



**HELPING HOUSEHOLDS UNDER GREAT STRESS  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Shaheer Choudhury Cerie Bullavant Yasser Khan
<b>Charity number</b>	1117924
<b>Auditor</b>	Abacus Partners (LDN) LLP Abbott's Wharf 93 Stainsby Road London E14 6JL

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# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

***FOR THE YEAR ENDED 31 MARCH 2025***

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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.

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### CHAIR'S FOREWORD

Assalamu alaykum wa rahmatullahi wa barakatuh,

This year, HHUGS continued to provide practical support and a sense of belonging for families affected by counter-terrorism, national security and extremism-related measures. Many households faced sustained financial pressure, social isolation and heightened stigma. Our role remained clear: to step in quickly, respectfully and consistently—preserving dignity while helping families stabilise and move forward.

Alongside core crisis support—food, bills and housing security—we strengthened seasonal and community programmes to ensure families could observe key times of the year with dignity, including Ramadan, Eid and Qurbani. The numbers in this report represent real lives: burdens eased, children able to take part in celebrations, and families feeling less alone.

Trustees extend sincere thanks to our donors, grant partners, volunteers and the wider community. Your support enabled HHUGS to respond to need at pace and with care, and to maintain a consistent standard of service for families who are too often overlooked.

### Key themes for the year:

- Reducing immediate financial hardship (food, bills, rent) and preventing crisis escalation.
- Restoring dignity and inclusion at key times of the year through seasonal campaigns.
- Reducing loneliness and stigma through safe, welcoming gatherings and community connection.
- Listening to beneficiary feedback to improve quality and delivery.

With gratitude for your unwavering support.

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### OUR MISSION AND IDENTITY

HHUGS is the UK's only registered charity dedicated to supporting households affected by counter-terrorism, national security, and extremism-related measures. Founded in 2004 by a group of Muslim mothers responding to the rise in anti-terror arrests in London, HHUGS has evolved into a vital lifeline for families experiencing the devastating ripple effects when a household member is detained.

Our vision is a world where every family affected by national security legislation feels supported and embraced by their communities. We work to ensure that these families—predominantly women, children and elderly parents—are not left to navigate hardship alone.

The core values that guide our work are:

- **Trust** — building reliable relationships with those we serve.
- **Excellence** — striving for the highest standards in all we do.
- **Respect** — honouring the dignity of every individual.
- **Responsibility** — maintaining our commitments to beneficiaries and supporters.

Our commitment extends beyond immediate relief. We aim to:

- Provide tailored, high-quality support that addresses each family's unique needs.
- Restore confidence, hope and dignity to those who have been marginalised.
- Improve mental and physical wellbeing among our beneficiaries.
- Combat social isolation through community connection.
- Strengthen family bonds despite challenging circumstances.
- Enhance life skills that promote independence and resilience.

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 MARCH 2025

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- Raise awareness about the impact of imprisonment on families.
- Challenge discrimination against children and families of detainees.
- Break cycles of intergenerational hardship.
- Empower families to rebuild their lives with confidence.

## PUBLIC BENEFIT

In accordance with Section 4 of the Charities Act 2011, the Trustees confirm that all activities undertaken by HHUGS serve the public benefit. Our operations focus on alleviating hardship and improving lives for families affected by imprisonment and national security legislation, who can face significant disadvantage and stigma.

During the year, this public benefit was delivered through:

- Relief of financial hardship for vulnerable families.
- Housing support for those facing accommodation insecurity.
- Support with utilities and essential bills to prevent crisis escalation.
- Education and training support to build future opportunities.
- Practical and emotional support to reduce stress, trauma and isolation.
- Social and recreational activities that foster community connection and reduce stigma.

The Trustees have carefully considered the Charity Commission's guidance and are confident that our work fulfils our charitable objectives while providing significant public benefit.

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### ACHIEVEMENTS AND IMPACT

#### Core Support Services

This year we continued to provide practical, tailored support across multiple areas of need. Our financial assistance remained a lifeline for families struggling with basic necessities, and our approach focused on rapid response, dignity and stabilisation.

