

# NOORUL ISLAM BLACKBURN

England & Wales · Charity number 1202466

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2023-03-23

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

## Contact

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**Address** Masjide Noorul Islam  
Audley Range  
Blackburn  
BB1 1TG

**Phone** 01254262852

**Email** [info@masjidnoorulislam.com](mailto:info@masjidnoorulislam.com)

**Website** <https://www.masjidenoorulislam.org/>

## Activities

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**Objects:** (A) TO ADVANCE THE RELIGION OF ISLAM FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE TENETS OF SHARI'AH, THE ISLAMIC LAW, AS EXPOUNDED BY THE FOUR SUNNI JURISTIC SCHOOLS OF THOUGHT VIZ. PREDOMINATELY THE HANAFI SCHOOL BUT ALSO THE SHAFI, MALIKI AND HAMBALI SCHOOLS COMMONLY REFERRED TO AS THE AHLUS-SUNNAH-WAL JAMA'AH THROUGH IN PARTICULAR:(I) ESTABLISHING, OPERATING AND MAINTAINING THE MASJID FOR THE PERFORMANCE OF PRAYERS AND OTHER RELIGIOUS RITES AND ACTIVITIES;(II) ASSISTING IN THE FACILITATING OF BURIAL RITES FOR ANY MUSLIM; AND(III) ACTIVELY PROMOTING AND PROPAGATING ISLAMIC TEACHINGS IN THE COMMUNITY. (B) THE ADVANCEMENT OF EDUCATION THROUGH THE PROMOTION OF ISLAMIC AND WORLDLY KNOWLEDGE THROUGH EDUCATION OF THE CHILDREN OF THE COMMUNITY INCLUDING THROUGH ESTABLISHMENT, OPERATION AND MAINTENANCE OF THE MADRASSA (RELIGIOUS SCHOOL) AND FOSTERING LINKS WITH SCHOOLS AND PLACES OF FURTHER EDUCATION AND HIGHER EDUCATION PREDOMINATELY IN BLACKBURN AND THE SURROUNDING AREA. AND(C) THE RELIEF OF FINANCIAL HARDSHIP, EITHER GENERALLY OR INDIVIDUALLY, OF PEOPLE LIVING IN LANCASHIRE, THE SURROUNDING AREAS AND MORE GENERALLY THE WORLD BY MAKING GRANTS OF MONEY FOR PROVIDING OR PAYING FOR ITEMS, SERVICES OR FACILITIES.

**Activities:** The charity advances the religion of Islam, advances education and relieves financial hardship.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

## Geography

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- **Area of benefit:** LANCASHIRE, THE SURROUNDING AREAS AND MORE GENERALLY THE WORLD
- Blackburn With Darwen
- Lancashire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£424,995	£363,501	-	-
2023-12-31	£44,901	£76,224	-	-

## Trustees

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Name	Role	Appointed
Mohammed Sharif Karolia	Chair	
Gulam Mohamed Jhina		2023-03-23
Mobinul Haq Chothia		2023-01-01

**NOORUL ISLAM BLACKBURN**

England & Wales - Charity number 1202466

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# Accounts

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**Noorul Islam Blackburn**  
**Unaudited Financial Statements**  
**31 December 2024**

**KAROLIA LIMITED**  
Chartered accountants  
Suite 28 Blackburn Enterprise Centre  
Furthergate  
Blackburn  
Lancashire  
BB1 3HQ

# Noorul Islam Blackburn

## Financial Statements

Year ended 31 December 2024

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# Noorul Islam Blackburn

## Trustees' Annual Report

Year ended 31 December 2024

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

### Reference and administrative details

**Registered charity name** Noorul Islam Blackburn

**Charity registration number** 1202466

**Principal office** 108 Audley Range  
Blackburn  
Lancashire  
BB1 1TF

### The trustees

Mr M S Karolia  
Mr G M Jhina  
Mr M H Chothia

**Independent examiner** Ahmed Adam Karolia  
Suite 28 Blackburn Enterprise Centre  
Furthergate  
Blackburn  
Lancashire  
BB1 3HQ

# Noorul Islam Blackburn

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### Structure, governance and management

**Legal Structure:** The charity is constituted as a trust under a Trust Deed and operates for the benefit of the community in Blackburn, with particular focus on the Muslim community.

