

# ERUM'S HELPING HAND

England & Wales · Charity number 1188674

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-03-20

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 9 Warwick Avenue  
Derby  
DE23 8DA

**Phone** 01332726037

**Email** [erumsuleman@hotmail.co.uk](mailto:erumsuleman@hotmail.co.uk)

## Activities

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**Objects:** THE OBJECT OF THE CIO IS:THE RELIEF OF POVERTY OF PEOPLE LIVING IN PAKISTAN BY PROVIDING ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.

**Activities:** DisabilityThe Prevention Or Relief Of Poverty

## Classification

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- **How:** Makes Grants To Individuals
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Other Defined Groups

## Geography

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- Pakistan

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£75,922	£87,508	-	-
2024-03-31	£102,629	£82,984	-	-
2023-03-31	£90,659	£98,639	-	-
2022-03-31	£69,492	£56,830	-	-
2021-03-31	£52,159	£45,527	-	-

## Trustees

Name	Role	Appointed
<b>Erum Suleman</b>	Chair	2020-03-20
Hazra Suleman		2020-03-20
RUBINA GHUMRA		2020-03-20
SOFINA ROBERTS		2020-03-20

**ERUM'S HELPING HAND**

England & Wales - Charity number 1188674

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# Accounts

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# **ERUM'S HELPING HAND**

**Trustees Annual Report and Financial Statements**

**For**

**Year Ended 31 March 2025**

**Charity No: 1188674**

**RANA & CO ACCOUNTANTS LTD**

**97 Walbrook Road, Derby, DE23 8SF**

**Tel: 01332 270 906**

email: [info@ranaandcoaccountants.co.uk](mailto:info@ranaandcoaccountants.co.uk)  
[www.ranaandcoaccountants.co.uk](http://www.ranaandcoaccountants.co.uk)  
Offices in: DERBY - NOTTINGHAM - WALSALL

**Rana & Co Accountants Ltd**

**97 Walbrook Road**

**DERBY**

**DE23 8SF**

**ERUM'S HELPING HAND**  
**Trustees Annual Report and Financial Statement**  
**Year ended 31 March 2025**

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## Reference and Administrative Information

**Charity Name:** ERUM'S HELPING HAND

**Charity Registration Number:** 1188674

**Registered Office:** 9 Warwick Avenue  
DERBY  
DE23 8DA

**The Board of Trustees:** Erum Suleman (Chair)  
Hazra Suleman (Trustee)  
Rubina Ghumra (Trustee)  
Sofina Roberts (Trustee)

**Independent Examiner:** Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

**Bankers:** Barclays  
22-26 St Peter Street  
DERBY  
DE1 1SH

## **Erum's Helping Hand**

### **Trustees Report**

The trustees present their annual report together with the financial statements of Erum's Helping Hand for the year ended 31 March 2025. The trustee confirm that the Annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland issued in October 2019, FRS 102, the Charities Act 2011, the Companies Act 2006 and UK GAAP.

### Objectives and Policies

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance "public benefit: running a charity (PB2)"

The objective of Erum's Helping Hand is the relief of poverty of people living in Pakistan by providing items and services to individuals in need and or charities, or other organisations working to prevent or relief poverty.

#### a. GDPR

Erum's Helping Hand has implemented what it believes to be appropriate and proportionate policies, procedures and privacy notices commensurate with (a) the small quantity of personal data that it holds (b) the severity of the impact in the event of any data breaches (c) the non intrusive purposes for which it holds, processes and uses the data.

Erum's Helping Hand collects, holds and processes only those limited data items (typically name, email, telephone) provided by donors which are required for the effective provision of the support and accountability (legitimate interest). Erum's Helping Hand does not use such data for any other purpose. Specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

#### b. Fundraising practices

The approach taken by Erum's Helping Hand is to identify the needs of the beneficiaries and to fundraise to the general public. All fundraising is done in house by experienced volunteers including trustees. The charity does not approach vulnerable people in its fundraising activities. No cold calling or street collecting is done therefore donations are totally voluntary. Erum's Helping Hand did not receive any complaints regarding its fundraising practices.

### Achievements and Performance

The charity was set up 20 March 2020 by principle trustee Erum Suleman. She saw at first hand the poverty that existed in Pakistan, her place of birth, and having helped individually for many years, decided to set up this charity so that she can help more people. Originally the intension was for the trustees to distribute relief by hand, but the Covid 19 pandemic struck just as the charity was set up

and so a change in strategy was quickly adopted. A sister organisation was set up in Pakistan and a memorandum of understanding was drawn up who would help to distribute relief on behalf of the organisation.

The charity now has a website, funded by a supporter to whom we are very grateful. The website showcases the amazing work it does changing lives in Pakistan. This is

<https://www.erumshelpinghand.com>

This is a summary of the projects that have been completed during this year

- 101 Water wells built so far to provide water
- Provide food packs for over 300 families every month
- Distributed over 2000kg of clothes donated

### Financial Review

#### a. Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectations that the Organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### b. Reserve policy

The charity's policy is to hold reserves to cover a year's worth of unrestricted expenditure. In 2025 this was £10,649 (2024 £7,673). Currently the reserves are over 18 months worth of expenditure. The charity has worked hard towards increasing it's reserves and given the uncertain nature of fundraising and the current cost of living crisis, the trustees have agreed to hold more than a year's worth of reserves to increase it's resilience to adverse fundraising environment.

