
Kawsar Pandore
Rukiye Alptekin

Objectives and activities

The principal objects of the charity are the relief of poverty and hardship in the poorer countries particularly, but not exclusively Kenya, West Africa, Myanmar and Yemen. This relief is provided by food and other essential items, and funds to individuals in need and to charity organisations working locally, to prevent or relieve poverty.

Achievements and performance of the Charity

The main existing projects and activities during the period are stated below:

1. Myanmar

We were able to send financial support successfully to different locations in Myanmar, mainly near Mandalay, to assist families with basic needs.

Rice bags, oil and food parcels were distributed to numerous families during the month of Ramadan. Qurbani meat was distributed to families, widows and children in orphanages during the month of Hajj.

We also donated towards the digging of wells and installing water pumps in areas where these essentials were in dire need.

Another project taken on by the charity was the adoption of several grannies who were widowed or living on their own. Members contributed towards their food and clothing expenses over a period of time

Donations were made towards the repair of roofs of homes in villages which needed repair.

2. Kenya

Donations were paid to a charity partner in Kenya. Qurbani meat and food was distributed to the orphans and the needy, on Eidul Fitr, in towns of Lamu and Malindi, and also during the month of Hajj.

3. Guinea Bissau

Donations were made for the digging of wells in villages and the distribution of meat during the month of Hajj.

4. Yemen

During the period, some donations were sent to Yemen, where food parcels were distributed amongst families impoverished in the current war situation. The food included staples such as flour, vegetable oil, rice, spaghetti, sugar and cheese .

Also, various small donations were paid to families in England to help with funeral costs and to assist those with difficult medical conditions.

NURUL HUDA CIO
Report of the Trustees

Financial review

The statement of financial activities is set out on page 5. This shows net incoming resources of £2,817.

The Trustees are responsible for preparing the trustees annual report and financial statements in accordance with applicable law and UK Accounting Standards. They are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity, and which are sufficient to show and explain the charity's transactions, and enable them to ensure that the financial statements comply with regulations made under the Charities Act. 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 also responsible for the contents of the trustees' report, and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

On behalf of the Trustees

Sheila Montgomery
Chair of Trustees

Dated: 03 October 2022

NURUL HUDA CIO

Independent examiner's report to the Trustees of Nurul Huda CIO

I report on the accounts of the charity for the period ended 31 December 2021 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Hussain A. Khan B.Sc., ACA
Khan Adamson Limited
Chartered Accountant
Chelworth Industrial Estate
Cricklade
Swindon
Wiltshire
SN6 6HE

3 October 2022

NURUL HUDA CIO
Statement of Financial Activities
for the period from 21 September 2020 to 31 December 2021

	Unrestricted total funds
	2021 £
Incoming resources	
Donations received	30,510
Total incoming resources	<u>30,510</u>
Resources expended	
Charitable	27,213
Governance costs	480
Total resources expended	<u>27,693</u>
Net incoming resources	<u>2,817</u>

The notes and schedule on pages 7 and 8 form an integral part of these accounts.

NURUL HUDA CIO
Balance Sheet
as at 31 December 2021

	Notes	2021
		£
Current assets		
Cash at bank		3,297
Creditors: amounts falling due within one year	2	(480)
Net current assets		<u>2,817</u>
Net assets		<u>2,817</u>
Reserves		
Unrestricted funds	3	<u>2,817</u>
Charity funds		<u>2,817</u>

These accounts were approved by the Trustees on 3 October 2022

Sheila Montgomery
Chair of Trustees

Niala Bhatti
Treasurer

The notes and schedule on pages 7 and 8 form an integral part of these accounts.

NURUL HUDA CIO
Notes to the Accounts
for the period from 21 September 2020 to 31 December 2021

1 Accounting policies

Accounting convention

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include independent examiner fees and costs associated with the management of the charity.

2 Creditors: amounts falling due within one year	2021
	£
Other creditors and accruals	480
	<hr/>
3 Unrestricted funds	2021
	£
At 21 September 2020	-
Net incoming resources	2,817
	<hr/>
At 31 December 2021	2,817
	<hr/>

NURUL HUDA CIO
Schedule to the Statement of Financial Activities
for the period from 21 September 2020 to 31 December 2021

	Total 2021 £
Voluntary income	
Donations received	<u>30,510</u>
Resources expended	
Core activities	
Charitable expenditure:	
Yemen project	1,811
Kenya project	6,452
India project	300
Guinea Bissau project	7,092
Myanmar project	10,887
Other donations paid	337
Stationery printing and post	30
Bank charges	38
Software and internet	100
Sundry expenses	166
	<u>27,213</u>
Governance costs	
Independent examiner's fee	<u>480</u>
Total resources expended	<u>27,693</u>