**Charitable Objects:** The charity's objects are to:

Relieve poverty and sickness within the community

Advance education and religion

Provide facilities for social, religious, and leisure activities to improve quality of life

Promote community benefit in Blackburn, particularly for the Muslim community

**Governance Structure:** The Board of Trustees maintains oversight of all governance matters while delegating operational delivery to dedicated volunteer coordinators across key service areas including: Masjid operations

Madrasa education

Community welfare services

General community programmes

**Management Approach:** Operational management is enhanced through specialist sub-committees covering burial services, premises maintenance, IT systems, events, youth activities and community outreach. This structure strengthens accountability and encourages broader community participation in charitable activities.

### Objectives and activities

**Public Benefit:** In accordance with our charitable objective, the organisation delivers public benefit through:

#### Religious Services

Daily prayer facilities and religious ceremonies

Funeral, marriage, and other Islamic lifecycle services

Regular religious education and spiritual development programmes

#### Educational Activities

Islamic education through madrasa provision

Adult education classes for community members

Educational outreach programmes and interfaith dialogue

Support services for new Muslims (reverts)

#### Community Services

Community gathering facilities and social programmes

Collaboration with local schools, welfare agencies, and voluntary organisations

Relief and humanitarian aid coordination

Youth development activities

# Noorul Islam Blackburn

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### Achievements and performance

#### Religious and Educational Services

##### Masjid Operations

Weekly Qur'an commentary sessions delivered in both Urdu (Tuesdays) and English (Fridays)  
Regular hosting of 3-day religious gatherings (jamaats)  
Daily educational sessions and structured adult classes for men and women

##### Islamic Education and Outreach

Madrassa Noorul Islam continued provision of Islamic education to children with ongoing curriculum improvements

##### New Muslim Support

Weekly dedicated welcome sessions for new Muslims (reverts)  
Implementation of formal certification process in guidance from IDA Leicester

Distribution of educational literature packages to new community members

#### Community Engagement

##### Educational Outreach

945 children and accompanying teachers hosted through school visit programme

Interactive educational sessions delivered in Hub/Library facilities Guided tours of masjid facilities provided

Programme received positive feedback and has become established local educational resource

##### Community Services

16 funeral services facilitated (8 for registered members)  
Dedicated volunteer team providing compassionate and timely funeral support services

26 marriage ceremonies (nikah) officiated with GDPR-compliant administrative processes

#### Relief and Humanitarian Work

£91,125 raised for local and international charitable causes  
Coordination of community relief efforts for various humanitarian needs

#### Educational and Cultural Programming

Comprehensive programme of lectures, workshops, and community events including:

Prayer methodology workshops  
Ladies' funeral service training  
Marriage guidance events  
Ramadan educational programmes  
Historical and contemporary Islamic education lectures  
Qur'an recitation and Islamic poetry evenings  
Third Annual Principal Forum Conference successfully delivered

#### Library Services

Noorul Ilm Library facilitated 1,037 book loans  
Active membership of 317 community members (127 male, 190 female)  
Multiple educational courses and classes delivered through library facilities

# Noorul Islam Blackburn

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2024

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#### **Youth Development**

MNI Youth Club (MNIYC) organised Mini Football Tournament involving local madrassahs

Planning underway for comprehensive MNIYC relaunch in 2025

#### **Digital Engagement and Infrastructure**

Significant growth in digital community engagement:

Instagram: 1,600+ followers

YouTube: 1,800+ subscribers

Facebook: 2,700+ followers

Technology infrastructure improvements including donation kiosks, WiFi network upgrades, digital information displays, and enhanced security systems

#### **Premises and Facilities**

Major maintenance and improvement projects completed including drainage systems, heating systems, toilet facilities, building cladding, audio equipment, roof repairs, security gates, interior decoration, lighting, and ventilation systems

Community defibrillator installed for public safety

#### **Financial review**

The charity maintains a healthy financial position with appropriate reserves to meet both operational requirements and emergency needs. Detailed financial statements are provided separately as required.

