

**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

		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.

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	534
<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		2,136,440
<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

### 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>

# 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

### 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>