#### c. Principal funding

The charity's main source of income is donations from the public. This amounted to £75,922 in the current year (2024 £102,629). Gift aid is claimed on applicable donations.

#### d. Funds materially in deficit

There are no funds which are materially in deficit

### Reference & Administration Details

#### a. Charity name and Registration

Erum's Helping Hand: The charity is a Charitable Incorporated Organisation, registration no: 6N55JO6E, registered with the Charity Commission on 20 March 2020, Charity no: 1188674

#### b. Charity details

Address: 9 Warwick Avenue, Derby, DE23 8DA

Email: [erumshelpinghand@gmail.com](mailto:erumshelpinghand@gmail.com)

c. Bank

Barclays Bank, 22-26 St Peters Street, Derby, DE1 1SH

Structure, governance and management

a. Constitution

The charity is based on the Charity Commissions model governing document for Foundation Charitable Incorporated Organisations ie where the trustees are the only members of the charity and was set up on 20 March 2020.

b. Method of appointment or election of trustees

There must be atleast 4 charity trustees. There is no maximum. In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing trustees due consideration is given to ensuring that the trustees have, between them, the skills, experience necessary to manage the charity effectively and in accordance with charity law.

Board members during the year are as follows:

Erum Suleman (Chair)  
Hazra Suleman (Vice Chair)  
Rubina Ghumra  
Sofina Roberts

Board members represent a range of skills and competencies including

Health & Wellbeing  
Accountancy and general finance  
Digital marketing  
Community engagement

c. Remuneration of trustees

All trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the charity. Out of pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

d. Policies adopted for the induction and training of trustees

Trustees undergo a briefing on their legal obligations under charity law, the content of the constitution, the board of trustees committee and decision making process and recent financial performance of the charity.

e. Statutory statement on liabilities

The trustees declare that:

- The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement
- The charity has no debt outstanding at the date of this statement which is owned by the CIP and which is secured by an express charge on any assets of the CIO

f. Financial risk management

The trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company and can be listed below:

Risk	Plans and Strategy
Funding from individuals diminishes	Engage with key supporters and ensure full transparency
Sister organisation in Pakistan who distributes relief on behalf of the organisation stops working for Erum's Helping Hand	A long term agreement has been drawn up and is reviewed regularly

g. Plans for the future

The trustees have a clear set of aims and objectives to help alleviate poverty as much as possible. Trustees are keen to diversify their income sources by approaching trusts and foundation and corporates that share the same passion as the trustees.

Statutory Declaration

The Trustees of Erum's Helping Hand confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

Approved by the Trustees and signed on their behalf

Erum Suleman

Chair of Trustee

## **Independent Examiner's Report to the Trustees of ERUM'S HELPING HAND**

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 7 to 9.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144 of the Charity Act 2011 (the Charity Act). It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charity Act), and
- to state whether particular matters have come to my attention

### **Basis of independent examiner's statement**

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

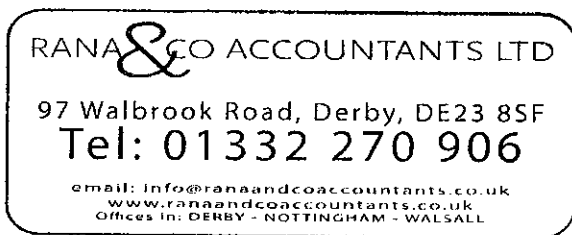
### **Independent examiner's statement**

In the course of my examination, no material matters has come to my attention:

1 which gives me reasonable cause to believe that in any material respect, the requirements

- to keep accounting records were not kept in accordance with section 130 of the Charities Act or
- to prepare accounts which accord with the accounting records and comply with the accounting requirement of the Charities Act have not been met, or

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



Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

Date: 14/07/2025

**ERUM'S HELPING HAND**  
**Statement of Financial Activities**  
**Year ended 31 March 2025**

		Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
<b><u>Income</u></b>	Note	£	£	£	£
Zakat	4	0	28488	28488	43286
Sadaqah		0	30911	30911	16902
Lillah		10425	0	10425	12717
Kufara		0	512	512	897
Food pack		0	0	0	11215
Water		0	0	0	9881
Fitrana		0	556	556	217
Sponsorship		0	4935	4935	5737
Mosque		0	95	95	1777
Sundry Income		0	0	0	0
		<b><u>10425</u></b>	<b><u>65497</u></b>	<b><u>75922</u></b>	<b><u>90659</u></b>
<b><u>Expenditure</u></b>					
Zakat		0	33774	33774	38500
Food, clothing, shelter & sadqa		0	36846	36846	9508
Lillah		10453	0	10453	7457
Kufara		0	512	512	897
Food pack		0	0	0	10285
Water project		0	0	0	8531
Fitrana		0	556	556	217
Sponsorships		0	5076	5076	5596
Mosque		0	95	95	1777
Stationary		0	0	0	0
PPS		29	0	29	0
IT equipment		149	0	149	0
Fundraising costs		18	0	18	216
Unrestricted		0	0	0	0
		<b><u>10649</u></b>	<b><u>76859</u></b>	<b><u>87508</u></b>	<b><u>82984</u></b>
<b>Surplus/(Deficit) for year</b>		<b>-224</b>	<b>-11362</b>	<b>-11586</b>	<b>19645</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Opening Balances</b>		<b>15588</b>	<b>15370</b>	<b>30958</b>	<b>11313</b>
<b>Closing Balances</b>		<b><u>15364</u></b>	<b><u>4008</u></b>	<b><u>19372</u></b>	<b><u>30958</u></b>