#### **Risk management**

The Board of Trustees conducts regular risk assessments. Key identified risks include:

Maintaining stable income streams

Ensuring participant safeguarding

Compliance with health and safety regulations

#### **Risk Mitigation Measures**

Comprehensive volunteer training programmes

Robust financial control systems

Implementation of safeguarding policies and procedures

Strong governance oversight and accountability structures

#### **Reserves Policy**

The trustees maintain unrestricted reserves equivalent to approximately 12 months of unrestricted expenditure to ensure financial stability and operational continuity.

# Noorul Islam Blackburn

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### Plans for future periods

#### 2025 Strategic Objectives

Comprehensive relaunch of MNI Youth Club with structured developmental programmes

Expansion of school visit programme and new Muslim support services

Further investment in digital infrastructure and volunteer capacity development

Enhancement of madrassa and school educational programmes Continued facilities maintenance and improvement projects

The trustees' annual report was approved on 27 October 2025 and signed on behalf of the board of trustees by:

Mr M S Karolia  
Trustee

# Noorul Islam Blackburn

## Independent Examiner's Report to the Trustees of Noorul Islam Blackburn

Year ended 31 December 2024

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I report to the trustees on my examination of the financial statements of Noorul Islam Blackburn ('the charity') for the year ended 31 December 2024.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ahmed Adam Karolia  
Independent Examiner

Suite 28 Blackburn Enterprise Centre  
Furthergate  
Blackburn  
Lancashire  
BB1 3HQ

27 October 2025

# Noorul Islam Blackburn

## Statement of Financial Activities

Year ended 31 December 2024

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		2024		2023	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	4	333,871	91,125	424,995	44,901
<b>Total income</b>		<u>333,871</u>	<u>91,125</u>	<u>424,995</u>	<u>44,901</u>
<b>Expenditure</b>					
Expenditure on charitable activities	5,6	257,668	105,834	363,501	76,224
<b>Total expenditure</b>		<u>257,668</u>	<u>105,834</u>	<u>363,501</u>	<u>76,224</u>
<b>Net income/(expenditure) and net movement in funds</b>					
		<u>76,203</u>	<u>(14,709)</u>	<u>61,494</u>	<u>(31,323)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		2,136,440	–	2,136,440	–
<b>Total funds carried forward</b>		<u>2,212,643</u>	<u>(14,709)</u>	<u>2,197,934</u>	<u>(31,322)</u>

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

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The notes on pages 9 to 15 form part of these financial statements.

# Noorul Islam Blackburn

## Statement of Financial Position

31 December 2024

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	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible fixed assets	12	1,791,431	1,792,351
<b>Current assets</b>			
Cash at bank and in hand		412,182	344,622
<b>Creditors: amounts falling due within one year</b>	13	5,679	534
<b>Net current assets</b>		406,503	344,088
<b>Total assets less current liabilities</b>		2,197,934	2,136,439
<b>Net assets</b>		2,197,934	2,136,439
<b>Funds of the charity</b>			
Restricted funds		2,837	–
Unrestricted funds		2,195,097	2,136,440
<b>Total charity funds</b>	14	2,197,934	2,136,440

These financial statements were approved by the board of trustees and authorised for issue on 27 October 2025, and are signed on behalf of the board by:

Mr M S Karolia  
Trustee

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The notes on pages 9 to 15 form part of these financial statements.

# Noorul Islam Blackburn

## Notes to the Financial Statements

Year ended 31 December 2024

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### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 108 Audley Range, Blackburn, Lancashire, BB1 1TF.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

No cash flow statement has been presented for the company.

Disclosures in respect of financial instruments have not been presented.

#### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2024

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#### 3. Accounting policies *(continued)*

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

##### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2024

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#### 3. Accounting policies *(continued)*

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings                      -     20% straight line

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2024

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#### 3. Accounting policies *(continued)*

##### Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Collection boxes, appeals and donations	322,527	91,125	413,651
Rent received	9,361	–	9,361
Other income	1,983	–	1,983
	<u>333,871</u>	<u>91,125</u>	<u>424,995</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
Collection boxes, appeals and donations	42,926	911	43,837
Rent received	921	–	921
Other income	143	–	143
	<u>43,990</u>	<u>911</u>	<u>44,901</u>

