REGISTERED CHARITY NUMBER: 1133459

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

Najat Foundation

ACN Accountants
Chartered Certified Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

Najat Foundation

Contents of the Financial Statements
for the Year Ended 31 December 2025

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10
Detailed Statement of Financial Activities	11

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity are:

To promote the benefit of people in bangladesh, in particular but not exclusively orphans and the poor by:

1) the advancement of education, training and employment opportunities;
2) the relief of poverty, sickness and distress;
3) the promotion of good health and health education; and
4) any such other purposes deemed charitable by the law of england and wales as the trustees shall from time to time determine

Management and administration

The charity is organised with a committee elected by the members to oversee the overall activities. The charity has appointed trustees. The trustees are the people responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. The names of trustees are declared when a charity is first registered. The trustees are responsible for keeping the list up to date and may do this by updating their details online as it happens, using their Annual Return, or for charities with income below £10,000, by using their Annual Update.
One member is nominated as a chairperson to monitor the day to day operation of the charity.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities and setting the grant making policy for the year.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the financial year ended 31 December 2025, Najat Foundation continued its charitable activities aimed at supporting disadvantaged communities, particularly orphans and people living in poverty in Bangladesh.

The charity received voluntary donations totalling £30,759 during the year, compared with £72,720 in the previous year.

During the year, the charity incurred expenditure of £26,911 in support of Bangladesh Educational Projects, contributing towards its charitable objectives of advancing education, relieving poverty and supporting disadvantaged people.

The trustees remain committed to ensuring that charitable funds are used effectively and in accordance with the charity's objectives, while continuing to support vulnerable and underprivileged communities.

FINANCIAL REVIEW

Reserves policy

The charity's policy is to maintain sufficient unrestricted reserves to meet its short-term operating requirements and ensure the continuity of its charitable activities.

As at 31 December 2025, the charity held unrestricted reserves of £1,532, representing an improvement from the deficit of £456 reported at the previous year end.

The trustees recognise that the level of reserves remains modest and will continue to monitor the charity's financial position closely. They aim to strengthen reserves through prudent expenditure management and continued fundraising to support the charity's future activities.

FINANCIAL REVIEW

The charity received total income of £30,759 during the year ended 31 December 2025, compared with £72,720 in the previous year.

Total expenditure for the year amounted to £28,771, compared with £73,608 in 2024.

The Statement of Financial Activities shows a net surplus of £1,988 for the year, compared with a deficit of £888 in the previous year.

As at 31 December 2025, the charity had total unrestricted funds of £1,532, compared with negative funds of £456 at the previous year end.

Cash at bank amounted to £2,852, with outstanding creditors of £1,320.

Although the charity's financial position improved during the year, the trustees recognise that the level of available reserves remains relatively low. They will continue to monitor expenditure carefully, maintain financial controls and seek opportunities to increase donations and strengthen the charity's longer-term financial sustainability.

FUTURE PLANS

Looking ahead, the trustees aim to consolidate the charity’s operations, enhance fundraising initiatives, and seek new grant opportunities. Efforts will focus on achieving financial recovery while maintaining the quality and impact of charitable activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk management

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1133459

Principal address

259 Whitechapel Road
London
E1 1DB

Trustees

S A Hamidi
B Haque
A Z Zaman

Independent Examiner

ACN Accountants
Chartered Certified Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

Approved by order of the board of trustees on 23 October 2026 and signed on its behalf by:

S A Hamidi - Trustee

Independent examiner's report to the trustees of Najat Foundation
I report to the charity trustees on my examination of the accounts of Najat Foundation (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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.

Anwar F Chowdhury FCCA

ACN Accountants
Chartered Certified Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

23 October 2026

Najat Foundation

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		30,759	72,720
EXPENDITURE ON			
Raising funds		720	10,000
Charitable activities			
Bangladesh Educational Projects		26,911	42,534
Goreeb Masjid Projects		-	21,014
Other		1,140	60
Total		28,771	73,608
NET INCOME/(EXPENDITURE)		1,988	(888)
RECONCILIATION OF FUNDS			
Total funds brought forward		(456)	432
TOTAL FUNDS CARRIED FORWARD		1,532	(456)

The notes form part of these financial statements

Najat Foundation

Balance Sheet
31 December 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
CURRENT ASSETS			
Cash at bank		2,852	864
CREDITORS			
Amounts falling due within one year	4	(1,320)	(1,320)
NET CURRENT ASSETS/(LIABILITIES)		1,532	(456)
TOTAL ASSETS LESS CURRENT LIABILITIES		1,532	(456)
NET ASSETS/(LIABILITIES)		1,532	(456)
FUNDS	5		
Unrestricted funds		1,532	(456)
TOTAL FUNDS		1,532	(456)

The financial statements were approved by the Board of Trustees and authorised for issue on 23 October 2026 and were signed on its behalf by:

S A Hamidi - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

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3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	72,720
EXPENDITURE ON	
Raising funds	10,000
Charitable activities	
Bangladesh Educational Projects	42,534
Goreeb Masjid Projects	21,014
Other	60
Total	73,608
NET INCOME/(EXPENDITURE)	(888)
RECONCILIATION OF FUNDS	
Total funds brought forward	432
TOTAL FUNDS CARRIED FORWARD	(456)

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other creditors	1,320	1,320

5. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	(456)	1,988	1,532
TOTAL FUNDS	(456)	1,988	1,532

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	30,759	(28,771)	1,988
TOTAL FUNDS	30,759	(28,771)	1,988

continued...

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	432	(888)	(456)
TOTAL FUNDS	432	(888)	(456)

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	72,720	(73,608)	(888)
TOTAL FUNDS	72,720	(73,608)	(888)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	432	1,100	1,532
TOTAL FUNDS	432	1,100	1,532

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	103,479	(102,379)	1,100
TOTAL FUNDS	103,479	(102,379)	1,100

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6. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

Najat Foundation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	30,759	72,720
Total incoming resources	30,759	72,720
EXPENDITURE		
Other trading activities		
Advertising, promotion & Campaign	720	10,000
Charitable activities		
Grants to charitable projects	26,911	62,948
Support costs		
Finance		
Bank charges	40	60
Other		
Sundries	600	-
Governance costs		
Accountancy and legal fees	500	600
Total resources expended	28,771	73,608
Net income/(expenditure)	1,988	(888)