## **ERUM'S HELPING HAND**

### **Balance Sheet**

**At 31 March 2025**

	<b>Note</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Balance at Bank		19372	30643
Cash in Hand (Paypal)		0	315
		<b><u>19372</u></b>	<b><u>30958</u></b>
Creditors	3	0	0
Net Asset		<b><u>19372</u></b>	<b><u>30958</u></b>
<b>Represented by:</b>			
Unrestricted Funds		15364	15588
Restricted Funds	4	4008	15370
		<b><u>19372</u></b>	<b><u>30958</u></b>

**Chair:** E. Suleman

**Date:** 14/07/2025

# **ERUM'S HELPING HAND**

## **Statement of Balances**

### **Notes to the Accounts**

#### **Note 1**

The accounts have been prepared using the concessions allowable under SORP 2005 for small charities, not subject to an audit (Appendix 5.3)

#### **Note 2**

<b>Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Zakat	0	28488	28488	43286
Sadaqah	0	30911	30911	16902
Lillah	10425	0	10425	12717
Kufara	0	512	512	897
Food pack	0	0	0	11215
Water	0	0	0	9881
Fitrana	0	556	556	217
Sponsorship	0	4935	4935	5737
Mosque	0	95	95	1777
Sundry Income	0	0	0	0
	<b>10425</b>	<b>65497</b>	<b>75922</b>	<b>102629</b>

#### **Note 3**

<b>Creditors</b>	0
	<b>0</b>

#### **Note 4**

<b>Restricted funds</b>	<b>Opening Balance</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer</b>	<b>Closing Balance</b>
Zakat	5286	28488	33774	0	0
Sadaqah	9943	30911	36846	0	4008
Kufara	0	512	512	0	0
Food pack	0	0	0	0	0
Water	0	0	0	0	0
Fitrana	0	556	556	0	0
Sponsorship	141	4935	5076	0	0
Mosque	0	95	95	0	0
	<b>15370</b>	<b>65497</b>	<b>76859</b>	<b>0</b>	<b>4008</b>

**ERUM'S HELPING HAND**

England & Wales - Charity number 1188674

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# Accounts

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# **ERUM'S HELPING HAND**

**Trustees Annual Report and Financial Statements**

**For**

**Year Ended 31 March 2024**

**Charity No: 1188674**

**RANA & CO ACCOUNTANTS LTD**

97 Walbrook Road, Derby, DE23 8SF

**Tel: 01332 270 906**

e-mail: [info@ranaandcoaccountants.co.uk](mailto:info@ranaandcoaccountants.co.uk)  
[www.ranaandcoaccountants.co.uk](http://www.ranaandcoaccountants.co.uk)  
Offices in: DERBY - NOTTINGHAM - WALSALL

**Rana & Co Accountants Ltd**

97 Walbrook Road

DERBY

DE23 8SF

**ERUM'S HELPING HAND**  
**Trustees Annual Report and Financial Statement**  
**Year ended 31 March 2024**

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## Reference and Administrative Information

**Charity Name:** ERUM'S HELPING HAND

**Charity Registration Number:** 1188674

**Registered Office:** 9 Warwick Avenue  
DERBY  
DE23 8DA

**The Board of Trustees:** Erum Suleman (Chair)  
Hazra Suleman (Trustee)  
Rubina Ghumra (Trustee)  
Sofina Roberts (Trustee)

**Independent Examiner:** Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

**Bankers:** Barclays  
22-26 St Peter Street  
DERBY  
DE1 1SH

## **Erums Helping Hand**

### **Trustees Report**

The trustees present their annual report together with the financial statements of Erum's Helping Hand for the year ended 31 March 2024. The trustee confirm that the Annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland issued in October 2019, FRS 102, the Charities Act 2011, the Companies Act 2006 and UK GAAP.

### Objectives and Policies

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance "public benefit: running a charity (PB2)"

The objective of Erums Helping Hand is the relief of poverty of people living in Pakistan by providing items and services to individuals in need and or charities, or other organisations working to prevent or relief poverty.

#### a. GDPR

Erums Helping Hand has implemented what it believes to be appropriate and proportionate policies, procedures and privacy notices commensurate with (a) the small quantity of personal data that it holds (b) the severity for the impact in the event of any data breaches (c) the non intrusive purposes for which it holds, processes and uses the data.

Erums Helping Hand collects, holds and processes only those limited data items (typically name, email, telephone) provided by donors which are required for the effective provision of the support and accountability (legitimate interest). Erums Helping Hand does not use such data for any other purpose. Specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

#### b. Fundraising practices

The approach taken by Erums Helping Hand is to identify the needs of the beneficiaries and to fundraise to the general public. All fundraising is done in house by experienced volunteers including trustees. The charity does not approach vulnerable people in its fundraising activities. No cold calling or street collecting is done therefore donations are totally voluntary. Erums Helping Hand did not receive any complaints regarding its fundraising practices.