#### Direct assistance delivered:

- **Food and essential supplies (vouchers): £354,823**
- **Housing security (rent support): £92,071 — 19 families**
- **Utility bills: £23,587 — 20 families**
- **General bills: £9,815 — 24 families**
- **Debt relief: £1,624 — 10 families**
- **Prison visits: £3,583 — 7 families**

Behind each of these figures are real households navigating sustained pressure. HHUGS support is designed to prevent small crises becoming catastrophic—keeping food in the home, preventing arrears from spiralling, and reducing stress so families can focus on rebuilding stability.

#### Seasonal Campaigns

Seasonal campaigns are a major feature of our support. For families affected by detention and stigma, key times of the year can be particularly painful and isolating. Our campaigns help restore dignity, normality and joy—especially for children.



# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### Ramadan

Ramadan can intensify feelings of loneliness for families separated from loved ones. Our Ramadan campaign aimed to reduce hardship and create moments of connection and care within the home.

- **Ramadan gift packs: £8,599.70 — 174 households**
- **Food vouchers: £6,075 — 65 families**
- **Eid gift vouchers: £11,580 — 170 beneficiaries**
- **Total Ramadan campaign expenditure: £26,254.70**

### Beneficiary feedback (anonymised):

"This was my first time receiving this. My kids were so happy opening the box and seeing what was inside. I'm particularly grateful for the Palestinian dates. HHUGS has been so helpful in every situation, and I don't think I would've managed to get through Ramadan without your help." — Ramadan Gift Box recipient

### Qurbani and Eid Treats

Our Qurbani campaign ensured families in the UK who are often overlooked could take part in this important tradition and access nutritious meat that might otherwise be unaffordable. Eid treats added a tangible moment of celebration and care.

- **Qurbani meat: £29,130 — 149 beneficiaries**
- **Eid treats: £6,116.02 — 198 beneficiaries**
- **Total Qurbani campaign expenditure: £35,246.02**

### Beneficiary feedback (anonymised):

"We are very grateful—especially with the cost of living crisis. This support will help us a lot." — Qurbani recipient

## HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

### TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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#### Back to School

The start of the school year can be an acute pressure point for families already managing hardship. Children can feel the emotional impact of being unable to afford uniforms and supplies. Our Back to School campaign focused on dignity, confidence and readiness to learn.

- **Uniforms: £12,440**
- **Stationery/resources: £3,550**
- **Total beneficiaries supported: 28**
- **Total Back to School campaign expenditure: £15,990**

#### Winter

Winter brings rising costs and difficult trade-offs for households under strain. Our winter support helped families manage essential spending and reduce the risk of arrears and crisis during the coldest months.

- **Voucher top-up (small household): £4,560 — 76 families**
- **Voucher top-up (large household): £4,800 — 32 families**

**Total Winter campaign expenditure: £9,360**

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### BENEFICIARY FEEDBACK (ANONYMISED)

Feedback consistently shows that HHUGS support provides both practical relief and emotional reassurance. The quotes below are anonymised and included as illustrative evidence of impact.

#### Dignity, care and being remembered

"It's a reminder that someone cares. This box brings a smile to everyone's face and reminds us we're not alone." —

Ramadan Gift Box recipient

"The hamper reminded me there are people around you in Ramadan—especially when you don't have anyone else." —

Ramadan Gift Box recipient

"The Eid treat was thoughtful and high quality. You could tell real effort and care went into it." — Eid Treat recipient

"I really enjoyed receiving something special and new—and the children loved it." — Eid Treat recipient

#### Children's happiness and positive memories

"My kids were so happy opening the box and seeing what was inside." — Ramadan Gift Box recipient

"It shows children they matter, are loved and cared for—especially when they carry stigma due to a loved one being in prison." — Eid Party attendee (North)

"It helped us create memories and strengthen our family relationships." — Eid Party attendee (Midlands)

"The cake was beautiful and delicious. The children really enjoyed it." — Eid Treat recipient

#### Community, connection and reduced isolation

"HHUGS is my second family—there for me through some of my darkest times. It's a supportive community." —

