Registered Charity Number 1191371

NURUL HUDA CIO

Trustees report & Financial Statements

31 December 2025

Reference and administrative details for the period ended 31 December 2025

Registered Charity Number
1191371

Trustees
Rukiye Alptekin
Sheila Montgomery - Chair of Trustees
Niala Bhatti – Treasurer
Rouksana Fakim
Kawsar Pandore

Registered office
39 Poplars Road
London
E17 9AT

Accountants
Adam, Son & Co Accountants
4 School Square
Bradford
West Yorkshire
BD3 8HL

Bankers
Lloyds Bank
180-182 High Street
Walthamstow
London
E17 7JH

Trustees' report for the period ended 31 December 2025

Trustees' report for the year ended 31 December 2025

The charity is set up as a Charitable Incorporated Organisation and is registered with the Charity Commissioners under registration number 1191371.

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

Principal activity and business review

The principal objectives of the charity are the relief of poverty and hardship in the poorer and underdeveloped countries. This relief is provided by food and other essential items and funds to individuals in need and to charity organisations working locally.
The Trustees consider the result for the year, the Charity's prospects and its financial position to be satisfactory.

The results for the year are shown on page 5.

Trustees

The Trustees of the Charity during the year were as follows:

Rukiye Alptekin
Sheila Montgomery - Chair of Trustees
Niala Bhatti – Treasurer
Rouksana Fakim
Kawsar Pandore

Statement of Trustees/directors' responsibilities

Charity Commission requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Charity and of the profit or loss of the Charity for that period. The Trustees are required to prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees confirm that suitable accounting policies have been used and applied consistently. They also confirm that reasonable and prudent judgements and estimates have been made in preparing the financial statements for the period ended 30 September 2025 and that applicable accounting standards have been followed.

The Trustees are responsible for keeping proper 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 Laws & regulations. 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.

Structure, Governance and Management – Governing document

The charity is controlled by the Governing document, a deed of trust. The Trust follows the procedures laid down in the general directions given by the Charity Commission (under Section 43(7)(b) of the 1993Act).

Risk Management

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

Trustees' report for the period ended 31 December 2025

On behalf of the Board

Kawsar Pandore

K Pandore **- Trustee**

Date:- *30/09/2026*

Independent Examiner's Report to The Trustees of NURUL HUDA CIO for the period ended 31 December 2025

We have prepared the financial statements of NURUL HUDA CIO for the period ended 31 December 2025, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the trustees, as a body. Our 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 Independent examiner'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 work, for this report, or for the opinions we have formed.

Respective responsibilities of the trustees and the examiner

The trustees' responsibilities 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) are set out in the Statement of Trustees' Responsibilities.

The Charity's Trustees consider that an audit is not required for this year (under Section 43(2) of the Charities Act 1993 and that an independent examination is required.

Having satisfied our self that the charity is not subject to audit under Charities Act 1993 and is eligible for independent examination, it is our responsibility to:

- Examine the financial statements under Section 43 of the 1993 Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under Section 43(7)(b) of the 1993Act) and
- To state whether particular matters have come to my attention

Basis of the independent examiner's report

Our examination was carried out in accordance with the general direction given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements present a true and fair view and the report is limited to those matters set out in the statements below.

Independent examiner's Statement

In connection with our examination, no matter has come to our attention:
Which gives me reasonable cause to believe that, in any material respect, the requirements

- To keep accounting records in accordance with Charities Commission and Charity Act 2011, and

- To prepare financial statements which accord with the accounting records, comply with the methods and principles of the Statement of Recommended Practice (SORP), Accounting and reporting by Charities have not been met: or

Independent Examiner's Report to The Trustees of NURUL HUDA CIO for the period ended 31 December 2025

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



Adam, Son & Co Accountants
4 School Square
Bradford
BD3 8HL

Date: .....

STATEMENT OF FINANCIAL ACTIVITIES -

for the period ended 31 December 2025

	NOTE	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS	TOTAL FUNDS
				2025	*2024*
INCOMING RESOURCES		£	£	£	£
Incoming resources from charitable activities:					
Grants and contracts	1	-	-	-	
Other incoming resources:					
Donations received	1	18,654	-	18,654	20,476
Total incoming resources		18,654	-	18,654	20,476
RESOURCES EXPENDED					
Charitable activities:					
Direct charitable expenditure	2	17,215	-	17,215	21,290
Support costs	2	57	-	57	-
Governance costs	2	400	-	400	300
Total resources expended	2	17,672	-	17,672	21,590
Net incoming resources and net movement in funds	6	982	-	982	(1,114)
Total funds at 31 December 2024		990	-	990	2,104
Total funds at 31 December 2025	6	1,972	-	1,972	990

The notes on pages 5 to 8 form part of these accounts.
There were no recognised gains and losses for 2025 and 2024 other than those included above.