### Achievements and Performance

The charity was set up 20 March 2020 by principle trustee Erum Suleman. She saw at first hand the poverty that existed in Pakistan, her place of birth, and having helped individually for many years, decided to set up this charity so that she can help more people. Originally the intension was for the trustees to distribute relief by hand, but the Covid 19 pandemic struck just as the charity was set up

and so a change in strategy was quickly adopted. A sister organisation was set up in Pakistan and a memorandum of understanding was drawn up who would help to distribute relief on behalf of the organisation.

This is a summary of the projects that have been completed during this year

- 30 Water wells built so far to provide water
- Provide food packs for over 250 families every month
- Distributed over 2300kg of clothes donated

### Financial Review

#### a. Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectations that the Organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### b. Reserve policy

The charity's policy is to hold reserves to cover a year's worth of unrestricted expenditure. In 2024 this was £7673 (2023 £15,031). Currently the reserves are over 2 years worth of expenditure. The charity has worked hard towards increasing its reserves and given the uncertain nature of fundraising and the current cost of living crisis, the trustees have agreed to hold more than a year's worth of reserves to increase its resilience to adverse fundraising environment.

#### c. Principal funding

The charity's main source of income is donations from the public. This amounted to £102,629 in the current year (2023 £90659). Gift aid is claimed on applicable donations.

#### d. Funds materially in deficit

There are no funds which are materially in deficit

### Reference & Administration Details

#### a. Charity name and Registration

Erum's Helping Hand: The charity is a Charitable Incorporated Organisation, registration no: 6N55JO6E, registered with the Charity Commission on 20 March 2020, Charity no: 1188674

#### b. Charity details

Address: 9 Warwick Avenue, Derby, DE23 8DA

Email: [erumshelpinghand@gmail.com](mailto:erumshelpinghand@gmail.com)

#### c. Bank

Barclays Bank, 22-26 St Peters Street, Derby, DE1 1SH

### Structure, governance and management

#### a. Constitution

The charity is based on the Charity Commissions model governing document for Foundation Charitable Incorporated Organisations ie where the trustees are the only members of the charity and was set up on 20 March 2020.

#### b. Method of appointment or election of trustees

There must be atleast 4 charity trustees. There is no maximum. In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing trustees due consideration is given to ensuring that the trustees have, between them, the skills, experience necessary to manage the charity effectively and in accordance with charity law.

Board members during the year are as follows:

Erum Suleman (Chair)  
Hazra Suleman (Vice Chair)  
Rubina Ghumra  
Sofina Roberts

Board members represent a range of skills and competencies including

Health & Wellbeing  
Accountancy and general finance  
Digital marketing  
Community engagement

#### c. Remuneration of trustees

All trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the charity. Out of pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

#### d. Policies adopted for the induction and training of trustees

Trustees undergo a briefing on their legal obligations under charity law, the content of the constitution, the board of trustees committee and decision making process and recent financial performance of the charity.

#### e. Statutory statement on liabilities

The trustees declare that:

- The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement
- The charity has no debt outstanding at the date of this statement which is owned by the CIP and which is secured by an express charge on any assets of the CIO

f. Financial risk management

The trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company and can be listed below:

Risk	Plans and Strategy
Funding from individuals diminishes	Engage with key supporters and ensure full transparency
Sister organisation in Pakistan who distributes relief on behalf of the organisation stops working for Erums Helping Hand	A long term agreement has been drawn up and is reviewed regularly

g. Plans for the future

The trustees have a clear set of aims and objectives to help alleviate poverty as much as possible. Trustees are keen to diversify their income sources by approaching trusts and foundation and corporates that share the same passion as the trustees. The trustees are also keen to set up a website so they can demonstrate the great work they do in helping widows, orphans and needy of Pakistan.

Statutory Declaration

The Trustees of Erums Helping Hand confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

Approved by the Trustees and signed on their behalf

Erum Suleman

Chair of Trustee

## **Independent Examiner's Report to the Trustees of ERUM'S HELPING HAND**

I report on the accounts of the charity for the year ended 31 March 2024 which are set out on pages 7 to 9.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144 of the Charity Act 2011 (the Charity Act). It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charity Act), and
- to state whether particular matters have come to my attention

### **Basis of independent examiner's statement**

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

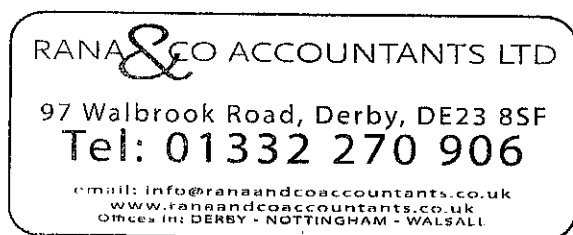
### **Independent examiner's statement**

In the course of my examination, no material matters has come to my attention:

1 which gives me reasonable cause to believe that in any material respect, the requirements

