



**UMMAH HANDS  
ANNUAL REPORT AND UNAUDITED ACCOUNTS  
FOR THE YEAR ENDED 5 APRIL 2023**



**UMMAH HANDS  
ANNUAL REPORT AND UNAUDITED ACCOUNTS  
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**UMMAH HANDS**  
**CHARITY INFORMATION**  
**FOR THE YEAR ENDED 5 APRIL 2023**

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<b>Trustees</b>	Abdul Gaffar Rehena Begum
<b>Charity Number</b>	1141198 – (England & Wales)
<b>Date of Registration</b>	06 April 2011
<b>Start of Financial Period</b>	06 April 2022
<b>End of Financial Period</b>	05 April 2013
<b>Legal Status</b>	Standard registration
<b>Governing Instrument</b>	DECLARATION OF TRUST DATED 10/05/2010

**Charitable objects**

*The organization is dedicated to enhancing well-being in Bangladesh, focusing on orphans and the economically disadvantaged. Our efforts include advancing education, training, and employment opportunities, relieving poverty and distress, and promoting good health. We remain open to additional charitable purposes as determined by the law of England and Wales.*

<b>Primary Bankers</b>	HSBC Bank
<b>Registered Office</b>	Ummah Hands Kemp House 152-160 City Road LONDON EC1V 2NX United Kingdom
<b>Accountants</b>	Amzes Ltd Unit 14 East shopping Centre 232-236 Green Street London London E7 8LE



**UMMAH HANDS**  
**CHARITY NO: 1141198**  
**TRUSTEES' ANNUAL REPORT**

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The trustees present their report and accounts for the year ended 5 April 2023.

**Trustees**

The following trustees held office during the whole of the period:

Abdul Gaffar  
Rehena Begum

**Report on Charitable Activities**

Throughout the year, the charity has diligently pursued its mission to uplift the underprivileged in Bangladesh. International funds were channeled into impactful projects, including the Tubewell Project, ensuring access to clean water, and initiatives focusing on education to empower individuals for a brighter future. The construction of houses has provided shelter to those in need, addressing a critical aspect of poverty alleviation.

Moreover, the charity has extended its reach by distributing food packs, offering essential sustenance to vulnerable communities. The provision of special Ramadan Packages has brought joy and relief during the holy month.

The implementation of the Qardhe Hasna program has been instrumental in providing interest-free loans, promoting financial stability among the less fortunate.

In conclusion, the trustees express gratitude for the support that has enabled the successful execution of these impactful initiatives, aligning with the charity's core objectives and significantly contributing to the betterment of lives in Bangladesh.

**Statement of trustees' responsibilities**

The Charities Act 2011 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 surplus of the Charity for that period.

In preparing those financial statements the trustees are required to

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011. 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..

Signed on behalf of the board of trustees

.....  
Abdul Gaffar  
Chair

Approved by the board on: 1 February 2024



**UMMAH HANDS**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 5 APRIL 2023**

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds 05 April 2023 £ F04	Prior year funds 05 April 2022 £ F05
<b>Incoming resources (Note 1)</b>					
<b>Income and endowments from:</b>					
Donations and legacies	45,488	-	-	45,488	88,131
Charitable activities	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investments	-	-	-	-	-
Separate material item of income	-	-	-	-	-
Other	-	-	-	-	-
<b>Total</b>	<b>45,488</b>	<b>-</b>	<b>-</b>	<b>45,488</b>	<b>88,131</b>
<b>Resources expended (Note 2)</b>					
<b>Expenditure on:</b>					
Raising funds	3,759	-	-	3,759	3,788
Cost of Charitable activities	18,329	-	-	18,329	34,144
Governance Costs	210	-	-	210	-
Other	8,923	-	-	8,923	20,666
<b>Total</b>	<b>31,221</b>	<b>-</b>	<b>-</b>	<b>31,221</b>	<b>58,598</b>
<b>before investment gains/(losses)</b>	14,267	-	-	14,267	29,533
Net gains/(losses) on investments	-	-	-	-	-
<b>Net income/(expenditure)</b>	<b>14,267</b>	<b>-</b>	<b>-</b>	<b>14,267</b>	<b>29,533</b>
<b>Extraordinary items</b>	-	-	-	-	-
<b>Transfers between funds gains/(losses):</b>					
Loans & Advances	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
<b>Net movement in funds</b>	<b>14,267</b>	<b>-</b>	<b>-</b>	<b>14,267</b>	<b>29,533</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward	56,788	-	-	56,788	27,255
<b>Total funds carried forward</b>	<b>71,055</b>	<b>-</b>	<b>-</b>	<b>71,055</b>	<b>56,788</b>