Balance sheet

As at 31 December 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	4	595	595
		595	595
Current assets			
Debtors	5	-	-
Cash at bank and in hand		1,777	695
		1,777	695
Creditors: amounts falling due within one year	6	(400)	(300)
Net current liabilities		1,377	395
Net assets		**1,972**	**990**
Capital			
Restricted funds	7	-	-
Unrestricted funds			
General	7	1,972	990
Designated		-	-
Total funds	7	**1,972**	**990**

For the period ended 30 September 2025 the Trust was entitled to exemption from audit under Section 43(2) of the Charities Act 1993.

Trustee's responsibilities;

- The members have not required the Charity to obtain an audit of its financial statements for the year in question in accordance with (under Section 43(2) of the Charities Act 1993
- The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements

These accounts have been prepared in accordance with the provisions applicable law and United Kingdom Accounting Standards (UK Generally Acceptable Accounting Practice.

N Bhatti

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N Bhatti - Trustee

Date: *30/09/2026*

Notes to the Accounts

As at 31 December 2025

Accounting policies

Basis of accounting

The financial statements of the Charity have been prepared under the historical cost convention and in accordance with applicable Financial Reporting Standards for Smaller Entities and the Companies Act 2006.

The accounts have been prepared in accordance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005 and the Charities Act 1993.

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 value of services provided by volunteers is not included.
- Investment income is included when receivable
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Fees receivable are accounted for in the period in which the service is provided.
- Where income is received specifically for expenditure in a future accounting period that amount is deferred.

Resources expended

All resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which is recoverable.

- Charitable expenditure comprises those costs incurred by the charity in the deliverance of its activities and services for its beneficiaries. It includes both costs that can be directly allocated to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements

Fixed assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value based on prices prevailing at the date of acquisition of each asset evenly over its expected useful life, as follows:

Computer equipment	-	25% Straight line

Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds

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

Notes to the Accounts

As at 31 December 2025

1. Incoming resources from charitable activities

	Unrestricted Funds	Restricted Funds	Total
			2025
	£	£	£
General donations –	18,654	-	20,047
Bucket Collection	-	-	-
Other income	-	-	-
Total Grants and contracts	18,654	-	20,047

2. Resources expended

Charitable activities:

	Unrestricted Funds	Restricted Funds	Total
			2025
	£	£	£
Direct charitable expenditure	17,215	-	19.942
Support costs	57	-	-
Governance costs	400	-	400
Total	17,672	-	20,342

3. Trustees' remuneration and benefits

There was no Trustees' remuneration or other benefits for the period ended 31 December 2025 (2024: £nil).

4. Tangible fixed assets

	Computer Equipment	Total
	£	£
Cost:		
At 1 January 2024	595	595
Additions	-	-
Disposals	-	-
At 31 December 2025	595	595
Depreciation:		
At 1 January 2024	-	-
Provided during the year	-	-
Disposals	-	-
At 31 December 2025	-	-
Net book value:		
At 31 December 2025	595	595
At 31 December 2024	595	595

Notes to the Accounts

As at 31 December 2025

5. Debtors

	2025	*2024*
	£	£
Other debtors	-	-
	-	-

6. Creditors: amounts falling due after more than one year

	2025	*2024*
	£	£
Bank overdraft	-	-
Other creditors	-	-
Accruals & deferred income	400	300
	400	300

7. Movement in Funds

	Balance 31 December 2024	Incoming Resources	Resources Expended	Balance 31 December 2025
	£	£	£	£
Restricted Funds:				
General Grant -	-	-	-	-
	-	-	-	-
Unrestricted funds:				
General Funds	990	18,654	(17,672)	1,972
Total unrestricted funds	990	18,654	(17,672)	1,972
Total funds	990	18,654	(17,672)	1,972

8. Taxation

NURUL HUDA CIO is a registered charity and is exempt from tax to the extent that income and gains are applicable and applied to charitable purposes only.