- to keep accounting records were not kept in accordance with section 130 of the Charities Act or
- to prepare accounts which accord with the accounting records and comply with the accounting requirement of the Charities Act have not been met, or

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



Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

Date: 10/12/2024

**ERUM'S HELPING HAND**  
**Statement of Financial Activities**  
**Year ended 31 March 2024**

		Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
<b><u>Income</u></b>	Note	£	£	£	£
Zakat	4	0	43286	43286	24224
Sadaqah		0	16902	16902	23098
Lillah		12717	0	12717	16132
Kufara		0	897	897	725
Food pack		0	11215	11215	12952
Water		0	9881	9881	6072
Fitrana		0	217	217	335
Sponsorship		0	5737	5737	7121
Mosque		0	1777	1777	0
Fundraising Event		0	0	0	0
Sundry Income (Paypal)		0	0	0	0
		<u>12717</u>	<u>89912</u>	<u>102629</u>	<u>90659</u>
<b><u>Expenditure</u></b>					
Zakat		0	38500	38500	25924
Food, clothing, shelter & sadqa		0	9508	9508	30479
Lillah		7457	0	7457	13876
Kufara		0	897	897	725
Food pack		0	10285	10285	12952
Water project		0	8531	8531	6072
Fitrana		0	217	217	335
Sponsorships		0	5596	5596	7121
Mosque		0	1777	1777	0
Stationary		0	0	0	0
IT equipment		0	0	0	749
Fundraising costs		216	0	216	406
		<u>7673</u>	<u>75311</u>	<u>82984</u>	<u>98639</u>
<b>Surplus/(Deficit) for year</b>		<b>5044</b>	<b>14601</b>	<b>19645</b>	<b>-7980</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Opening Balances</b>		<b>10544</b>	<b>769</b>	<b>11313</b>	<b>19293</b>
<b>Closing Balances</b>		<u><b>15588</b></u>	<u><b>15370</b></u>	<u><b>30958</b></u>	<u><b>11313</b></u>

# **ERUM'S HELPING HAND**

## **Balance Sheet**

**At 31 March 2024**

	<b>Note</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Balance at Bank		30643	11139
Cash in Hand (Paypal)		315	174
		<b><u>30958</u></b>	<b><u>11313</u></b>
Creditors	3	0	0
Net Asset		<b><u>30958</u></b>	<b><u>11313</u></b>
<b>Represented by:</b>			
Unrestricted Funds		15588	10544
Restricted Funds	4	15370	769
		<b><u>30958</u></b>	<b><u>11313</u></b>

**Chair:**

**Date:** 10/12/2024

## **ERUM'S HELPING HAND**

### **Statement of Balances**

#### **Notes to the Accounts**

#### **Note 1**

The accounts have been prepared using the concessions allowable under SORP 2005 for small charities, not subject to an audit (Appendix 5.3)

#### **Note 2**

<b>Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Zakat	0	43286	43286	24224
Sadaqah	0	16902	16902	23098
Lillah	12717	0	12717	16132
Kufara	0	897	897	725
Food pack	0	11215	11215	12952
Water	0	9881	9881	6072
Fitrana	0	217	217	335
Sponsorship	0	5737	5737	7121
Mosque	0	1777	1777	0
Fundraising Event	0	0	0	0
Sundry Income (Paypal)	0	0	0	0
	<b>12717</b>	<b>89912</b>	<b>102629</b>	<b>90659</b>

#### **Note 3**

<b>Creditors</b>	0
	<b>0</b>

#### **Note 4**

<b>Restricted funds</b>	<b>Opening Balance</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer</b>	<b>Closing Balance</b>
Zakat	500	43286	38500	0	5286
Sadaqah	269	16902	9508	0	7663
Kufara	0	897	897	0	0
Food pack	0	11215	10285	0	930
Water	0	9881	8531	0	1350
Fitrana	0	217	217	0	0
Sponsorship	0	5737	5596	0	141
Mosque	0	1777	1777	0	0
	<b>769</b>	<b>89912</b>	<b>75311</b>	<b>0</b>	<b>15370</b>

**ERUM'S HELPING HAND**

England & Wales - Charity number 1188674

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# Accounts

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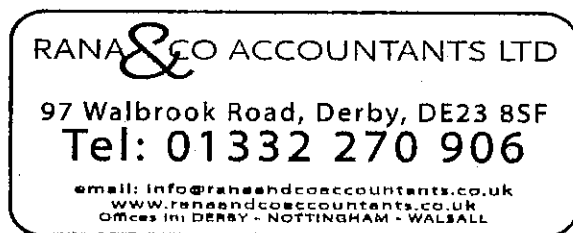
# **ERUM'S HELPING HAND**

**Trustees Annual Report and Financial Statements**

**For**

**Year Ended 31 March 2023**

**Charity No: 1188674**



Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

**ERUM'S HELPING HAND**

**Trustees Annual Report and Financial Statement  
Year ended 31 March 2023**

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## Reference and Administrative Information

**Charity Name:** ERUM'S HELPING HAND

**Charity Registration Number:** 1188674

**Registered Office:** 9 Warwick Avenue  
DERBY  
DE23 8DA

**The Board of Trustees:** Erum Suleman (Chair)  
Hazra Suleman (Trustee)  
Rubina Ghumra (Trustee)  
Sofina Roberts (Trustee)

**Independent Examiner:** Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

**Bankers:** Barclays  
22-26 St Peter Street  
DERBY  
DE1 1SH

## **Erums Helping Hand**

### **Trustees Report**

The trustees present their annual report together with the financial statements of Erum's Helping Hand for the year ended 31 March 2023. The trustee confirm that the Annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland issued in October 2019, FRS 102, the Charities Act 2011, the Companies Act 2006 and UK GAAP.

