Masjid Noorul Islam Blackburn Charity number: 1202466

Trustees' Annual Report 2025

The trustees present their report of the charity for the year ended 31 December 2025.

Overview During 2025, Masjid Noorul Islam continued to provide worship, education, pastoral support and community services. The year included sustained religious learning, increased school engagement, humanitarian fundraising, family and youth initiatives, library activity, digital improvements and significant investment in the estate.

Structure governance and management

Legal structure The charity is constituted as a trust under a Trust Deed and operates for the benefit of the community in Blackburn, with particular focus on the Muslim community.

Charitable objects The charity's objects are to:

- Relieve poverty and sickness within the community.
- Advance education and religion.
- Provide facilities for social, religious and leisure activities to improve quality of life.
- Promote community benefit in Blackburn, particularly for the Muslim community.

Governance structure The Board of Trustees maintains oversight of governance matters and delegates operational delivery to volunteer leads and coordinators across masjid operations, Madrassa education, community welfare and wider programmes.

Management approach Specialist volunteer groups support burial services, premises and health and safety, IT and social media, events, collections, nikah administration, finance, and Madrassa. This approach broadens community participation while retaining trustee oversight.

Objectives and activities

The charity delivers public benefit through the following activities:

<u>Religious services</u>

- Daily prayer facilities and religious ceremonies
- Funeral, nikah and other Islamic lifecycle services
- Regular Qur'an commentary, daily learning and spiritual development programmes

<u>Education and outreach</u>

- Islamic education through Madrassa provision
- Adult learning for men and women
- School visits, educational outreach and support for new Muslims

<u>Community services</u>

- Community gatherings, family programmes and youth activities
- Collaboration with local schools and community organisations
- Relief and humanitarian aid coordination

<u>Achievements and performance</u>

- Religious learning and masjid activity
- Daily effort and learning continued in the masjid, with short lessons after Isha.
- Weekly Qur'an commentary was delivered in Urdu every Tuesday and in English every Friday.

- Three day jamaats regularly departed from and were hosted by the masjid, with plans also made for ten day jamaats during the December holidays.
- The two year men's Sanatayn course was completed, while the women's Sanatayn course continued into its second year.
- Courses included Islamic Essentials, Seerah and Islamic History, and Tajweed Essentials.

School visits

1,002 children visited the masjid during 2025, accompanied by school staff. Interactive presentations, questions and guided tours helped pupils understand Islam and the role of the masjid. The programme continued to receive positive feedback, and demand increased year on year. Volunteers supported planning, preparation and hosting, and children and staff received a small gift when leaving.

Funeral and nikah services

- The funeral team supported 16 funerals, nine of which were for registered members.
- Dedicated male and female volunteers continued to provide responsive and compassionate support to bereaved families.
- The masjid officiated 21 nikahs and continued to use its updated process for GDPR and data protection compliance.

Relief and humanitarian work

£94,736 was raised and distributed through the 17 appeals reported to members, covering November 2024 to December 2025 and supporting humanitarian and community needs in the UK and overseas.

Programmes and events

- A wide programme of learning, worship and community events ran throughout the year. Highlights included:
- Salaah workshops for adults and young people, a girls' youth group and a Hifz graduation.
- Sessions on Zakaat, Ramadan, Taraweeh, purification, madhhab, Seerah, Karbala, the compilation of the Qur'an and the end of times.
- Ramadan lectures, Qur'an recitation and naat programmes with visiting scholars and reciters, alongside a Night in the Masjid.
- The Seerah Conference, Bukhari Jalsa, Lads and Dads Breakfast and a December youth event.

Noorul Ilm library

- 600 books were loaned during the year.
- Membership reached 343 people: 131 male members and 212 female members.
- The fortnightly brothers' book club attracted more than 10 attendees.
- Weekly activities attracted more than 30 attendees, while coffee mornings held every three weeks attracted more than 40 attendees.

Family and youth engagement

The Lads and Dads Fajr initiative launched in November to encourage more young people and fathers to attend Fajr in congregation. More than 100 people, including many young people, took part in the breakfast, and the masjid saw a noticeable increase in Fajr attendance.

Digital engagement and infrastructure

- Instagram grew to more than 1,800 followers, YouTube reached 1,800 subscribers and the Facebook group reached 3,000 members.
- The internet connection was upgraded and ethernet cabling installed in preparation for a new WiFi mesh network.
- Masjid software, screen timings, HDMI connections and CCTV were upgraded.

Premises and facilities

During 2025, the masjid invested in essential maintenance, access, security and technology. Work included new screen and HDMI upgrades, improvements to the IT and communications room, boiler servicing, new front doors and intercom, security doors, door servicing and repairs, lift works, gate servicing and CCTV for the Madrassa building.

