

Charity No: 1168193



Families Relief

Disasters don't just affect individuals, they affect families and communities

Annual Report and Accounts For year Ended 31 December 2020

Contents of the Financial Statements
Of the Year Ended 31st December 2020

	Page
Families Relief Trustee Statement: Covid 19	1
Legal and administrative information	2
Report of the Trustees	3-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	11-14

Families Relief Trustee Statement: Covid 19

Families Relief has experienced with the rest of the country, a challenging period, the loyalty of its volunteers, and their sacrifice to support those most in need has been nothing short of heroic and here we need to thank them, if not only for supporting those in need, in food banks, and in distributing food, but also their willingness to provide support during a time, when doing so had so many risks even within government guidelines. We must also thank their families, who did not see them, while they worked to help those who needed it. We must also mention our trustees, Mr Gooljar, has been there with the rest of the volunteers, showing true leadership, his enormous personal sacrifice, his effort have been truly inspiring.

Yet, there is much work that still needs to be done, the need to support families who were badly impacted by the epidemic was detrimental to both mental and physical health, not only in the UK but overseas. In the UK we were able to provide support through working with partners in the various faith and local community organisations, to provide aid to families who did not know how to find food for the rest of the month, while government schemes were coming online. Many a charity, found this environment challenging, but the generosity of the community, and the public at large has been humbling.

Overseas, the Trustees have seen the need for hygiene products, and due to the challenging environment for many charities that are located in wealthier countries, many a constituency that relied on the aid from our part of the world have found it difficult, augmented by the world wide recession impacting everyone. Covid-19 has managed to change much in the world around us but not the presence poverty, nor its impact on families across the world.

The lockdown has spurred on the trustees to redouble efforts to seek new ways to pursue the charities objects, and provide support in the UK and overseas, for families that need it most. The charity recycling and shop project was impacted not only by the lockdown, but by the need for volunteers to isolate. Future proofing this aspect of Families Relief activities is an ongoing project, so is making sure Families Relief commitments to local communities are not only sustainable but expanded. Overseas, the fragility the environment that families have experienced has shown the need to expand family sponsorship schemes, basic medical support, sanitation and supporting micro businesses that give families a sustainable future.

The Passing of Mr Fuad Nahdi

Families Relief, Fuad Nahdi, one of its trustees, has passed away his guidance, and influences, in helping steer the charity will be sorely missed, but his vision and legacy that lives through those who love him will continue. Families Relief sends its deepest condolences not only to his family but all whose lives he touched by his humour, love and commitment.

Legal and Administrative

Registered Charity Number: 1168193

Trustees:

Mr Nouriddine Miladi
Mr M A Hussain
Mr M A K
Gooljar

Principal Office:

133 Abbeydale Road
Sheffield
S7 1FE

**Independent
examiners:**

Alpha Chartered Certified Accountants
90 Stechford
Lane
Birmingham
B8 2AN

Bankers:

Natwest Bank
1 The Mall
Ealing
London
W5 9BP

Legal Advisors:

Lee Bolton Monier-Williams LLP
1 The Sanctuary
London
SW1P 3JT

The Trustees submit their annual report and the financial statements of the Families Relief (charity) for the year ended 31 Dec 2020.

The Trustees confirm that the annual report and financial statements of the charity comply with current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in March 2005.

Structure, Governance and management

*** Constitution**

The Charity CIO was created on the 12 July 2016

There have been no changes in the objectives since the last annual report.

*** Method of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deeds.

*** Policies adopted for the induction and training of Trustees**

The Trustees are discussing the issue of trustee training and are formulating a policy, of training rounds of a minimum of once a year.

*** Organisation structure and decision making**

The organisational structure of the charity is made up of the board of trustees and executive committee. Due to the size of the Organisation the trustees are taking an active role within the executive committee which includes senior members of staff and volunteers. The executive committee takes decision regarding day to day activities, while the Board of Trustees takes a role in the longer term goals and objectives of the charity.

*** Risk Management**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operation and finances of the charity, and are satisfied that systems are in place to mitigate any exposure to major risks.

Objectives and Activities

*** Policies and Objectives**

The principal objectives of the charity is to provide relief for sickness, hardship and distress amongst the poor and needy people of the world. To apply the trust fund for the benefit of any charitable purpose as the trustees shall decide from time to time. There have been no changes in the objectives since the last annual report.

*** Activities for achieving objectives**

The Charity, has continued to fund the activities in various poor countries, and is

aiming to work on training based projects, giving its beneficiaries a route out of poverty.

The Charity Trustees

The trustees meet regularly, so that they may assess requests for aid, and apply the funds available to the charity in accordance with donor wishes. Request for aid are proposed by Families Relief own staff or outside institutions. Families Relief applies these funds on the basis of need and after consulting with other Trustees.