#### Objectives and Policies

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance "public benefit: running a charity (PB2)"

The objective of Erums Helping Hand is the relief of poverty of people living in Pakistan by providing items and services to individuals in need and or charities, or other organisations working to prevent or relief poverty.

##### a. GDPR

Erums Helping Hand has implemented what it believes to be appropriate and proportionate policies, procedures and privacy notices commensurate with (a) the small quantity of personal data that it holds (b) the severity for the impact in the event of any data breaches (c) the non intrusive purposes for which it holds, processes and uses the data.

Erums Helping Hand collects, holds and processes only those limited data items (typically name, email, telephone) provided by donors which are required for the effective provision of the support and accountability (legitimate interest). Erums Helping Hand does not use such data for any other purpose. Specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

##### b. Fundraising practices

The approach taken by Erums Helping Hand is to identify the needs of the beneficiaries and to fundraise to the general public. All fundraising is done in house by experienced volunteers including trustees. The charity does not approach vulnerable people in its fundraising activities. No cold calling or street collecting is done therefore donations are totally voluntary. Erums Helping Hand did not receive any complaints regarding its fundraising practices.

#### Achievements and Performance

The charity was set up 20 March 2020 by principle trustee Erum Suleman. She saw at first hand the poverty that existed in Pakistan, her place of birth, and having helped individually for many years, decided to set up this charity so that she can help more people. Originally the intension was for the trustees to distribute relief by hand, but the Covid 19 pandemic struck just as the charity was set up

and so a change in strategy was quickly adopted. A sister organisation was set up in Pakistan and a memorandum of understanding was drawn up who would help to distribute relief on behalf of the organisation.

This is a summary of the projects that have been completed during this period

- 35 Water wells built so far to provide water
- Provide food packs for over 50 families every month
- Distributed over 2000kg of clothes donated

#### Financial Review

##### a. Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectations that the Organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

##### b. Reserve policy

The charity's policy is to hold reserves to cover a year's worth of unrestricted expenditure. In 2023 this was £15,031. Currently the reserves are over 8 months worth of expenditure. The charity is working hard towards increasing its reserves so that a year's worth of expenditure is covered. The trustees are confident that this will be done by next financial year.

##### c. Principal funding

The charity's main source of income is donations from the public. This amounted to £90,659 in the current year (2022 £69,492). Gift aid is claimed on applicable donations however there is no gift aid in the current period.

##### d. Funds materially in deficit

There are no funds which are materially in deficit

#### Reference & Administration Details

##### a. Charity name and Registration

Erum's Helping Hand: The charity is a Charitable Incorporated Organisation, registration no: 6N55JO6E, registered with the Charity Commission on 20 March 2020, Charity no: 1188674

##### b. Charity details

Address: 9 Warwick Avenue, Derby, DE23 8DA

Email: [erumshelpinghand@gmail.com](mailto:erumshelpinghand@gmail.com)

##### c. Bank

Barclays Bank, 22-26 St Peters Street, Derby, DE1 1SH

### Structure, governance and management

#### a. Constitution

The charity is based on the Charity Commissions model governing document for Foundation Charitable Incorporated Organisations ie where the trustees are the only members of the charity and was set up on 20 March 2020.

#### b. Method of appointment or election of trustees

There must be atleast 4 charity trustees. There is no maximum. In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing trustees due consideration is given to ensuring that the trustees have, between them, the skills, experience necessary to manage the charity effectively and in accordance with charity law.

Board members during the year are as follows:

Erum Suleman (Chair)  
Hazra Suleman (Vice Chair)  
Rubina Ghumra  
Sofina Roberts

Board members represent a range of skills and competencies including

Health & Wellbeing  
Accountancy and general finance  
Digital marketing  
Community engagement

#### c. Remuneration of trustees

All trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the charity. Out of pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

#### d. Policies adopted for the induction and training of trustees

Trustees undergo a briefing on their legal obligations under charity law, the content of the constitution, the board of trustees committee and decision making process and recent financial performance of the charity.

#### e. Statutory statement on liabilities

The trustees declare that:

- The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement
- The charity has no debt outstanding at the date of this statement which is owned by the CIP and which is secured by an express charge on any assets of the CIO

f. Financial risk management

The trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company and can be listed below:

Risk	Plans and Strategy
Funding from individuals diminishes	Engage with key supporters and ensure full transparency
Sister organisation in Pakistan who distributes relief on behalf of the organisation stops working for Erums Helping Hand	A long term agreement has been drawn up and is reviewed regularly

g. Plans for the future

The trustees have a clear set of aims and objectives to help alleviate poverty as much as possible. Trustees are keen to diversify their income sources by approaching trusts and foundation and corporates that share the same passion as the trustees. The trustees are also keen to set up a website so they can demonstrate the great work they do in helping widows, orphans and needy of Pakistan.

