Amanah Aid

Trustees' report and Financial statements

For the year ended 31 December 2025

1a Brayford Square
London
E1 0SG
Registered charity no: 1167598

CONTENT

	Page
Legal and Administrative Information	1
Structure: Governance and Management	2
Independent Examiner's Report to the Board of Trustees of Amanah Aid	5
Statement of Financial Activities	6
Balance sheet	7
Notes to the financial statements	8

LEGAL AND ADMINISTRATIVE INFORMATION

Status

Charitable Incorporated Organization in England & Wales Registered 10th June 2016.

Charity Registration Number: 1167598

Trustees

M Foijul Islam (resigned 18.04.2025)
Md Kamal Mamnoon
Shahed Alam
Abdul Gaffar (Appointed 18.04.2025)

Registered Office

1a Brayford Square
London E1 0SG

Company Address

1a Brayford Square
London E1 0SG

Banker

Lloyds Bank

Independent Examiner

Alamgir Hossain FCCA

STRUCTURE: GOVERNANCE AND MANAGEMENT

Governing Document

Amanah Aid is established as a charitable organization CIO with the Charity's Commission and is governed by a constitution.

The organization received its charity status from the Charity Commission on the 10th June 2016. The organizations is very small and simple in structure, enabling it to be focused on its objectives enabling three trustee; Chairman, Secretary and Treasure to run the day to day work with the support of other members and seek external support where required in the area of finance and accounts etc.

The trustees ensure to the best of their ability to ensure proper due diligence is carried out, end use of fund and value for money in implementing projects.

Our Aims and Objectives

1. The advancement of education for the benefit of the general public, in particular but not exclusively for the poor and needy people of Bangladesh and UK by funding and supporting existing ongoing educational institutes and organizations.

2. The relief of sickness and the preservation of health, in particular but not exclusively, among poor and needy people living in Bangladesh by funding and supporting existing ongoing healthcare institutes and organizations and by funding and supporting the installations of bore holes, water pumps and latrines buildings.

3. The relief of financial hardship, in particular but not exclusively, among poor and needy people living in Bangladesh by funding and supporting the building of new temporary and permanent housing and repairing existing shelters damaged by natural and man-made disasters.

4. The relief of financial need and suffering amongst victims of natural or other kinds of disaster, in particular in Bangladesh and the UK, in the form of food, food banks, food vouchers and money (or other means deemed suitable) for persons, bodies, organizations and/or countries affected including the provision of medical aid by arranging for the purchase and delivery of aid to such areas; co-operating with others to get aid to the right place; identifying the real needs of those affected by disaster and ways of meeting those needs;

5. To further and advance such other purposes which may be charitable according to the law of England and Wales as the trustees see fit from time to time.

Public Benefit

The Trustees confirm that they have considered the general guideline issued by the Charity Commission in connection with Public Benefit in setting the objectives of the Charity and in particular they have considered hold planned activities further the Charity's objects.

Trustees' Report

Achievements and Performance

During the reporting period, the charity continued to make a positive difference to vulnerable communities in rural Bangladesh. We successfully completed the construction of a further two masjid/community centre projects in the Sylhet Division. These centres provide important spaces for worship, education, community gatherings and social support, helping to strengthen local communities and improve access to essential community facilities.

In addition, the charity distributed hundreds of Ramadan food packs to poor and needy families. Each pack contained essential food items to help families meet their basic needs during the holy month of Ramadan. This initiative provided practical support to vulnerable households experiencing financial hardship and reflected our ongoing commitment to compassion, community welfare and charitable service.

These achievements demonstrate the charity's continued dedication to supporting underserved communities and delivering meaningful assistance to those most in need.

Risk Management

The Trustees recognize their responsibility to identify, assess and manage the risks to which the charity may be exposed, including risks relating to its financial position, reputation, safeguarding, project delivery and the effective use of charitable funds. The Trustees will continue to review the charity's activities and financial controls and, where necessary, establish appropriate systems and procedures to minimize identified risks. Risk management will be reviewed regularly to ensure that the charity operates responsibly, transparently and in accordance with its charitable objectives.