Further work identified for delivery included the masjid WiFi upgrade, Madrassa front doors, a Madrassa boiler upgrade and electrical works.

Volunteers

The masjid depends on volunteers to sustain and develop its work. Additional volunteers were sought during the year for:

- Madrassa
- Women's burial team
- Health and safety, maintenance and housekeeping
- IT and social media
- Men's and women's events
- Collections
- Nikah administration
- Finance

Financial review

The charity's detailed financial statements are presented separately. The trustees continue to oversee income, expenditure, reserves and financial controls to support the charity's activities and long term sustainability.

Reserves policy The trustees maintain unrestricted reserves equivalent to approximately 12 months of unrestricted expenditure to support financial stability and operational continuity.

Risk management

The Board of Trustees reviews organisational risks and the measures required to manage them. Principal areas include stable income, safeguarding, health and safety, information governance, premises and operational continuity.

- Volunteer induction, role clarity and appropriate training
- Financial controls and trustee oversight
- Safeguarding policies, procedures and reporting routes
- Health and safety, maintenance and security controls
- GDPR compliant administration and secure digital systems

Priorities for 2026

- Sustain and further develop school visits in response to growing demand.
- Build on the Lads and Dads Fajr initiative and provide purposeful activities for children, young people and families.
- Complete priority digital improvements, including the WiFi mesh network.
- Progress essential Madrassa and estate works, subject to agreed budgets and approvals.
- Strengthen volunteer recruitment, induction and support across key service areas.
- Continue a balanced programme of religious education, community engagement and humanitarian support.

Trustees declaration

The trustees confirm that, in exercising their powers and duties, they have had due regard to the Charity Commission's guidance on public benefit.

The trustees' annual report was approved on 22 September 2026 and signed on behalf of the board of trustees by:

Mr M S Karolia

CHARITY REGISTRATION NUMBER: 1202466

Noorul Islam Blackburn

Unaudited Financial Statements

31 December 2025

KAROLIA LIMITED
Chartered accountants
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Noorul Islam Blackburn

Financial Statements

Year ended 31 December 2025

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	3
Statement of financial activities	4
Statement of financial position	5
Notes to the financial statements	6

Noorul Islam Blackburn

Trustees' Annual Report

Year ended 31 December 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	Noorul Islam Blackburn
Charity registration number	1202466
Principal office	108 Audley Range Blackburn Lancashire BB1 1TF
The trustees	
	Mr M S Karolia Mr G M Jhina Mr M H Chothia
Independent examiner	Ahmed Adam Karolia Suite 28 Blackburn Enterprise Centre Furthergate Blackburn Lancashire BB1 3HQ

Structure, governance and management

Details are provided in a separate report being submitted.

Charitable Objects
Details are provided in a separate report being submitted.
Governance Structure
Details are provided in a separate report being submitted.

Management Approach
Details are provided in a separate report being submitted.

Objectives and activities

Details are provided in a separate report being submitted.

Achievements and performance

Details are provided in a separate report being submitted.

Financial review

Details are provided in a separate report being submitted.

Plans for future periods

Details are provided in a separate report being submitted.

The trustees' annual report was approved on 22 September 2026 and signed on behalf of the board of trustees by:

Mr M S Karolia
Trustee

Noorul Islam Blackburn

Independent Examiner's Report to the Trustees of Noorul Islam Blackburn

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Noorul Islam Blackburn ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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.

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

22 September 2026

Noorul Islam Blackburn

Statement of Financial Activities

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments					
Donations and legacies	**4**	296,891	77,900	374,791	424,995
Total income		296,891	77,900	374,791	424,995
Expenditure					
Expenditure on charitable activities	**5,6**	313,751	97,572	411,323	363,501
Total expenditure		313,751	97,572	411,323	363,501
Net (expenditure)/income		(16,860)	(19,672)	(36,532)	61,494
Transfers between funds		(16,835)	16,835	–	–
Net movement in funds		(33,695)	(2,837)	(36,532)	61,494
Reconciliation of funds					
Total funds brought forward		2,195,097	2,837	2,197,934	2,136,440
Total funds carried forward		2,161,402	–	2,161,402	2,197,934

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

The notes on pages 6 to 12 form part of these financial statements.

Noorul Islam Blackburn

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	**12**	1,785,541	1,791,431
Current assets			
Cash at bank and in hand		380,877	412,182
Creditors: amounts falling due within one year	**13**	5,016	5,679
Net current assets		375,861	406,503
Total assets less current liabilities		2,161,402	2,197,934
Net assets		2,161,402	2,197,934
Funds of the charity			
Restricted funds		–	2,837
Unrestricted funds		2,161,402	2,195,097
Total charity funds	**14**	2,161,402	2,197,934

These financial statements were approved by the board of trustees and authorised for issue on 22 September 2026, and are signed on behalf of the board by:

Mr M S Karolia
Trustee

The notes on pages 6 to 12 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 108 Audley Range, Blackburn, Lancashire, BB1 1TF.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

No cash flow statement has been presented for the company.

Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Collection boxes, appeals and donations	280,817	77,900	358,717
Rent received	14,319	–	14,319
Other income	1,755	–	1,755
	296,891	77,900	374,791

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Collection boxes, appeals and donations	322,527	91,125	413,651
Rent received	9,361	–	9,361
Other income	1,983	–	1,983
	333,871	91,125	424,995

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Support costs	313,751	97,572	411,323

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Support costs	257,668	105,834	363,501

6. Expenditure on charitable activities by activity type

	Support costs	**Total funds 2025**	Total fund 2024
	£	**£**	£
Charitable activity	409,150	409,150	361,485
Governance costs	2,173	2,173	2,016
	411,323	411,323	363,501

7. Analysis of support costs

	Charitable activity	**Total 2025**	Total 2024
	£	**£**	£
Human resources	5,890	5,890	5,810
Wages and salaries	164,920	164,920	121,503
Repairs, maintenance and cleaning	64,726	64,726	50,296
Events and trips	14,472	14,472	14,735
Light, heat, water and insurance	54,775	54,775	54,132
Donations distributed	97,572	97,572	105,833
Sundry expenses	817	817	1,497
Telephone	1,437	1,437	1,347
Printing, postage, stationery and computer costs	2,814	2,814	6,182
Subscriptions	1,727	1,727	150
	409,150	409,150	361,485

8. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	5,890	5,810

9. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	540	540

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	164,920	121,503

The average head count of employees during the year was 15 (2024: 13).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	**Total £**
Cost			
At 1 January 2025 and 31 December 2025	1,768,193	29,048	1,797,241
Depreciation			
At 1 January 2025	–	5,810	5,810
Charge for the year	–	5,890	5,890
At 31 December 2025	–	11,700	11,700
Carrying amount			
At 31 December 2025	1,768,193	17,348	1,785,541
At 31 December 2024	1,768,193	23,238	1,791,431

13. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	540	540
Social security and other taxes	3,818	4,714
Other creditors	658	425
	5,016	5,679

14. Analysis of charitable funds

Unrestricted funds

	At 1 January 2025 £	Income £	Expenditure £	Transfers £	**At 31 December 2025 £**
General funds	2,195,097	296,891	(313,751)	(16,835)	2,161,402

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
General funds	2,136,440	333,871	(257,668)	(17,546)	2,195,097

14. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 January 2025	Income	Expenditure	Transfers	**At 31 December 2025**
	£	£	£	£	£
Restricted Fund	2,837	77,900	(97,572)	16,835	–

	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted Fund	–	91,125	(105,834)	17,546	2,837

15. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Tangible fixed assets	1,785,541	–	1,785,541
Current assets	380,877	–	380,877
Creditors less than 1 year	(5,016)	–	(5,016)
Net assets	2,161,402	–	2,161,402

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible fixed assets	1,791,431	–	1,791,431
Current assets	409,345	2,837	412,182
Creditors less than 1 year	(5,679)	–	(5,679)
Net assets	2,195,097	2,837	2,197,934

CHARITY REGISTRATION NUMBER: 1202466

Noorul Islam Blackburn

Unaudited Financial Statements

31 December 2025

KAROLIA LIMITED
Chartered accountants
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Noorul Islam Blackburn

Financial Statements

Year ended 31 December 2025

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	3
Statement of financial activities	4
Statement of financial position	5
Notes to the financial statements	6

Noorul Islam Blackburn

Trustees' Annual Report

Year ended 31 December 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	Noorul Islam Blackburn
Charity registration number	1202466
Principal office	108 Audley Range Blackburn Lancashire BB1 1TF
The trustees	
	Mr M S Karolia Mr G M Jhina Mr M H Chothia
Independent examiner	Ahmed Adam Karolia Suite 28 Blackburn Enterprise Centre Furthergate Blackburn Lancashire BB1 3HQ

Structure, governance and management

Details are provided in a separate report being submitted.

Charitable Objects
Details are provided in a separate report being submitted.
Governance Structure
Details are provided in a separate report being submitted.

Management Approach
Details are provided in a separate report being submitted.

Objectives and activities

Details are provided in a separate report being submitted.

Achievements and performance

Details are provided in a separate report being submitted.

Financial review

Details are provided in a separate report being submitted.

Plans for future periods

Details are provided in a separate report being submitted.

The trustees' annual report was approved on 22 September 2026 and signed on behalf of the board of trustees by:

Mr M S Karolia
Trustee

Noorul Islam Blackburn

Independent Examiner's Report to the Trustees of Noorul Islam Blackburn

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Noorul Islam Blackburn ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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.