Statutory Declaration

The Trustees of Erums Helping Hand confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

Approved by the Trustees and signed on their behalf

Erum Suleman

Chair of Trustee

## **Independent Examiner's Report to the Trustees of ERUM'S HELPING HAND**

I report on the accounts of the charity for the year ended 31 March 2023 which are set out on pages 7 to 9.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144 of the Charity Act 2011 (the Charity Act). It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charity Act), and
- to state whether particular matters have come to my attention

### **Basis of independent examiner's statement**

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

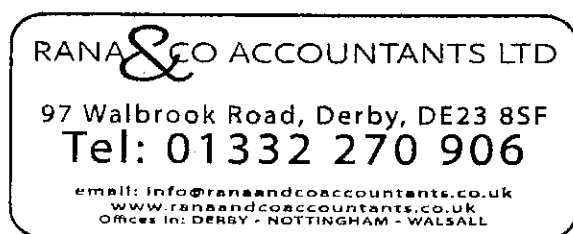
### **Independent examiner's statement**

In the course of my examination, no material matters has come to my attention:

1 which gives me reasonable cause to believe that in any material respect, the requirements

- to keep accounting records were not kept in accordance with section 130 of the Charities Act or
- to prepare accounts which accord with the accounting records and comply with the accounting requirement of the Charities Act have not been met, or

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



Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

Date: 17/01/2024

**ERUM'S HELPING HAND****Statement of Financial Activities****Year ended 31 March 2023**

		Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
<b>Income</b>	Note	£	£	£	£
Zakat	4	0	24224	24224	16859
Sadaqah		0	23098	23098	19511
Lillah		16132	0	16132	5248
Kufara		0	725	725	1075
Food pack		0	12952	12952	5979
Water		0	6072	6072	10201
Fitrana		0	335	335	350
Sponsorship		0	7121	7121	6348
Mosque		0	0	0	2642
Fundraising Event		0	0	0	471
Sundry Income (Paypal)		0	0	0	807
		<u>16132</u>	<u>74528</u>	<u>90659</u>	<u>69492</u>
<b>Expenditure</b>					
Zakat		0	25924	25924	15144
Food, clothing, shelter & sadqa		0	30479	30479	15394
Lillah		13876	0	13876	1144
Kufara		0	725	725	775
Food pack		0	12952	12952	5500
Water project		0	6072	6072	10201
Fitrana		0	335	335	325
Sponsorships		0	7121	7121	4568
Mosque		0	0	0	2609
Stationary		0	0	0	1171
IT equipment		749	0	749	0
Fundraising costs		406	0	406	0
		<u>15031</u>	<u>83608</u>	<u>98639</u>	<u>56830</u>
<b>Surplus/(Defecit) for year</b>		<b>1101</b>	<b>-9081</b>	<b>-7980</b>	<b>12661</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Opening Balances</b>		<b>9443</b>	<b>9850</b>	<b>19293</b>	<b>6632</b>
<b>Closing Balances</b>		<u><b>10544</b></u>	<u><b>769</b></u>	<u><b>11313</b></u>	<u><b>19293</b></u>

**ERUM'S HELPING HAND**

**Balance Sheet**

**At 31 March 2023**

	Note	Total 2023 £	Total 2022 £
Balance at Bank		11139	18486
Cash in Hand (Paypal)		174	807
		<u>11313</u>	<u>19293</u>
Creditors	3	0	0
Net Asset		<u>11313</u>	<u>19293</u>
<b>Represented by:</b>			
Unrestricted Funds		10544	9443
Restricted Funds	4	769	9850
		<u>11313</u>	<u>19293</u>

**Chair:**

**Date:** 17/01/2024

# ERUM'S HELPING HAND

## Statement of Balances

### Notes to the Accounts

#### Note 1

The accounts have been prepared using the concessions allowable under SORP 2005 for small charities, not subject to an audit (Appendix 5.3)

#### Note 2

<b>Funds</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Zakat	0	24224	24224	16859
Sadaqah	0	23098	23098	19511
Lillah	16132	0	16132	5248
Kufara	0	725	725	1075
Food pack	0	12952	12952	5979
Water	0	6072	6072	10201
Fitrana	0	335	335	350
Sponsorship	0	7121	7121	6348
Mosque	0	0	0	2642
Fundraising Event	0	0	0	471
Sundry Income (Paypal)	0	0	0	807
	<b>16132</b>	<b>74528</b>	<b>90659</b>	<b>69492</b>

#### Note 3

<b>Creditors</b>	0
	<b>0</b>

#### Note 4

<b>Restricted funds</b>	<b>Opening Balance</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer</b>	<b>Closing Balance</b>
Zakat	2200	24224	25924	0	500
Sadaqah	7650	23098	30479	0	269
Kufara	0	725	725	0	0
Food pack	0	12952	12952	0	0
Water	0	6072	6072	0	0
Fitrana	0	335	335	0	0
Sponsorship	0	7121	7121	0	0
	<b>9850</b>	<b>74528</b>	<b>83608</b>	<b>0</b>	<b>769</b>