**UMMAH HANDS**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 05 APRIL 2023**

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total 05 April 2023 £ F04	Total last year 05 April 2022 £ F05
<b>Fixed assets</b>					
Intangible assets	-	-	-	-	-
Tangible assets	-	-	-	-	-
<b>Total fixed assets</b>	-	-	-	-	-
<b>Current assets</b>					
Stocks	-	-	-	-	-
Debtors	60,498	-	-	60,498	33,000
Cash at bank and in hand (Note 9)	10,767	-	-	10,767	23,788
<b>Total current assets</b>	<b>71,265</b>	-	-	<b>71,265</b>	<b>56,788</b>
<b>Creditors: amounts falling due within one year (Note 8)</b>	210	-	-	210	-
<b>Net current assets/(liabilities)</b>	<b>71,055</b>	-	-	<b>71,055</b>	<b>56,788</b>
<b>Total assets less current liabilities</b>	<b>71,055</b>	-	-	<b>71,055</b>	<b>56,788</b>
<b>Creditors: amounts falling due after one year (Note 8)</b>	-	-	-	-	-
<b>Total net assets or liabilities</b>	<b>71,055</b>	-	-	<b>71,055</b>	<b>56,788</b>
<b>Funds of the Charity</b>					
Restricted income funds (Note 10)	-	-	-	-	-
Unrestricted funds	71,055	-	-	71,055	23,788
Revaluation reserve	-	-	-	-	-
<b>Total funds</b>	<b>71,055</b>	-	-	<b>71,055</b>	<b>23,788</b>
Signed by one or two trustees on behalf of all the trustees					
			Print Name		Date of approval
			ABDUL GAFFAR		11/01/2024
					01/02/2024



**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

<b>Note 1</b>	<b>Analysis of income</b>
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		Unrestricted funds	Restricted income funds	Total funds 31 March 2023 £	Prior year 31 March 2022 £
	<b>Analysis</b>				
<b>Donations and legacies:</b>	Donations and gifts	45,488	-	45,488	88,131
	Gift Aid	-	-	-	-
	Legacies	-	-	-	-
	General grants provided by government/other charities	-	-	-	-
	<b>Total</b>	<b>45,488</b>	<b>-</b>	<b>45,488</b>	<b>88,131</b>
<b>Charitable activities:</b>		-	-	-	-
		-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Investement Income</b>		-	-	-	-
	Interest	-	-	-	-
	Dividend	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL INCOME</b>		<b>45,488</b>	<b>-</b>	<b>45,488</b>	<b>88,131</b>



**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

<b>Note 2</b>		<b>Analysis of expenditure</b>		
	<b>Analysis</b>	<b>Unrestricted funds</b>	<b>Restricted income funds</b>	<b>Total funds £</b>
<b>Expenditure on raising funds:</b>	Incurring seeking donations	3,759	-	3,759
	Incurring seeking grants			
	<b>Total expenditure on raising funds</b>	<b>3,759</b>	<b>-</b>	<b>3,759</b>
<b>Expenditure on charitable activities</b>	These expenditures are dedicated to improving the lives of people in Bangladesh, particularly orphans and the economically disadvantaged. Our focus includes advancing education, training, and employment opportunities to break the cycle of poverty. We also aim to provide relief from sickness, distress, and promote good health through community initiatives. Committed to flexibility, we embrace any lawful charitable purpose as determined by the laws of England and Wales. Through collaboration and adaptability, Ummah Hands Charity aspires to be a catalyst for positive change in Bangladesh.	18,329	-	18,329
	<b>Total expenditure on charitable activities</b>	<b>18,329</b>	<b>-</b>	<b>18,329</b>
<b>Governance Costs</b>	Accountancy & Independent Examiner Fees	210		210
		-	-	-
		-	-	-
	<b>Total</b>	<b>210</b>	<b>-</b>	<b>210</b>
<b>Other</b>	Admin Expenses	8,923	-	8,923
	<b>Total other expenditure</b>	<b>8,923</b>	<b>-</b>	<b>8,923</b>
<b>TOTAL EXPENDITURE</b>		<b>31,221</b>	<b>-</b>	<b>31,221</b>



