Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

Charity registration number 1190503 (England and Wales)

NOOR RELIEF FUND

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Al-Shahib A Alkateb J Saraj R I Jaffrey R Bilgrami
Charity number (England and Wales)	1190503
CIO number	CE022607
Principal address	4 Dalston Gardens Stanmore HA7 1BU
Auditor	Deitch Cooper LLP 3 Hobbs House Harrovian Business Village Bessborough Road Harrow Middlesex United Kingdom HA1 3EX
Bankers	National Westminster Bank Plc The Co-operative Bank Plc

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

CONTENTS

	Page
Trustees' report	1 - 3
Independent auditor's report	4 - 6
Statement of financial activities	7
Statement of financial position	8
Statement of cash flows	9
Notes to the financial statements	10 - 20

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The object of the charity is:

For the public benefit the relief of poverty and hardship among orphans, widows and other people in need anywhere in the world by providing:

a) financial support, healthcare, house building, other urgent needs and other such charitable services as the CIO may see fit from time to time.

b) education, training and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Volunteers

The charity is very involved with the wider community and uses the help of many volunteers as and when required. The Trustees wish to thank all volunteers for their support and services.

Achievements and performance

Significant activities and achievements against objectives

During this financial year, the charity steadfastly pursued its objectives through the implementation of various projects across multiple overseas regions. In Iraq, Yemen, Pakistan, and East Africa, monthly sponsorship stipends provided orphans with essential support to cover part of their daily expenses. The organisation also successfully funded several medical treatments for destitute orphans and needy families. Throughout the month of Ramadan, Noor Relief Fund (NRF) distributed hundreds of food hampers to vulnerable and orphaned families in Africa, Yemen, and Pakistan. In November 2025, NRF hosted its annual Gala Dinner themed "Build schools for deprived communities in Pakistan and East Africa". Following the event, and in collaboration with partners in East Africa and Pakistan NRF funded several school projects in these areas. Furthermore, NRF continued its housing project in Pakistan and East Africa, by constructing houses for the needy and orphaned families. Finally, the water wells project stood as one of the organisation's core strategic initiatives during 2025.

Financial review

The Trustees are pleased with the financial performance and staff support during the year. The income generated by the charity and how it has been applied are shown on the Statement of Financial Activities and in the related notes.

Total income of the charity for the year was £1,734,806 (2024: £1,508,342). The primary activity for generating income remains voluntary donations. There were no significant fundraising activities during the year. Income received is expended on charitable activities and attributable support costs. Total expenditure for the year was £1,707,916 (2024: £1,317,138). The surplus for the year will be spent on charitable activities carried out in forthcoming years.

Total funds carried forward to forthcoming years amounted to £1,261,013 (2024: £1,234,123), comprising unrestricted funds amounting to £463,667 (2024: £584,534) and restricted funds amounting to £797,346 (2024: £649,589). The breakdown and purposes of the restricted funds are detailed in the notes to the accounts. Unrestricted funds comprise funds that are available for use where needed most at the discretion of the Trustees.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

Reserves policy

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Major risks

The Trustees recognise that effective risk management is essential in achieving the charity's objectives. Risk management is considered as an integral element of all decision making and appropriate procedures to ensure that risk levels are acceptable in each case are identified. The Trustees believe that it is important to to ensure the approach to risk management remains fit for purpose. The Trustees review the risk management processes of the charity on a regular basis to ensure they remain effective. The Trustees address liquidity risk by reviewing the charity's liquid resources on a continuing basis. At present, no uncertainty exists regarding liquidity or cash flow. The Trustees consider that the risk management procedures currently in place sufficiently mitigate risk and meet the needs of the charity.

Plans for future periods

The charity's objectives over the forthcoming year are to continue the ongoing charitable activities and projects.

Structure, governance and management

The Charity is a charitable incorporated organisation registered on 21 July 2020 and its governing document is a constitution as amended on 4 March 2021. The charity trustees manage the affairs of the CIO.