Ramadan Gift Box recipient

"It was my first time attending by myself. I've made so many friends through HHUGS, and it was really good to see them." — Eid Gathering attendee (London)

"Whatever support we receive helps during this month. It makes Ramadan feel a little special, especially with growing kids." — Ramadan Gift Box recipient

#### Practical help during financial pressure

"The Qurbani meat was generous, well packaged and good quality. These gifts helped tremendously." — Qurbani + Eid Treat recipient

"I don't think I would've managed to get through Ramadan without your help." — Ramadan Gift Box recipient

"Whatever support is received helps during this month—even if it's not about feasting, it makes a real difference at home." — Ramadan Gift Box recipient

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### Long-term impact

"HHUGS have made a huge impact on mine and my children's lives. I'm very grateful to the whole team." — Ramadan Gift Box recipient

"Without HHUGS I would've lost my house and everything. Thank you for everything." — Ramadan Gift Box recipient

"Since 2016, it's only HHUGS that has supported us and helped us through our troubles." — Eid Treat recipient

### FINANCIAL REVIEW: SUSTAINING OUR MISSION

The continued generosity of our donors and supporters remains the cornerstone of HHUGS' ability to serve families in need. Sustained community support allows us to deliver immediate relief, respond to emerging need, and maintain a consistent standard of service.

For the financial year ended 31.03.25

- **Total donations and grants (excluding unrealized gains):** £1,019,768
- **Total expenditure:** £1,193,366

**Operating result (surplus/deficit):** (£173,597)

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### COMMUNITY FUNDRAISING INITIATIVES

Community-centred fundraising remains essential to HHUGS' resilience and impact. Through faith-anchored challenges and community events, supporters raised funds, increased awareness of the hidden impact of detention on families, and strengthened bonds of solidarity.

#### Highlights this year included:

##### **Ramadan Race 2 Jannah**

A Ramadan fundraising challenge bringing together regional teams and individual supporters to raise vital funds for HHUGS families. Participants set personal targets and encouraged child participation through age-appropriate challenges, helping to build a culture of giving.

##### **Dhul Hijjah Race to Jannah**

A fundraising initiative during the blessed days of Dhul Hijjah, encouraging participants—adults and children—to contribute through sponsored challenges such as fasting, memorisation and physical activities, while raising awareness of the needs of HHUGS families.

##### **Al-Noor Dragon Boat Race**

A community day of teamwork and fundraising, bringing supporters together to compete, raise sponsorship and build visibility for HHUGS' work in a positive, family-friendly environment.

##### **Back to School Fundraiser**

A dedicated campaign to ensure children supported by HHUGS could start the school year with dignity—covering uniforms and essential resources so children could feel confident and included alongside their peers.

##### **Winter Campaign**

A winter fundraising push aimed at preventing fuel poverty and winter hardship among HHUGS households—providing timely support so families could avoid crisis and maintain a safe and stable home during the coldest months.

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### GRANT PARTNERSHIPS

Ummah Welfare Trust: £80,000

### INVESTMENT MANAGEMENT

In accordance with Islamic financial principles, HHUGS maintains a careful approach to investment management, ensuring that funds are held and used in ways that align with our values while prioritising liquidity and financial security for beneficiaries.

During the year, the charity did not engage in any investment activity. No investment gains or losses were recorded.

### RESERVES AND RISK MANAGEMENT

To ensure organisational resilience, Trustees maintain a reserves policy requiring unrestricted funds not designated for specific use to be held at a level equivalent to between three and six months' expenditure. This strategic approach enables HHUGS to navigate periods of uncertainty while continuing uninterrupted support to beneficiaries.

The Board of Trustees regularly reviews the charity's risk register, identifying operational and strategic risks and implementing mitigation measures. This proactive approach supports strong governance and helps the charity remain focused on its core mission..

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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### STRUCTURE, GOVERNANCE AND MANAGEMENT

HHUGS is an unincorporated charity registered with the Charity Commission under number 1117924, established under a Declaration of Trust dated 8 June 2006 as amended on 10 June 2008.