#### 5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Support costs	<u>257,668</u>	<u>105,834</u>	<u>363,501</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Support costs	<u>43,848</u>	<u>32,375</u>	<u>76,224</u>

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# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### 6. Expenditure on charitable activities by activity type

	Support costs	<b>Total funds</b>	Total fund
	£	<b>2024</b>	2023
	£	£	£
Charitable activity	361,485	361,485	75,809
Governance costs	2,016	2,016	415
	<u>363,501</u>	<u>363,501</u>	<u>76,224</u>

### 7. Analysis of support costs

	Charitable activity	<b>Total 2024</b>	Total 2023
	£	£	£
Wages and salaries	121,503	121,503	29,259
Books, timetables, receiver costs etc	–	–	1,150
Repairs, maintenance and cleaning	50,296	50,296	11,901
Events and trips	14,735	14,735	–
Light, heat, water and insurance	54,132	54,132	–
Donations distributed	105,833	105,833	32,375
Sundry expenses	1,497	1,497	3
Telephone	1,347	1,347	154
Printing, postage, stationery and computer costs	6,182	6,182	817
Subscriptions	150	150	150
	<u>355,675</u>	<u>355,675</u>	<u>75,809</u>

### 8. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	<b>2024</b>	2023
	£	£
Depreciation of tangible fixed assets	<u>5,810</u>	<u>–</u>

### 9. Independent examination fees

	<b>2024</b>	2023
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>540</u>	<u>300</u>

### 10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2024</b>	2023
	£	£
Wages and salaries	<u>121,503</u>	<u>29,259</u>

The average head count of employees during the year was 13 (2023: 14).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

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# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2024

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#### 11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

#### 12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
<b>Cost</b>			
At 1 January 2024	1,768,193	24,158	1,792,351
Additions	–	4,890	4,890
<b>At 31 December 2024</b>	<u>1,768,193</u>	<u>29,048</u>	<u>1,797,241</u>
<b>Depreciation</b>			
At 1 January 2024	–	–	–
Charge for the year	–	5,810	5,810
<b>At 31 December 2024</b>	<u>–</u>	<u>5,810</u>	<u>5,810</u>
<b>Carrying amount</b>			
<b>At 31 December 2024</b>	<u>1,768,193</u>	<u>23,238</u>	<u>1,791,431</u>
At 31 December 2023	<u>1,768,193</u>	<u>24,158</u>	<u>1,792,351</u>

#### 13. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	540	300
Social security and other taxes	4,714	–
Other creditors	425	234
	<u>5,679</u>	<u>534</u>

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# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

### 14. Analysis of charitable funds

#### Unrestricted funds

	At 1 January 2024	Income £	Expenditure £	Transfers £	At 31 December 2024 £
General funds	2,136,440	333,871	(257,668)	(17,546)	2,195,097

	At 1 January 2023	Income £	Expenditure £	Transfers £	At 31 December 2023 £
General funds	–	43,990	(43,848)	2,136,298	2,136,440

#### Restricted funds

	At 1 January 2024	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Restricted Fund	–	91,125	(105,834)	17,546	2,837

	At 1 January 2023	Income £	Expenditure £	Transfers £	At 31 December 2023 £
Restricted Fund	–	911	(32,375)	31,464	–

### 15. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	1,791,431	–	1,791,431
Current assets	409,345	2,837	412,182
Creditors less than 1 year	(5,679)	–	(5,679)
<b>Net assets</b>	<u>2,195,097</u>	<u>2,837</u>	<u>2,197,934</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	1,792,350	–	1,792,350
Current assets	344,623	–	344,623
Creditors less than 1 year	(534)	–	(534)
<b>Net assets</b>	<u>2,136,439</u>	<u>–</u>	<u>2,136,439</u>

**NOORUL ISLAM BLACKBURN**

England & Wales - Charity number 1202466

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# Accounts

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**Noorul Islam Blackburn**  
**Unaudited Financial Statements**  
**31 December 2023**

**KAROLIA LIMITED**  
Chartered accountants  
Suite 28 Blackburn Enterprise Centre  
Furthergate  
Blackburn  
Lancashire  
BB1 3HQ

# Noorul Islam Blackburn

## Financial Statements

Period ended 31 December 2023

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# Noorul Islam Blackburn

## Trustees' Annual Report

Period ended 31 December 2023

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The trustees present their report and the unaudited financial statements of the charity for the period ended 31 December 2023.