The Trustees who served during the year and up to the date of signature of the financial statements were:
A Al-Shahib
A Alkateb
J Saraj
R I Jaffrey
R Bilgrami

Recruitment and appointment of trustees

To be eligible for trusteeship every charity trustee must be a natural person. Every trustee must be appointed for a term of 3 years by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. Any person retiring as a charity trustee is eligible for reappointment.

The members of the CIO are its charity trustees. Membership of the CIO cannot be transferred to anyone else.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The 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 the state of affairs of the 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 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 sufficient accounting records that 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, the Charity (Accounts and Reports) Regulations 2008 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.

The Trustees' report was approved by the Board of Trustees.

Signed by:
Dr Ali Al-Shahib
DDCBD2B8603A4F6...
A Al-Shahib
Trustee

25 August 2026

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF NOOR RELIEF FUND

Opinion

We have audited the financial statements of Noor Relief Fund (the 'Charity') for the year ended 31 December 2025 which comprise the statement of financial activities, the statement of financial position, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- we identified the laws and regulations applicable to the charity through discussions with management and from our knowledge and experience of the sector and activities of the charity;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities (Accounts and Reports) Regulations 2008 and the Charities Act 2011;
- we assessed the extent of compliance with the laws and regulations identified through making enquiries of management and inspecting documentation; and
- we identified laws and regulations which were communicated within the audit team and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the financial statements to material misstatements including obtaining an understanding of how fraud might occur by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls we performed the following procedures:

- we performed analytical procedures to identify any unusual or unexpected relationships;
- we assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- we investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations we designed procedures which included, but were not limited to, agreeing financial statement disclosures to underlying supporting documentation and remaining alert for actual and potential litigation and claims during our other audit procedures. We did not identify any key audit matters relating to irregularities, including fraud.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Deitch Cooper LLP, Statutory Auditor
Chartered Certified Accountants
3 Hobbs House
Harrovian Business Village
Bessborough Road
Harrow
Middlesex
HA1 3EX
United Kingdom
25 August 2026

Deitch Cooper LLP is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	421,771	1,312,748	1,734,519	343,895	1,162,440	1,506,335
Charitable activities	**4**	-	-	-	1,450	-	1,450
Investments	**5**	287	-	287	557	-	557
Total income		422,058	1,312,748	1,734,806	345,902	1,162,440	1,508,342
Expenditure on:							
Charitable activities	**6**	532,134	1,175,782	1,707,916	172,841	1,144,297	1,317,138
Total expenditure		532,134	1,175,782	1,707,916	172,841	1,144,297	1,317,138
Net income/(expenditure)		(110,076)	136,966	26,890	173,061	18,143	191,204
Transfers between funds		(10,791)	10,791	-	(23,715)	23,715	-
Net movement in funds		(120,867)	147,757	26,890	149,346	41,858	191,204
Reconciliation of funds:							
Fund balances at 1 January 2025		584,534	649,589	1,234,123	435,188	607,731	1,042,919
Fund balances at 31 December 2025		463,667	797,346	1,261,013	584,534	649,589	1,234,123

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**12**		4,634		4,820
Current assets					
Debtors	**13**	57,870		41,003	
Cash at bank and in hand		1,322,307		1,206,009	
		1,380,177		1,247,012	
Creditors: amounts falling due within one year	**14**	(123,798)		(17,709)	
Net current assets			1,256,379		1,229,303
Total assets less current liabilities			1,261,013		1,234,123
The funds of the Charity					
Restricted income funds	**15**		797,346		649,589
Unrestricted funds	**16**		463,667		584,534
			1,261,013		1,234,123

The financial statements were approved by the Trustees on 25 August 2026

Signed by:
Dr Ali Al-Shahib
DDCBD2B8603A4F6...
A Al-Shahib
Trustee

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**19**		117,020		185,683
Investing activities					
Purchase of tangible fixed assets		(1,009)		(1,956)	
Investment income received		287		557	
Net cash used in investing activities			(722)		(1,399)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			116,298		184,284
Cash and cash equivalents at beginning of year			1,206,009		1,021,725
Cash and cash equivalents at end of year			1,322,307		1,206,009