#### Names of trustees who served during the year:

- Shaheer Choudhury (Chair)
- Cerie Bullivant
- Yasser Khan

**Chief Executive Officer:** Imran Asif

Signed on behalf of Trustees:



Shaheer Choudhury (Chair)

10<sup>th</sup> February 2026

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEE OF HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

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#### Opinion

We have audited the financial statements of HHUGS - Helping Households Under Great Stress (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, 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 March 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 requirements of 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 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 Trustee 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 Trustee 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 require 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.



# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEE OF HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

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#### **Responsibilities of Trustees**

As explained more fully in the statement of trustees' responsibilities, the Trustee 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 Trustee 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 Trustee 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 Trustee 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We obtained an understanding of the legal and regulatory frameworks that are applicable to the Charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the financial reporting framework, the Charities Act 2011 and the relevant tax compliance regulations.

In addition, the Charity is subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. We identified the following areas as those most likely to have such an effect: employment law, data protection, health and safety legislation and fundraising regulations. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence if any.

We understood how the Charity is complying with those frameworks by making enquiries of management, staff and consultants and those responsible for legal and compliance procedures. We corroborated our enquires through our review of minutes and papers provided by the Trustees of the Charity.

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 the 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.

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEE OF HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

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Audit procedures performed by the engagement team included:

- discussions with management and internal audit, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- assessing the design and implementation of the control environment to identify any areas of material weakness to focus the design of our testing;
- Establishing that fund classification of the charity's activities, are in keeping with any terms or restrictions imposed on those funds
- in addressing the risk of fraud through management override of controls; testing the appropriateness of journal entries and other adjustments, in particular journals posted by senior management or with unusual account combinations.

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.

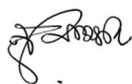
#### Other matters

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

#### 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.



Mr Nur Ahmed Chowdhury (Senior Statutory Auditor)  
For and on behalf of Abacus Partners (Ldn) LLP  
Unit A, Abbots Wharf  
93 Stainsby Road  
London E14 6JL

10<sup>th</sup> February 2026

**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
<b>Income from:</b>							
Donation & Legacies	2	401,858	537,890	939,748	697,413	729,541	1,426,954
Grants	2		80,020	80,020		113,424	113,424
Total Income		401,858	617,910	1,019,768	697,413	842,965	1,540,378
<b>Expenditure on :</b>							
Raising funds	3	289,974		289,974	252,075	-	252,075
Charitable activities	4	268,444	468,347	736,791	67,225	917,971	985,196
Support & governance	5,7	166,600		166,600	185,994		185,994
Total Expenditure		725,018	468,347	1,193,366	505,294	917,971	1,423,265
<b>Net Income/expenditure before other gains/losses</b>							
		(323,160)	149,563	(173,597)	192,119	(75,006)	117,113
Net gains on investment	10	72,796		72,796	516,123		516,123
<b>(Net Income/expenditure Before movement in funds)</b>		(250,364)	149,563	(100,801)	708,242	(75,006)	633,236
<b>Reconciliation of Funds:</b>							
<b>Fund balances At 1 April 2024</b>		1,087,758		1,087,758	397,886	56,636	454,522
Transfer between funds	17				(18,370)	18,370	
<b>Fund balances at 31 March 2025</b>		837,394	149,563	986,957	1,087,758	0	1,087,758

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


**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

			2025		2024
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	12		98		195
Investments	13		<u>728,231</u>		<u>876,778</u>
			728,329		876,973
<b>Current assets</b>					
Debtors	14	47,452		179,998	
Cash at bank and in hand		<u>258,761</u>		<u>92,980</u>	
		306,213		272,978	
<b>Creditors: amounts falling due</b>	15				
<b>within one year</b>		<u>47,585</u>		<u>62,193</u>	
Net current assets			258,628		210,785
<b>Total assets less current liabilities</b>			<u>986,957</u>		<u>1,087,758</u>
<b>The funds of the charity</b>					
Restricted income funds	17		149,563		-
Unrestricted funds			<u>837,394</u>		<u>1,087,758</u>
			<u>986,957</u>		<u>1,087,758</u>