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

22 September 2026

Noorul Islam Blackburn

Statement of Financial Activities

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments					
Donations and legacies	**4**	296,891	77,900	374,791	424,995
Total income		296,891	77,900	374,791	424,995
Expenditure					
Expenditure on charitable activities	**5,6**	313,751	97,572	411,323	363,501
Total expenditure		313,751	97,572	411,323	363,501
Net (expenditure)/income		(16,860)	(19,672)	(36,532)	61,494
Transfers between funds		(16,835)	16,835	–	–
Net movement in funds		(33,695)	(2,837)	(36,532)	61,494
Reconciliation of funds					
Total funds brought forward		2,195,097	2,837	2,197,934	2,136,440
Total funds carried forward		2,161,402	–	2,161,402	2,197,934

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

The notes on pages 6 to 12 form part of these financial statements.

Noorul Islam Blackburn

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	**12**	1,785,541	1,791,431
Current assets			
Cash at bank and in hand		380,877	412,182
Creditors: amounts falling due within one year	**13**	5,016	5,679
Net current assets		375,861	406,503
Total assets less current liabilities		2,161,402	2,197,934
Net assets		2,161,402	2,197,934
Funds of the charity			
Restricted funds		–	2,837
Unrestricted funds		2,161,402	2,195,097
Total charity funds	**14**	2,161,402	2,197,934

These financial statements were approved by the board of trustees and authorised for issue on 22 September 2026, and are signed on behalf of the board by:

Mr M S Karolia
Trustee

The notes on pages 6 to 12 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 108 Audley Range, Blackburn, Lancashire, BB1 1TF.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

No cash flow statement has been presented for the company.

Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Collection boxes, appeals and donations	280,817	77,900	358,717
Rent received	14,319	–	14,319
Other income	1,755	–	1,755
	296,891	77,900	374,791

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Collection boxes, appeals and donations	322,527	91,125	413,651
Rent received	9,361	–	9,361
Other income	1,983	–	1,983
	333,871	91,125	424,995

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Support costs	313,751	97,572	411,323

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Support costs	257,668	105,834	363,501

6. Expenditure on charitable activities by activity type

	Support costs	**Total funds 2025**	Total fund 2024
	£	**£**	£
Charitable activity	409,150	409,150	361,485
Governance costs	2,173	2,173	2,016
	411,323	411,323	363,501

7. Analysis of support costs

	Charitable activity	**Total 2025**	Total 2024
	£	**£**	£
Human resources	5,890	5,890	5,810
Wages and salaries	164,920	164,920	121,503
Repairs, maintenance and cleaning	64,726	64,726	50,296
Events and trips	14,472	14,472	14,735
Light, heat, water and insurance	54,775	54,775	54,132
Donations distributed	97,572	97,572	105,833
Sundry expenses	817	817	1,497
Telephone	1,437	1,437	1,347
Printing, postage, stationery and computer costs	2,814	2,814	6,182
Subscriptions	1,727	1,727	150
	409,150	409,150	361,485

8. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	5,890	5,810

9. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	540	540

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	164,920	121,503

The average head count of employees during the year was 15 (2024: 13).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	**Total £**
Cost			
At 1 January 2025 and 31 December 2025	1,768,193	29,048	1,797,241
Depreciation			
At 1 January 2025	–	5,810	5,810
Charge for the year	–	5,890	5,890
At 31 December 2025	–	11,700	11,700
Carrying amount			
At 31 December 2025	1,768,193	17,348	1,785,541
At 31 December 2024	1,768,193	23,238	1,791,431

13. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	540	540
Social security and other taxes	3,818	4,714
Other creditors	658	425
	5,016	5,679

14. Analysis of charitable funds

Unrestricted funds

	At 1 January 2025 £	Income £	Expenditure £	Transfers £	**At 31 December 2025 £**
General funds	2,195,097	296,891	(313,751)	(16,835)	2,161,402

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
General funds	2,136,440	333,871	(257,668)	(17,546)	2,195,097

14. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 January 2025	Income	Expenditure	Transfers	**At 31 December 2025**
	£	£	£	£	£
Restricted Fund	2,837	77,900	(97,572)	16,835	–

	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted Fund	–	91,125	(105,834)	17,546	2,837

15. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Tangible fixed assets	1,785,541	–	1,785,541
Current assets	380,877	–	380,877
Creditors less than 1 year	(5,016)	–	(5,016)
Net assets	2,161,402	–	2,161,402

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible fixed assets	1,791,431	–	1,791,431
Current assets	409,345	2,837	412,182
Creditors less than 1 year	(5,679)	–	(5,679)
Net assets	2,195,097	2,837	2,197,934