

Charity Number: 1205689

NUSRAT RELIEF FOUNDATION

Trustees' report and financial statements

for the period ending 31 December 2025

NUSRAT RELIEF FOUNDATION

Contents

	Page
Legal and administrative information	1
Trustees report	2-3
Independent examiners' report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7-10

NUSRAT RELIEF FOUNDATION

Legal and administrative information

Charity number	1205689
Business address	3 Western Road Derby DE23 6SE
Trustees	Mohammed Zuber Attarwala Maimunabibi Attarwala Abdul Odud
Accountants	Ahmed Karolia (FCCA) 20 Moorside Avenue Blackburn Lancashire BB1 2BA
Bankers	Metro Bank 1 Southampton Row London WC18 SHA

NUSRAT RELIEF FOUNDATION

Report of the trustees for the year ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Nusrat Relief Foundation is registered as a Charitable Incorporated Organisation. It is governed by its constitution adopted on the 13 November 2023.

Objectives and activities

To relieve financial hardship among widows, orphans, poor people and other people in financial hardship by means of, but not exclusively, making grants for providing or paying for items, equipment, services and facilities, including the provision of food, clean water, clothing and other necessities, livelihood programmes, and costs for medical treatment for the benefit of the said persons.

To advance the religion of Islam by means of , but not exclusively, the provision of facilities for worship and Islamic education, in accordance with the teachings of the Quran and the teachings of Prophet Muhammad (PBUH) as interpreted and accepted by the Ahle-Sunnah Wal-Jamaa-ah School of Thought.

To advance education for the benefit of the general public by means of, but not exclusively, the provision or the assistance in the provision of schools and supplementary schools for public benefit.

Achievements and performance

Charitable activities

During the accounting year ending 31 December 2025, the trustees consider the charity has performed well with a significant amount repaid from unrestricted reserves to settle creditor balances in relation to the acquisition of the charity building that is held as an Endowment. In India, poor and desolate people have benefited through humanitarian aid provided by the charity.

Financial review

The reserves are adequate, the Trustees are continuously working hard to raise funds for the charity.

NUSRAT RELIEF FOUNDATION

Report of the trustees for the year ended 31 December 2025

Statement of trustees' responsibilities

The trustees are responsible 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).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

Mr Mohammed Zuber Attarwala
Trustee

Date: 01 April 2026

NUSRAT RELIEF FOUNDATION

Independent examiner's report to the trustees on the unaudited financial statements of NUSRAT RELIEF FOUNDATION

I report on the accounts of NUSRAT RELIEF FOUNDATION for the year ended 31 December 2025 set out on pages 2 to 10.

Respective responsibilities of trustees and independent examiner

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

Basis of independent examiner's statement

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 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner

Ahmed Karolia (FCCA)

Date: 01 April 2026

NUSRAT RELIEF FOUNDATION

Statement of financial activities For the year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2025 Total £	2024 Total £
Incoming resources						
Incoming resources from generating funds:						
Voluntary income	2	16,405	6,984	-	23,389	30,395
Other income resources	3	-	-	-	-	-
Total income resources		16,405	6,984	-	23,389	30,395
Resources expended						
Costs of generating funds:						
Costs of generating voluntary income	4	(16,800)	(1,359)	-	(18,159)	-
Total resources expended		(16,800)	(1,359)	-	(18,159)	-
Transfer between funds:						
Endowment funds:						
Property Acquisition	8	-	-	-	-	(30,000)
Total resources expended		-	-	-	-	(30,000)
Total funds brought forward		395	-	30,000	30,395	-
Total funds carried forward		-	5,625	30,000	35,625	395

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

NUSRAT RELIEF FOUNDATION

Balance sheet as at 31 December 2025

		2025		2024	
	Notes	£	£	£	£
Fixed Assets					
Tangible Assets	8	30,000		30,000	
Current Assets					
Debtors	6	-		-	
Cash at bank and in hand		5,625		395	
		35,625		30,395	
Creditors: amounts falling due within 1 year	7	(16,733)		(30,000)	
Net current assets			18,892		395
Total Net assets			18,892		395
The fund of the charity:					
Endowment funds					
Endowment Fixed Asset Funds	8	30,000		30,000	
Unrestricted funds					
Unrestricted income funds	7	(16,733)		(29,605)	
Restricted funds					
Restricted income funds	10	5,625		-	
Total funds			18,892		395

The financial statements were approved by the trustees on 01 April 2026 and signed on its behalf by

Mr Mohammed Zuber Attarwala
Trustee

The note on pages 7 to 10 form an Integral part of these financial statements

NUSRAT RELIEF FOUNDATION

Notes to financial Statements for the year ended 31 December 2025

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1 Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2 Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3 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 following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

1.4 Resources expended

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

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises 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.