The financial statements were approved by the Trustees on 10<sup>th</sup> February 2026



Shaheer Choudhury  
Trustee



Yasser Khan  
Trustee

# HHUGS-HELPING HOUSEHOLDS UNDER GREAT STRESS

## STATEMENT OF CASHFLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	£	2025 £	£	2024 £
<b>Cash Outflow from Operating Activities</b>				
Operating Profit	(100,801)		633,236	
Depreciation	97		97	
Unrealised gains on cryptocurrency	(72,796)		(565,730)	
<b>Operating Profit Before Working Capital Charges</b>	(173,500)		67,603	
(Increase)/Decrease in Debtors	132,546		16,301	
Increase/(Decrease) in Creditors	(14,607)		(46,708)	
<b>Cash from Operations</b>	117,939		(30,407)	
<b>Net Cash Generated from Operations</b>		(55,562)		37,196
<b>Cash Outflow from Investment Activities</b>				
Purchase of Cryptocurrency Investments				
Investment disposals		221,343		
<b>Net Cash inflow/outflow from investment Activities</b>		0		0
<b>Cash Outflow from Financing Activities</b>		0		0
Increase/(Decrease) of Long Term Loans				
<b>Net Increase/(decrease) in Cash and Cash Equivalents</b>		165,781		37,196
Opening Cash and Cash Equivalents		92,980		55,784
Closing Cash and Cash Equivalents		258,761		92,980
<b>Reconciliation:</b>				
Cash at bank and in hand		258,761		92,980
		258,761		92,980

The charity had no material debt during the year

# HHUGS –HELPING HOUSEHOLD UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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### 1 Accounting policies

#### Charity 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 4th Floor, 43 Berkeley Square, London, W1J 5FJ, ENGLAND

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") 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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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 12 months from the date of signing of accounts. The charity

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustee 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

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 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. This includes all grant Income.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured.

Investment income is earned from increases year on year in fair value of direct donations made directly to the Charity block chain ledgers their donations are currently held as digital assets (cryptocurrency)

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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(Continued)

### 1.5 Expenditure

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 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.

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

### 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.

### 1.7 Depreciation

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:

**Computers**      25% reducing balance

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.

### 1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in the SOFA

Transaction costs are expenses as incurred. All fixed asset investments are currently digital assets (crypto currency)

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

### Accounting policies

(Continued)

#### 1.9 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).

#### 1.10 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.

#### 1.11 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.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.



# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

### 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.

#### 1.12 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.

#### 1.13 Retirement benefits

Payments to the defined contribution pension schemes are charged as an expense as they fall due.

#### 1.14 Funds and allocation of costs

Costs are allocated between restricted and unrestricted funds according to the terms of the Income.

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 2 Income from donations & Legacies

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Donations & Gift Aid	394,124	537,890	932,014	547,704	729,541	1,277,245
Gift Aid	-	-	-	149,709		149,709
Grants Receivable	-	80,020	80,020	-	113,424	113,424
Interest income	7,734		7,734			
	401,858	617,910	1,019,768	697,413	842,965	1,540,378

#### 3 .Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Fundraising and publicity</b>		
Fundraising staff costs	83,064	45,594
Advertising	176,212	162,445
Other fundraising costs	30,698	44,036
	289,974	252,075

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 4. Expenditure on Charitable Activities

	2025	2024
	£	£
<b>Direct costs</b>		
Counselling	8,734	10,890
Other Financial/Financial Support	360,378	537,029
Driving lessons/Empowerment	472	798
Education	11,680	6,313
Staff costs	102,532	128,743
Living expenses	30,098	66,584
Practical	152,553	167,614
IT and consulting costs	70,344	67,225
	<b>736,791</b>	<b>985,196</b>
<b>5. Governance costs</b>		
Audit & Accountancy fees	6,000	6000
Legal and professional fees	3,480	-
Consultancy	26,850	61,226
	<b>36,330</b>	<b>67,226</b>

#### 6. Description of Charitable Activities

Supporting families - this is the primary activity of the charity and funds are raised through donations and grants. Helping households encompasses a broad spectrum of support as categorised in Note 4. These include support for individuals and families facing financial and emotional hardship. The charity does not provide direct financial aid to individuals, but rather pays third parties on their behalf, where there is a sufficient case for support. For example, this could take the form of shopping vouchers for groceries.