*** Volunteers**

The Charity is grateful for the continued support of its volunteers who are involved in a number of provisions during our events and fundraising. It is estimated that over 1,900 volunteer hours were provided during the year.

Achievements and Performance

*** Review of Activities**

The results of the year are shown in the financial statements. The statement of Financial activities shows the incoming resources expended by the different activities conducted under the charity's name.

During the year the charity continued to help fund projects in various countries, and helping those in need in the UK.

We are confident that in the next year deficits accumulated will be cleared.

*** Funding activities / Income generation**

The charity is still undergoing a reappraisal of its income generating operations and is seeking to expand its fund raising, through events, and the enthusiasm of it's donors.

FAMILIES RELIEF

Financial Review

The results for the year ended 31 December 2020 are shown in the statement of financial Activities on page 8.

For the period ended 31 December 2020 the charity's total income was £367,075 . for the year Donations paid was £200,784.28 and operating expenditure was £212,470. Total expenditure for the year was £413,254 resulted in a Deficit of £46,178 for the period.

The Deficit is carried forward to reserves which at 31 December 2020 stood at £15,394.

Full details of the income and expenditure is given in the accounts.

*** Reserve Policy**

The trustees believe that Families Relief should aim for a reserve policy of £60,000 with a variance of 20%. But as the trustees implement their strategy taking into account the post covid reality, they believe reserves will increase.

*** Principal funding**

The charity's main income is derived from fundraising and selling donated second hand clothes

The Charity was created by a trust deed in 1994, and has become a CIO as of 12 July 2016.

Plans for the future

*** Future developments**

Families Relief is looking at sustainable ways for safeguarding beneficiaries, and that will include working closely with other charities on projects at home and abroad.

Families Relief, is seeking greater understanding into how to better help families in the UK, and how to make a greater impact in helping families overseas.

There are also a number of fundraising events which have been planned for the following year. These events allow an opportunity for the charity to build upon its current donors and obtain long term financial support through monthly direct debits. This is an aspect that the charity actively works upon consistently throughout the year. Additionally, the charity will try to further establish itself and increase its brand image. This will be executed through more effective advertising, promotion and also word of mouth. The charity will endeavour to better and widen the services it provides to its beneficiaries, through greater research and cooperation with other organizations.

Employee involvement and employment of the disabled

Employees have been consulted on issues of concern to them by means of regular consultative meetings with management. The charity carries out exit interviews for all staff leaving the organisation and has adopted a procedure of upward feedback for the senior management and the Trustees.

The charity continues to implement detailed policies in relation to all personnel matters including:

* Equal Opportunities Policy

* Volunteers Policy

* Health and Safety

Policy

FAMILIES RELIEF

In accordance with charity's equal opportunities policy, the charity has long established fair employment practices in the recruitment, selection, retention and training of disabled staff. Full details of these policies are available from the charity's office.

Statement of the trustees' responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom generally accepted accounting practice applicable to smaller charities.

Law applicable to charities in England and Wales requires charities 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 or deficit of the charity for that period. In preparing those financial statements the trustees have;

The Charity was created by a trust deed dated 12 July 2016

- * Selected suitable accounting policies and applied them consistently

- * Make judgements and estimates that reasonable and prudent

- * State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.

- * Prepared 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

This report was approved by the Trustees on the 31 October 2021 and signed on its

behalf, by:

Mr M A K Gooljar



FAMILIES RELIEF

Independent Examiner's report to the trustees of Families Relief

I report on the accounts for the period ended 31 December 2020 set out on pages eight to fourteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 43 of the 1993 Act
 - to follow the procedures laid down in the General Directions given by the Charity Commission
- The Charity was created by a trust deed dated 12 July 2016
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees. The procedures undertaken do not provide all the evidence that would be required in an audit, and concerning any such matters consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that, in any material respect, the requirements

- To keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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

ALPHA ACCOUNTANTS

Amjad Hussain Rayaz FCCA
Alpha Chartered Certified Accountants
90 Stechford Lane
Birmingham
B8 2AN

FAMILIES RELIEF

Statement of Financial Activities

For the period ending 31 December 2020

	Notes	Unrestricted funds	Restricted funds	Total 2020	2019
Incoming resources		£		£	£
Incoming resources from generating funds					
Donations	2	89182	203820	293002	235825
Shop and recycling Income		25755	0	25755	41092
Gifts in Kind income		0	8000	8000	0
Grant Income		0	40318	40318	0
Total incoming resources		114937	252138	367075	276917
Resources expended					
Gift in Kind expenses		0	8000	8000	
Charities activities	4	155574	238867	394441	249849
Governance activities	5	10813	0	10813	14110
Total resources expended		166387	246867	413254	263959
Movement in total funds for the year - Net income/(expenditure) for the year		-51450	5271	-46179	12958
Total funds at 1 January 2020		101070	-70284	30786	17828
Total funds at 31 December 2020	3	49620	-65013	-15393	30786

The supporting notes on pages 8 to 12 form an integral part of these financial statements.