### Reference and administrative details

**Registered charity name** Noorul Islam Blackburn

**Charity registration number** 1202466

**Principal office** 108 Audley Range  
Blackburn  
Lancashire  
BB1 1TF

### The trustees

Mr M S Karolia	(Appointed 23 March 2023)
Mr G M Jhina	(Appointed 23 March 2023)
Mr M H Chothia	(Appointed 23 March 2023)

**Independent examiner** Ahmed Adam Karolia  
Suite 28 Blackburn Enterprise Centre  
Furthergate  
Blackburn  
Lancashire  
BB1 3HQ

### Structure, governance and management

The Charitable Trust is constituted by Trust Deed and its objects are to promote the benefit of the community in Blackburn (the area of benefit) and in particular without prejudice to the generality of the foregoing, the Muslim Community, by associating together the Muslim people and the local authorities and other organisations in a common effort to relieve poverty, sickness, to advance education, to advance the Muslim religion and to provide facilities for recognition and leisure-time occupation with the object of improving the conditions of life of the community.

# Noorul Islam Blackburn

## Trustees' Annual Report *(continued)*

Period ended 31 December 2023

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### Objectives and activities

In furtherance of the objects, but not otherwise, the trustees may exercise the following powers

To make provision for daily prayers, funerals and burial arrangements, marriages and other religious and social ceremonies.

To provide for Islamic Education and language for the Muslim community and their children.

To co-operate in a strictly non-political way with welfare agencies, voluntary organisations, local and central government departments and other agencies in furtherance of the objects and to exchange information and advice with them.

To promote co-operation and unity among Muslim members in furtherance of the common cause and interest in Islam.

To raise funds by means of donations, gifts, legacies, grant aid from statutory authorities and other loans and fund-raising events.

To establish or support any charitable trusts, associations or institutions formed for all or any of the objects.

### Achievements and performance

The new purpose-built mosque project building has been in successful use since the end of year 2011.

### Financial review

#### Risk management

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

#### Reserves Policy

It is the policy of the charity maintain unrestricted funds at a level which equate to approximately 12 months unrestricted expenditure, this provides sufficient funds to cover management and administration and support costs. Unrestricted funds are maintained at least at this level throughout the year.

# Noorul Islam Blackburn

## Trustees' Annual Report *(continued)*

### Period ended 31 December 2023

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The trustees' annual report was approved on 17 March 2025 and signed on behalf of the board of trustees by:

Mr M S Karolia  
Trustee

# Noorul Islam Blackburn

## Independent Examiner's Report to the Trustees of Noorul Islam Blackburn

### Period ended 31 December 2023

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I report to the trustees on my examination of the financial statements of Noorul Islam Blackburn ('the charity') for the period ended 31 December 2023.

#### **Responsibilities and basis of report**

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ahmed Adam Karolia  
Independent Examiner

Suite 28 Blackburn Enterprise Centre  
Furthergate  
Blackburn  
Lancashire  
BB1 3HQ

# Noorul Islam Blackburn

## Statement of Financial Activities

Period ended 31 December 2023

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		Unrestricted funds	2023 Restricted funds	Total funds
	Note	£	£	£
<b>Income and endowments</b>				
Donations and legacies	4	43,990	911	44,901
<b>Total income</b>		<u>43,990</u>	<u>911</u>	<u>44,901</u>
<b>Expenditure</b>				
Expenditure on charitable activities	5,6	43,848	32,375	76,224
<b>Total expenditure</b>		<u>43,848</u>	<u>32,375</u>	<u>76,224</u>
<b>Net expenditure and net movement in funds</b>		<u>142</u>	<u>(31,464)</u>	<u>(31,323)</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		—	—	—
<b>Total funds carried forward</b>		<u>142</u>	<u>(31,464)</u>	<u>(31,322)</u>

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

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The notes on pages 7 to 12 form part of these financial statements.