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 7. Support costs

	2025	2024
	£	£
Staff costs	82,848	75,563
Office Rent	15,814	12,339
Other premises expenses and office supplies	17,530	25,024
Telephone	3,507	2,422
Training	0	3,323
Depreciation	97	97
Subscriptions	4,490	0
Bank charges	288	0
HR Costs	5,697	0
	<b>130,270</b>	<b>118,768</b>

#### 8. Related party transactions

There were no related party transactions during the year.

#### 9. Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Charitable	3	4
Admin and operations	5	5

#### Employment costs

	2025	2024
	£	£
Wages and salaries	214,914	226,360
Social security costs	18,180	20,580
Other pension costs	35,349	2,960
	<b>268,444</b>	<b>249,900</b>

Key management personnel were remunerated £33,451 during the year

There were no employees whose annual remuneration was more than £60,000.

#### 10. Gains and losses on investments

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Gains/(losses) arising on:		
Revaluation of investments	72,796	516,123

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 11 Taxation

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

#### 12 Tangible fixed assets

	Computers £
<b>Cost</b>	
At 1 April 2024	11,358
At 31 March 2025	11,358
<b>Depreciation and impairment</b>	
At 1 April 2024	11,163
Depreciation charged in the year	97
At 31 March 2025	11,260
<b>Carrying amount</b>	
At 31 March 2025	98
At 31 March 2024	195

#### 13 Investments (Digital assets)

	Donations received in crypto currency
<b>Cost or valuation</b>	
At 1 April 2024	876,238
Additions(withdrawals)	(220,803)
Valuation changes	72,796
At 31 March 2025	728,231
<b>Carrying amount</b>	
At 31 March 2025	728,231
At 31 March 2024	876,238

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 14 Debtors

	2025	2024
	£	£
<b>Amounts falling due within one year:</b>		
Gift Aid debtors	46,952	174,132
Other debtors	500	5,866
Prepayments and accrued income	-	-
	<u>47,452</u>	<u>179,998</u>

#### 15 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	-	3,052
Trade creditors	27,137	23,859
Other creditors	14,448	29,282
Accruals and deferred income	6,000	6,000
	<u>47,585</u>	<u>62,193</u>

#### 16 Analysis of net assets between funds

	Unrestricted funds	Restricted fund	Total
	2025	2025	2025
	£	£	£
<b>Fund balances at 31 March 2025 are represented by:</b>			
Tangible assets	98		98
Investments	728,231		728,231
Current assets	156,649	149,563	306,212
Current Liabilities	(47,585)		(47,585)
	<u>837,394</u>	<u>149,563</u>	<u>986,957</u>
	Unrestricted funds	Restricted funds	Total
	2024	2024	2024
	£	£	£
<b>Fund balances at 31 March 2024 are represented by:</b>			
Tangible assets	195	-	195
Investments	876,778		876,778
Current assets	272,978		272,978
Current Liabilities	(62,193)		(62,193)
	<u>1,087,758</u>	<u>-</u>	<u>1,087,758</u>

# HHUGS - HELPING HOUSEHOLDS UNDER GREAT STRESS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 17 Movement in 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.

	Unrestricted Fund £	Restricted Fund £	Total Fund £
<b>At 1 April 2024</b>	1,087,758	0	1,087,758
<b>Surplus/ (Deficit)</b>	(323,160)	149,563	(173,597)
<b>Gains</b>	72,796		72,796
<b>Transfers</b>	0	0	0
<b>At 31 March 2025</b>	837,394	149,563	986,957

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 can include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes. There are no such designated funds set aside in the year by the charity.

During the year, there was a transfer of £16,349 out of unrestricted funds to cover the deficit of expenditure in restricted projects, namely Zakah and grant income distributions. After this transfer, the charity had £0.9m in unrestricted reserves at year-end.