FAMILIES RELIEF

BALANCE SHEET AS AT 31 December 2020

		2020	2020	2019	2019
	Notes	£	£	£	£
Fixed assets					
Tangible assets	8	1980			2640
Current assets					
Cash at bank and in hand		1214		52586	
Debtors & Prepayments	9	<u>0</u>		<u>0</u>	
		1214		52586	
Creditors:					
amounts falling due within one year	10	18587		<u>24440</u>	
Net current assets			<u>-17373</u>		<u>28146</u>
Net assets			<u>-15393</u>		<u>30786</u>
Restricted/Restricted Income fund					
Restricted/Unrestricted income fund	11		-15393		30786
			<u>-15393</u>		<u>30786</u>

The Financial statements were approved by the trustees and signed on their behalf, by

Mr Nouriddine Miladi



FAMILIES RELIEF

Notes to financial statements for the year ended 31 Dec 2020.

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year, and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

The Charity was created by a trust deed dated 12 July 2016

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

FAMILIES RELIEF

1. Accounting policies (continued)

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 25% straight line

Motor vehicles - 25% reducing balance method

1.6. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange prevailing at the accounting date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the statement of financial activities.

2. Voluntary income

	Unrestricted funds	Restricted funds	2020 Total	Unrestricted funds	Restricted funds	2019 Total
	£	£	£			£
Donations	89182	203820	293002	130295	105530	235825
Shop and recycling income	25755	0	25755	41092	0	41092
Gifts in Kind income	0	8000	8000	0	0	0
Grant Income	0	40318	40318	0	0	0
	<u>114937</u>	<u>252138</u>	<u>367075</u>	<u>171387</u>	<u>105530</u>	<u>276917</u>

3. Activities in furtherance of the charity's objects

Unrestricted funds	Restricted funds	2020 Total	2019 Total
£	£	£	£
49620	-65013	-15393	30786

FAMILIES RELIEF

4. Cost of generating voluntary income

	Unrestricted funds	Restricted funds	2020 Total	2019 Total
Cost of charitable activities	2235	198549	200784	46186
Wages and salaries	29283	30318	59601	73618
Waste	1010		1010	2375
Rent and Rates	36570		36570	52496
Premise costs	5822		5822	2041
Advertising, Events and Functions	68082	5550	73632	55106
Printing, Postage, Stationery and office	3210	1500	4710	2274
Motor & Travel	2433		2433	6418
Staff, contractors and volunteer expenses	500		500	5099
Insurance	2048		2048	2456
Depreciation	660		660	880
Office Exp	3721	2950	6671	900
	<u>155574</u>	<u>238867</u>	<u>394441</u>	<u>249849</u>

5. Governance costs

	Unrestricted funds	2020	2019 Total
Accountancy	7850	7850	4500
Legal/professional		0	6700
Bank/Credit card charges	2963	2963	2910
	<u>10813</u>	<u>10813</u>	<u>14110</u>

6. Employees

	2020 £	2019 £
Employment costs		
Wages and Salaries	<u>59601</u>	<u>73618</u>

No employee received emoluments of more than £60,000 (2020 : None).

Number of employees

on the basis of full time equivalents, was as follows:

	2020 Number	2019 Number
Shop and administration	4	5

FAMILIES RELIEF

	Motor Vehicles	Furniture Fitting and Equipment	
Cost	£	£	£
At 1 January 2020	19900		19900
Additions	0	0	0
Disposals			0
As at 31 Dec 2020	<u>19900</u>	<u>0</u>	<u>19900</u>
 Depreciation			
At 1 January 2020	17260		17260
Charge for the year	660		660
Disposals			0
As at 31 December 2020	<u>17920</u>	<u>0</u>	<u>17920</u>
 Net Book Value			
As at 31 December 2020	<u>1980</u>	<u>0</u>	<u>1980</u>

9. Debtors

	2020	2019
	£	£
Other Loans	0	0
Other Debtors & prepayments	<u>0</u>	<u>0</u>

10. Creditors

Amounts falling due within one year

	2020	2019
	£	£
PAYE Liability	13188	16440
Other creditors	<u>5400</u>	<u>8000</u>
	18588	24440

FAMILIES RELIEF

11. Funds

	Balance Brought Forward	Incoming donations	Resources Expended	Carried Forward
	£	£	£	£
Unrestricted funds	101070	114937	166387	496200
Restricted Fund	-70284	252138	246867	-65013
Total	<u>30786</u>	<u>367075</u>	<u>413254</u>	<u>-15393</u>