Future Plans

Looking ahead, the charity remains committed to expanding its work and providing continued support to vulnerable communities in rural Bangladesh. Our key priorities include:

Construction of Two Additional Masjid/Community Centers: We aim to complete the construction of two further masjid/community centers in the Sylhet Division, providing valuable facilities for worship, education and community engagement.

Continued Support for Poor and Needy Families: We plan to continue distributing Ramadan food packs and delivering seasonal assistance projects to support families facing poverty and hardship throughout the year.

Emergency Relief Efforts: We aim to strengthen our ability to respond to emergencies, including floods, cyclones and other natural disasters, by providing timely assistance and essential relief to affected communities.

The Trustees remain committed to ensuring that the charity's resources are used effectively to advance its charitable purposes. Through sustainable community development, practical humanitarian assistance and responsive emergency relief, the charity will continue working to improve lives, support those in need and build stronger, more resilient communities in rural Bangladesh.

Financial review

We are pleased to report strong financial growth in 2025, reflecting increased fundraising efforts and the successful backdated claim of Gift Aid from previous years.

Income Overview

Total income in 2025: £30,811, 2024 (£39,225)

Expenditure Overview

Total expenditure in 2025: £33,535, 2024 (£34,683)

Breakdown of 2025 Spending:
£29,316 – Directly on charitable projects
£555 – Fundraising activities
£3,664 – Project Overheads and administrative costs

Trustees Responsibilities in relation to the Financial Statements

Company law requires the trustees to prepare Financial Statements which give a true and fair view of the state of affairs of the Charity's at the end of the financial year and of its surplus or deficit for the financial period. In doing so the trustees are required to;

- Select suitable accounting policies and apply consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standard have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements are on a going concern basis unless it is inappropriate to presume that the charity will continue to operate. We have budget in operation for the next year and hope to achieve expected target.

The trustees are responsible to maintain proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure that the financial statement comply with the companies act 2006. The trustees are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection or fraud and other irregularities.

These Accounts have been delivered in accordance with the provisions applicable to charities and approved by trustees on 26.10.2026

Approved By:

Kamal Mamnoon	Shahed Alam	Abdul Gaffar
Chair	Secretary	Treasurer

INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF AMANAH AID

I report on the accounts of the Amanah Aid for the year ended 31st December 2025, which are set out on pages 6 to 10.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(1) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with Section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

   Have not been met; or

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

3. This report is prepared for the internal use of Amanah Aid only. No responsibility is assumed to any other person.

Alamgir Hossain, FCCA
London

Date: 26.10.2026

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
INCOME					
Voluntary income:					
Donations	2	30,811	-	**30,811**	39,225
TOTAL INCOME		**30,811**	**-**	**30,811**	39,225
EXPENDITURE					
Costs of raising funds:					
Fundraising cost		555	-	**555**	1,938
Expenditure on charitable activities:					
Programme expenditure		32,980	-	**32,980**	32,745
TOTAL EXPENDITURE	3	**33,535**	**-**	**33,535**	34,683
Net income/(expenditure) and net movement in funds for the year		**(2,724)**	**-**	**(2,724)**	4,542
Reconciliation of funds:					
Transfers between funds	4	-	-	**-**	-
Total Funds brought forward	4	16,483	-	**16,483**	11,941
Total funds carried forward		**13,759**	**-**	**13,759**	16,483

The results for the year shown above all derive from continuing operations.

All recognised gains and losses are reflected in the Statement of Financial Activities and therefore no separate statement of total recognised gains and losses has been presented.

The notes on pages 8 to 10 form an integral part of these financial statements.