1.5 Tangible fixed assets

Tangible assets are included at cost less depreciation. Fixed assets that are part of the masjid building are not depreciated as they are considered a perpetual endowment with a useful life of more than 50 years.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives:

Freeholding buildings	0%
Plant and machinery	5% Straight line

NUSRAT RELIEF FOUNDATION

Notes to financial Statements for the year ended 31 December 2025

1.6 Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

Endowment fixed asset funds as applied to mosque property is a religious endowment. The properties under Waqaf endowment are dedicated to Allah SWT for public benefit on a perpetual basis. Waqaf funds cannot be gifted, granted or disposed.

1.7 Liability to Taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

1.8 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity

1.9 Significance of financial instruments to the charity's position

There are no implications of such matters to the charity .

2. Voluntary income

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Loan Qarz-e-Hasna	3,233	-	3,233	-
Donations	13,172	6,984	20,156	30,395
	16,405	6,984	23,389	30,395

NUSRAT RELIEF FOUNDATION

Notes to financial Statements for the year ended 31 December 2025

3. Other income resources

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Books and literature	-	-	-	-
	-	-	-	-

4. Cost of generating voluntary income

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Property Maintenance & Renovations	-	-	-	-
	-	-	-	-

5. Employees cost

Employment Costs

Other costs

2025	2024
-	-

No employee received emoluments of more than £60,000 (2024 : None).

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

2025	2024
-	-

6. Debtors

	2025 Total £	2024 Total £
Other debtors	-	-
	-	-

7. Creditors amounts falling due within one year

	2025 Total £	2024 Total £
Trade Creditors	(16,733)	(30,000)
	(16,733)	(30,000)

NUSRAT RELIEF FOUNDATION

Notes to financial Statements for the year ended 31 December 2025

8. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Fund balances at 31 December 2025 as represented by:				
Tangible Fixed Assets	-	-	30,000	30,000
Current Assets	-	5,625	-	5,625
	<u>-</u>	<u>5,625</u>	<u>30,000</u>	<u>35,625</u>

9. Unrestricted funds

	At 31st December 2024 £	Incoming resources £	Outgoing resources £	At 31st December 2025 £
Unrestricted funds	395	16,405	(16,800)	-
	<u>395</u>	<u>16,405</u>	<u>(16,800)</u>	<u>-</u>

10. Restricted funds

	At 31st December 2024 £	Incoming resources £	Outgoing resources £	At 31st December 2025 £
Restricted funds	-	6,984	(1,359)	5,625
	<u>-</u>	<u>6,984</u>	<u>(1,359)</u>	<u>5,625</u>

NUSRAT RELIEF FOUNDATION

The following pages do not form part of the statutory accounts.

NUSRAT RELIEF FOUNDATION

Detailed statement of financial activities for the year ended 31 December 2025

	2025			2024		
	£	£	£	£		£
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Incoming resources						
Incoming resources from generating funds						
Voluntary income						
Loan Qarz-e-Hasna	3,233	-	3,233	-	-	-
Donations	13,172	6,984	20,156	395	30,000	30,395
	16,405	6,984	23,389	395	30,000	30,395
Total incoming resources from generating funds	16,405	6,984	23,389	395	30,000	30,395
Other income resources						
Books and literature	-	-	-	-	-	-
	-	-	-	-	-	-
Total incoming resources	16,405	6,984	23,389	395	30,000	30,395
Resources expended						
Costs of generating funds						
Educational resources	-	-	-	-	-	-
Gifts and hospitality	-	-	-	-	-	-
Educational programmes and events	-	-	-	-	-	-
Finance costs	-	-	-	-	-	-
Building Maintenance and renovations	-	-	-	-	-	-
Insurance	-	-	-	-	-	-
Motor and travel costs	-	-	-	-	-	-
Telephone and internet	-	-	-	-	-	-
Office stationery, postage and printing	-	-	-	-	-	-
Qarz-e-Hasna Repayment	(16,500)	-	(16,500)	-	-	-
Professional Service Fee	(300)	-	(300)	-	-	-
Grants and donations	-	(1,359)	(1,359)	-	-	-
	(16,800)	(1,359)	(18,159)	-	-	-
Total cost of generating voluntary income	(16,800)	(1,359)	(18,159)	-	-	-
Fundraising trading:						
cost of goods sold and other costs						
Total costs of generating funds			(18,159)			-
			2025			2024
			£			£
Charitable activities			5,230			30,395
Net incoming/(outgoing) resources for the year						