**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

**Note 3 Basis of preparation**

*This section should be completed by all charities .*

**3.1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with\* 

✓
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 the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with\* 

✓
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 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.\*

Yes

\* -Tick as appropriate

**3.2 Going concern**

***If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:***

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

***The charity's continued financial stability, positive growth trends, and strategic plans affirm its status as a going concern.***

***Not applicable***

***Not applicable***

**3.3 Change of accounting policy**

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes\*

✓

No\*

\* -Tick as appropriate

***Please disclose:***

<b><i>(i) the nature of the change in accounting policy;</i></b>	Not applicable
<b><i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i></b>	Not applicable



**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	<b>Not applicable</b>
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### 3.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

**Please disclose:**

<i>(i) the nature of any changes;</i>	Not applicable
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	Not applicable
<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	<b>Not applicable</b>

### 1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

**Please disclose:**

<i>(i) the nature of the prior period error;</i>	Not applicable
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	Not applicable
<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	<b>Not applicable</b>



**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

<b>Note 4</b>	<b>Accounting policies</b>
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## 4.1 INCOME

<b>Recognition of income</b>	<p>These are included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>it is more likely than not that the trustees will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
<b>Offsetting</b>	<p>There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.</p>
<b>Grants and donations</b>	<p>Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).</p> <p>In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).</p>
<b>Legacies</b>	<p>Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.</p>
<b>Government grants</b>	<p>The charity has received government grants in the reporting period</p>
<b>Tax reclaims on donations and gifts</b>	<p>Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.</p>
<b>Contractual income and performance related grants</b>	<p>This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.</p>
<b>Donated goods</b>	<p>Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.</p> <p>The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.</p> <p>Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.</p> <p>Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.</p> <p>Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.</p>
<b>Donated services and facilities</b>	<p>Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.</p> <p>Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.</p>
<b>Support costs</b>	<p>The charity has incurred expenditure on support costs.</p>



**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Income from interest, royalties and dividends</b>	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.
<b>Income from membership subscriptions</b>	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.
<b>Settlement of insurance claims</b>	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.
<b>Investment gains and losses</b>	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## **4.2 EXPENDITURE AND LIABILITIES**

<b>Liability recognition</b>	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
<b>Governance and support costs</b>	<p>Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.</p> <p>Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.</p>
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.
<b>Redundancy cost</b>	The charity made no redundancy payments during the reporting period.
<b>Deferred income</b>	No material item of deferred income has been included in the accounts.
<b>Creditors</b>	The charity has creditors which are measured at settlement amounts less any trade discounts
<b>Provisions for liabilities</b>	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
<b>Basic financial instruments</b>	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.

## **4.3 ASSETS**

<b>Tangible fixed assets for use by charity</b>	<p>These are capitalised if they can be used for more than one year, and cost at least</p> <p>They are valued at cost.</p>
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**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

The depreciation rates and methods used are disclosed in note 9.2.

<b>Intangible fixed assets</b>	<p>The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5</p> <p>They are valued at cost.</p>
<b>Investments</b>	<p>Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.</p> <p>Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments</p>
<b>Stocks and work in progress</b>	<p>Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.</p> <p>Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.</p>
<b>Debtors</b>	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>
<b>Current asset investments</b>	<p>The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.</p>



**UMMAH HANDS  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 5 APRIL 2023**

<b>Note 5</b>	<b>Details of certain items of expenditure</b>
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**5.1 Fees for examination of the accounts**

*Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).*

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

This year £	Last year £
210.00	-
-	-
-	-

<b>Note 6</b>	<b>Paid employees</b>
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**6.1 Staff Costs**

Salaries and wages

Social security costs

Pension costs (defined contribution scheme)