BALANCE SHEET

Balance sheet as at 31 December 2025

	Notes	2025	2024
		£	£
Fixed assets			
Tangible assets		-	-
Investments		-	-
		-	-
Current assets			
Debtors		-	-
Cash at bank and in hand		**13,759**	16,483
		13,759	16,483
Creditors: amounts falling due within one year		-	-
Total assets less current liabilities		**13,759**	16,483
Creditors: amounts falling due after more than one year		-	-
Net assets		**13,759**	16,483
The funds of the charity:			
Unrestricted income funds			
- General fund	4	**9,843**	16,483
Restricted income funds		**3,916**	-
Total charity funds		**13,759**	16,483

The financial statements were approved by the Trustees on: 26.10.2026 and signed on its behalf by:

Kamal Mamnoon	Shahed Alam	Abdul Gaffar
Chairman	Secretary	Treasurer

The accompanying notes on pages 8 to 10 form an integral part of these Financial Statements

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

1 Accounting policies

a) Basis of accounting

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The accounting policies below have been adopted for material items.

b) Incoming resources

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when Amanah Aid is entitled to the receipt and the amount can be measured with reasonable certainty. Gifts in Kind for which Amanah Aid accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by volunteers has not been included.

Grants, including grants for the purchase of fixed assets, are recognized in full in the Statement of Financial Activities in the year in which they are receivable.

c) Resources expended

Resources expended are recognized in the year in which they are incurred.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

d) Tangible fixed assets and depreciation

Non-programme expenditure of more than £50 per item for buildings, equipment and leasehold improvements is capitalised at cost. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Leasehold properties	Straight line over the life of the lease		
Freehold properties	5% straight line	Computers and software	25% straight line
Fixtures and fittings	15% straight line	Office equipment	15% straight line

e) Funds

General funds are unrestricted funds which are necessary for the proper functioning of the charity and other funds available for use at the discretion of the trustees in furtherance of the charity's objectives.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are subject to specific restrictions as imposed by the donor or nature of the appeal.

f) Taxation

As a registered charity, Amanah Aid is exempt from taxation of income and gains to the extent these are applied to charitable object

2	Donations	Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	Total 2024 £
	General Donation	30,811	-	30,811	39,225
		30,811	**-**	**30,811**	39,225

3	Analysis of expenditure on charitable activities	Direct costs £	Staff costs £	Support costs £	**2025 Total costs £**	2024 Total costs £
	Cost of generating funds	493	-	62	**555**	1,938
	Charitable activities					
	Emergency relief	-		-	**-**	1,896
	Housing	-		-	**-**	-
	Masjid Project	17,386		2,173	**19,559**	18,505
	Ramadan Food pack	11,930		1,491	**13,421**	12,344
	Total Charitable activities	29,316	-	3,664	**32,980**	32,745
	Total expenditure	**29,809**	**-**	**3,726**	**33,535**	34,683

3.1 Analysis of governance and support costs

	2025 £	2024 £
Governance cost		
Legal & Other Professional Fees	**-**	500
	-	500
Support costs		
Office Expenses	**3,726**	4,170
	3,726	4,170
	3,726	4,670

3.2 Staff cost and number of employees

	2025 Number	2024 Number
The average monthly numbers of employees in the UK during the year were:		
Permanent	-	-
Temporary	-	-
Volunteer (head count)	-	-

Employment costs	2025 £	2024 £
Gross Pay	-	-
Employer's national insurance	-	-
	-	-

No employee earned more than £60,000 during the year (2023: None).

4 Movement of funds

Unrestricted funds	As at 01-Jan-25 £	Incoming Resources £	Resources Expended £	Transfers £	As at 31-Dec-25 £
General fund	16,483	9,022	(555)	(15,107)	9,843
Total unrestricted funds	**16,483**	**9,022**	**(555)**	**(15,107)**	**9,843**
Project funds					
Masjid Project	-	10,070	(19,559)	13,405	3,916
Ramadan Food pack	-	11,719	(13,421)	1,702	-
Total project funds	**-**	**21,789**	**(32,980)**	**15,107**	**3,916**
TOTAL	**16,483**	**30,811**	**(33,535)**	**-**	**13,759**