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

NOOR RELIEF FUND

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

Noor Relief Fund is a charitable incorporated organisation registered with the Charity Commission. Its principal address is 4 Dalston Gardens, Stanmore, HA7 1BU.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Donations are recognised on receipt unless performance conditions require deferral of the amount until the performance conditions have been met. Pledges of donations are not treated as a legally enforceable obligation on the part of the donor until receipt of the income is certain. Pledges are considered sufficient evidence of the wishes of the donor to allocate the income to a particular purpose or fund. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	20% Straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	243,850	1,312,748	1,556,598	178,036	1,162,440	1,340,476
Gift Aid	177,921	-	177,921	165,859	-	165,859
	421,771	1,312,748	1,734,519	343,895	1,162,440	1,506,335

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

3 Income from donations and legacies **(Continued)**

The charity uses unpaid volunteers to assist in providing its charitable activities. In accordance with the Charities SORP (FRS102) (2019), the contribution of these volunteers carrying out charitable activities has not been included as income and expenditure in the accounts as it is impractical for their contribution to the charity to be measured reliably for accounting purposes.

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Activities and events		
Ancillary income	-	1,450

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	287	557

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

6 Expenditure on charitable activities

	Relief activities 2025 £	Sponsorship 2025 £	Total 2025 £	Relief activities 2024 £	Sponsorship 2024 £	Total 2024 £
Direct costs						
Staff costs	25,530	-	25,530	11,050	-	11,050
Relief funds expenditure	633,984	-	633,984	355,651	-	355,651
Sponsorship expenditure	-	569,418	569,418	-	598,347	598,347
	659,514	569,418	1,228,932	366,701	598,347	965,048
Share of support and governance costs (see note 8)						
Support	323,929	110,928	434,857	204,500	136,033	340,533
Governance	44,127	-	44,127	11,557	-	11,557
	1,027,570	680,346	1,707,916	582,758	734,380	1,317,138
Analysis by fund						
Unrestricted funds	532,134	-	532,134	172,841	-	172,841
Restricted funds	495,436	680,346	1,175,782	409,917	734,380	1,144,297
	1,027,570	680,346	1,707,916	582,758	734,380	1,317,138

7 Description of charitable activities

Relief activities

These relate to a variety of activities and support projects for the benefit of relieving poverty, illiteracy and communities in need.

Sponsorship

The sponsorship program provides vulnerable orphans with support for a range of issues and gives access to a more normal life.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

8 Support costs allocated to activities

	2025	2024
	£	£
Staff costs	331,713	246,278
Depreciation	1,195	1,011
Postage and stationery	1,875	1,225
Subscriptions	309	1,928
General expenses	12,168	4,574
Transaction charges	2,614	857
Staff training	40,829	48,337
IT costs	5,084	4,889
Project administration	28,373	20,874
Travel	10,370	5,948
Telephone and internet	327	241
Temporary staff	-	4,371
Governance costs	44,127	11,557
	478,984	352,090
Analysed between:		
Relief activities	368,056	216,057
Sponsorship	110,928	136,033
	478,984	352,090

Governance costs comprise:	2025 £	2024 £
Audit fees	8,070	8,070
Legal and professional	324	3,487
Events and Fundraising consultancy	35,733	-
	44,127	11,557

Where support and governance costs are not directly attributable to a single activity a fair share of support and governance costs has been apportioned to each charitable activity.