Other employee benefits

**Total staff costs**

This year £	Last year £
-	-
-	-
-	-
-	-
-	-



**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

**Note 7 Debtors and prepayments**

**7.1 Analysis of debtors**

Trade debtors

Qardhe-Hasna Loan to Other

Other debtors

Total

This year	Last year
£	£
-	-
12,498	-
48,000	33,000
<b>60,498</b>	<b>33,000</b>

**7.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)**

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
-	-
<b>-</b>	<b>-</b>

**Note 8 Creditors and accruals**

**8.1 Analysis of creditors**

Accruals for grants payable

Bank loans and overdrafts

Trade creditors

Payments received on account for contracts or performance-related grants

Accruals and deferred income

Taxation and social security

Other creditors

Total

Amounts falling due		Amounts falling due after	
This year	Last year	This year	Last year
£	£	£	£
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
210	-	-	-
<b>210</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note 9 Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)

Short term deposits

Cash at bank and on hand

Total

This year	Last year
£	£
-	-
-	-
10,767	23,788
<b>10,767</b>	<b>23,788</b>



**UMMAH HANDS**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

**Note 10** **Charity funds**

**10.1 Details of material funds held and movements during the CURRENT reporting period**

*\* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Loans £	Fund balances carried forward £
<b>Donations &amp; Gifts</b>	UR	Unrestricted charity funds are financial contributions given to a charitable organization without specific earmarks or restrictions on their use. These funds provide flexibility for the organization to allocate resources based on immediate needs, ongoing programs, or unforeseen challenges, enhancing adaptability and responsiveness to their mission.	23,788	45,488	-	-	69,276
<b>Charitable Activities/Projects</b>	UR	These expenditures are dedicated to improving the lives of people in Bangladesh, particularly orphans and the economically disadvantaged. Our focus includes advancing education, training, and employment opportunities to break the cycle of poverty. We also aim to provide relief from sickness, distress, and promote good health through community initiatives. Committed to flexibility, we embrace any lawful charitable purpose as determined by the laws of England and Wales. Through collaboration and adaptability, Ummah Hands Charity aspires to be a catalyst for positive change in Bangladesh.	-	-	18,329	-	18,329
<b>Charity Fund Raising Expenditures</b>	UR	Charity fundraising expenses encompass crucial elements such as marketing, Google Ads, YouTube Ads, videos, and email campaigns. These investments are instrumental in promoting our cause, expanding outreach, and garnering vital support for our mission	-	-	3,759	-	3,759
<b>Qardhe-Hasnah Project</b>	UR	The Qardhe-Hasnah Project exemplifies Islamic principles by providing interest-free loans to those in need. Rooted in compassion and guided by the concept of Qard al-Hasanah, this initiative aims to offer financial support without imposing interest, promoting a community spirit of benevolence and mutual aid.	-	-	-	12,498	12,498
<b>Charity Governance Costs &amp; Admin Expenses</b>	UR	Charity Governance Costs and Administrative Expenses cover essential elements such as rent, website and software costs, telephone expenses, as well as accounting and independent examiner fees. These expenditures are vital for maintaining effective organizational operations, transparency, and compliance, ensuring that resources are efficiently utilized to further our charitable mission.	-	-	8,923	-	8,923
<b>Total Funds</b>			<b>23,788</b>	<b>45,488</b>	<b>- 31,011</b>	<b>- 12,498</b>	<b>25,767</b>



**UMMAH HANDS  
FOR THE YEAR ENDED 5 APRIL 2023**



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

***Independent examiner's report on  
the accounts***

**Section A**      ***Independent Examiner's Report***

**Report to the trustees**

**UMMAH HANDS**

**On accounts for the year  
ended**

**05th April 2023**

**Charity no  
(if any)**

**1141198**

**Set out on pages**

I report to the trustees on my examination of the accounts of the above charity ("UMMAH HANDS") for the year ended **05 / 04 / 2023**.

**Responsibilities and  
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's accounts 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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Zeeshan Munawar  
ACCA  
AMZES ACCOUNTANT  
Amzes Ltd  
232-236 Green Street London  
E7 8LE

01 Feb 2024