

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

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

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

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

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

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

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

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

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

Noorul Islam Blackburn

Statement of Financial Position

31 December 2024

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

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

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

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

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.

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

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 £
Donations			
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 £
Donations			
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>

Noorul Islam Blackburn

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

6. Expenditure on charitable activities by activity type

	Support costs	Total funds 2024	Total fund 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	Total 2024	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):

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

9. Independent examination fees

	2024	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:

	2024	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).

Noorul Islam Blackburn

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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 £
Cost			
At 1 January 2024	1,768,193	24,158	1,792,351
Additions	–	4,890	4,890
At 31 December 2024	<u>1,768,193</u>	<u>29,048</u>	<u>1,797,241</u>
Depreciation			
At 1 January 2024	–	–	–
Charge for the year	–	5,810	5,810
At 31 December 2024	<u>–</u>	<u>5,810</u>	<u>5,810</u>
Carrying amount			
At 31 December 2024	<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>

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)
Net assets	2,195,097	2,837	2,197,934

	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)
Net assets	2,136,439	—	2,136,439