9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	9	9

Employment costs	2025 £	2024 £
Wages and salaries	326,202	238,095
Social security costs	24,987	15,880
Pension costs	6,054	3,353
	357,243	257,328

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 to £70,000	1	-

11 Taxation

The charity is exempt from taxation on its activities because all of its income and gains are applied for charitable purposes.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

12 Tangible fixed assets

	Plant and equipment
	£
Cost	
At 1 January 2025	5,974
Additions	1,009
At 31 December 2025	6,983
Depreciation and impairment	
At 1 January 2025	1,154
Depreciation charged in the year	1,195
At 31 December 2025	2,349
Carrying amount	
At 31 December 2025	4,634
At 31 December 2024	4,820

13 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	57,870	41,003

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Taxation and social security	8,702	8,062
Trade creditors	2,946	680
Accruals and deferred income	112,150	8,967
	123,798	17,709

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Education Support	2,884	191,784	(31,346)	-	163,322
Housing	110,539	50,599	(119,123)	-	42,015
Ramadan Iftaar	-	52,985	(24,336)	-	28,649
Sponsorship	222,179	700,565	(680,346)	-	242,398
Water, Water Filters & Wells	203,110	212,186	(186,072)	-	229,224
Other Relief Funds	110,877	104,629	(134,559)	10,791	91,738
	649,589	1,312,748	(1,175,782)	10,791	797,346

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Education Support	8,151	3,715	(8,982)	-	2,884
Housing	122,146	169,842	(181,448)	-	110,540
Ramadan Iftaar	2,066	34,932	(60,713)	23,715	-
Sponsorship	291,381	665,178	(734,380)	-	222,179
Water, Water Filters & Wells	82,808	214,854	(94,552)	-	203,110
Other Relief Funds	101,179	73,919	(64,222)	-	110,876
	607,731	1,162,440	(1,144,297)	23,715	649,589

Education Support
Supporting orphans with any related aspects to their education, such as tutoring fees, stationeries and uniforms.

Housing
Providing orphaned and needy families with low cost houses.

Ramadhan Iftaar
Providing orphaned and needy families with food hampers full of essential food staff during the month of Ramadhan.

Sponsorship
Paying stipends to orphans and orphan families to cover their day to day expenses.

Water, Water Filters & Wells
To provide clean water to orphanages; water filters to needy and orphaned families to have clean drinking water, and digging wells in remote area where there is scarce water sources.

Other Relief funds
Other campaigns and projects providing support and assistance to those in need.

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

15 Restricted funds **(Continued)**

Purpose of transfers
To ensure compliance with charity law, if a restricted fund is in deficit at the financial year end a transfer of unrestricted funds is made to restricted funds to cover the deficit.

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Khums (Sadeh & Sahm)	33,939	54,574	(35,483)	-	53,030
Orphan Sadaka	30,596	46,734	(37,580)	-	39,750
Sadaka	126,668	77,651	(156,554)	-	47,765
Sadaka Jariyah	9,489	6,467	(12,024)	-	3,932
General funds	383,842	236,632	(290,493)	(10,791)	319,190
	584,534	422,058	(532,134)	(10,791)	463,667

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Khums (Sadeh & Sahm)	28,576	23,380	(18,017)	-	33,939
General funds	406,612	322,522	(154,824)	(23,715)	550,595
	435,188	345,902	(172,841)	(23,715)	584,534

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Tangible assets	4,634	-	4,634
Current assets/(liabilities)	459,033	797,346	1,256,379
	463,667	797,346	1,261,013

Docusign Envelope ID: 25576CA6-C32A-89CD-80D7-34462A3C5ED7

17 Analysis of net assets between funds **(Continued)**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	4,820	-	4,820
Current assets/(liabilities)	579,714	649,589	1,229,303
	584,534	649,589	1,234,123

18 Related party transactions

During the reporting period, donations were received from the Trustees and Senior Management and their close family members totalling £15,199 (2024: £7,467).

19 Cash generated from operations

	2025 £	2024 £
Surplus for the year	26,890	191,204
Adjustments for:		
Investment income recognised in statement of financial activities	(287)	(557)
Depreciation and impairment of tangible fixed assets	1,195	1,011
Movements in working capital:		
(Increase) in debtors	(16,867)	(12,526)
Increase in creditors	106,089	6,551
Cash generated from operations	117,020	185,683

20 Analysis of changes in net funds

The Charity had no material debt during the year.