# Noorul Islam Blackburn

## Statement of Financial Position

31 December 2023

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	Note	2023 £
<b>Fixed assets</b>		
Tangible fixed assets	11	1,792,351
<b>Current assets</b>		
Cash at bank and in hand		344,622
<b>Creditors: amounts falling due within one year</b>	12	<u>534</u>
<b>Net current assets</b>		<u>344,088</u>
<b>Total assets less current liabilities</b>		<u>2,136,439</u>
<b>Net assets</b>		<u>2,136,439</u>
<b>Funds of the charity</b>		
Unrestricted funds		<u>2,136,440</u>
<b>Total charity funds</b>	13	<u>2,136,440</u>

These financial statements were approved by the board of trustees and authorised for issue on 17 March 2025, and are signed on behalf of the board by:

Mr M S Karolia  
Trustee

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The notes on pages 7 to 12 form part of these financial statements.

# Noorul Islam Blackburn

## Notes to the Financial Statements

Period ended 31 December 2023

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### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 108 Audley Range, Blackburn, Lancashire, BB1 1TF.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

No cash flow statement has been presented for the company.

Disclosures in respect of financial instruments have not been presented.

#### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

### Period ended 31 December 2023

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#### 3. Accounting policies *(continued)*

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

##### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

### Period ended 31 December 2023

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#### 3. Accounting policies *(continued)*

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

Period ended 31 December 2023

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### 4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
Collection boxes, appeals and donations	42,926	911	43,837
Rent received	921	–	921
Other income	143	–	143
	<u>43,990</u>	<u>911</u>	<u>44,901</u>

### 5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Support costs	<u>43,848</u>	<u>32,375</u>	<u>76,224</u>

### 6. Expenditure on charitable activities by activity type

	Support costs £	Total funds 2023 £
Charitable activity	75,809	75,809
Governance costs	415	415
	<u>76,224</u>	<u>76,224</u>

### 7. Analysis of support costs

	Charitable activity £	Total 2023 £
Wages and salaries	29,259	29,259
Books, timetables, receiver costs etc	1,150	1,150
Repairs and maintenance	10,293	10,293
Cleaning	1,608	1,608
Donations distributed	32,375	32,375
Sundry expenses	3	3
Telephone	154	154
Printing, postage, stationery and computer costs	817	817
Subscriptions	150	150
	<u>75,809</u>	<u>75,809</u>

### 8. Independent examination fees

	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>300</u>

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# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

### Period ended 31 December 2023

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#### 9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2023</b>
	<b>£</b>
Wages and salaries	<u>29,259</u>

The average head count of employees during the period was 14.

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

#### 10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

#### 11. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
<b>Cost</b>			
At 1 January 2023	–	–	–
Additions	<u>1,768,193</u>	<u>24,158</u>	<u>1,792,351</u>
<b>At 31 December 2023</b>	<u>1,768,193</u>	<u>24,158</u>	<u>1,792,351</u>
<b>Depreciation</b>			
At 1 January 2023 and 31 December 2023	<u>–</u>	<u>–</u>	<u>–</u>
<b>Carrying amount</b>			
At 31 December 2023	<u>1,768,193</u>	<u>24,158</u>	<u>1,792,351</u>

#### 12. Creditors: amounts falling due within one year

	<b>2023</b>
	<b>£</b>
Accruals and deferred income	300
Other creditors	<u>234</u>
	<u>534</u>

# Noorul Islam Blackburn

## Notes to the Financial Statements *(continued)*

Period ended 31 December 2023

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### 13. Analysis of charitable funds

#### Unrestricted funds

	At 1 January 2023	Income £	Expenditure £	Transfers £	At 31 December 2023 £
General funds	—	<u>43,990</u>	<u>(43,848)</u>	<u>2,136,298</u>	<u>2,136,440</u>

#### Restricted funds

	At 1 January 2023	Income £	Expenditure £	Transfers £	At 31 December 2023 £
Restricted Fund 1 - desc in a/cs	—	<u>911</u>	<u>(32,375)</u>	<u>31,464</u>	<u>—</u>

### 14. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	1,792,350	1,792,350
Current assets	344,623	344,623
Creditors less than 1 year	(534)	(534)
<b>Net assets</b>	<u>2,136,439</u>	<u>2,136,439</u>