**ERUM'S HELPING HAND**

England & Wales - Charity number 1188674

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# Accounts

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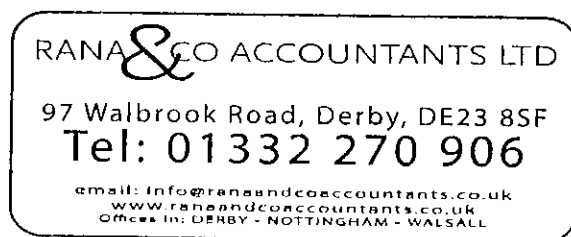
# ERUM'S HELPING HAND

**Trustees Annual Report and Financial Statements**

**For**

**Year Ended 31 March 2022**

**Charity No: 1188674**



Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

**ERUM'S HELPING HAND**  
**Trustees Annual Report and Financial Statement**  
**Year ended 31 March 2022**

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## Reference and Administrative Information

**Charity Name:** ERUM'S HELPING HAND

**Charity Registration Number:** 1188674

**Registered Office:** 9 Warwick Avenue  
DERBY  
DE23 8DA

**The Board of Trustees:** Erum Suleman (Chair)  
Hazra Suleman (Trustee)  
Rubina Ghumra (Trustee)  
Sofina Roberts (Trustee)

**Independent Examiner:** Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

**Bankers:** Barclays  
22-26 St Peter Street  
DERBY  
DE1 1SH

## **Erums Helping Hand**

### **Trustees Report**

The trustees present their annual report together with the financial statements of Erum's Helping Hand for the year ended 31 March 2022. The trustee confirm that the Annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland issued in October 2019, FRS 102, the Charities Act 2011, the Companies Act 2006 and UK GAAP.

### Objectives and Policies

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance "public benefit: running a charity (PB2)"

The objective of Erums Helping Hand is the relief of poverty of people living in Pakistan by providing items and services to individuals in need and or charities, or other organisations working to prevent or relief poverty.

#### a. GDPR

Erums Helping Hand has implemented what it believes to be appropriate and proportionate policies, procedures and privacy notices commensurate with (a) the small quantity of personal data that it holds (b) the severity of the impact in the event of any data breaches (c) the non intrusive purposes for which it holds, processes and uses the data.

Erums Helping Hand collects, holds and processes only those limited data items (typically name, email, telephone) provided by donors which are required for the effective provision of the support and accountability (legitimate interest). Erums Helping Hand does not use such data for any other purpose. Specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

#### b. Fundraising practices

The approach taken by Erums Helping Hand is to identify the needs of the beneficiaries and to fundraise to the general public. All fundraising is done in house by experienced volunteers including trustees. The charity does not approach vulnerable people in its fundraising activities. No cold calling or street collecting is done therefore donations are totally voluntary. Erums Helping Hand did not receive any complaints regarding its fundraising practices.

### Achievements and Performance

The charity was set up 20 March 2020 by principle trustee Erum Suleman. She saw at first hand the poverty that existed in Pakistan, her place of birth, and having helped individually for many years, decided to set up this charity so that she can help more people. Originally the intension was for the trustees to distribute relief by hand, but the Covid 19 pandemic struck just as the charity was set up

and so a change in strategy was quickly adopted. A sister organisation was set up in Pakistan and a memorandum of understanding was drawn up who would help to distribute relief on behalf of the organisation.

This is a summary of the projects that have been completed during this period

- Water wells built to provide water
- Provide food packs for over 50 families every month
- Distributed over 2500kg of clothes donated

#### Financial Review

##### a. Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectations that the Organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

##### b. Reserve policy

The charity's policy is to hold reserves to cover a year's worth of unrestricted expenditure. In 2022 this was £6527. Currently the reserves are over 6 years worth of expenditure. Due to the current environment of uncertainty, the trustees have deemed it necessary to be prudent and to increase the level of reserves until there is more clarity.

##### c. Principal funding

The charity's main source of income is donations from the public. This amounted to £69,492 in the current period. Gift aid is claimed on applicable donations however there is no gift aid in the current period.

##### d. Funds materially in deficit

There are no funds which are materially in deficit

#### Reference & Administration Details

##### a. Charity name and Registration

Erum's Helping Hand: The charity is a Charitable Incorporated Organisation, registration no: 6N55JO6E, registered with the Charity Commission on 20 March 2020, Charity no: 1188674

##### b. Charity details

Address: 9 Warwick Avenue, Derby, DE23 8DA

Email: [erumshelpinghand@gmail.com](mailto:erumshelpinghand@gmail.com)

##### c. Bank

Barclays Bank, 22-26 St Peters Street, Derby, DE1 1SH

### Structure, governance and management

#### a. Constitution

The charity is based on the Charity Commissions model governing document for Foundation Charitable Incorporated Organisations ie where the trustees are the only members of the charity and was set up on 20 March 2020.

#### b. Method of appointment or election of trustees

There must be atleast 4 charity trustees. There is no maximum. In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing trustees due consideration is given to ensuring that the trustees have, between them, the skills, experience necessary to manage the charity effectively and in accordance with charity law.

Board members during the year are as follows:

Erum Suleman (Chair)  
Hazra Suleman (Vice Chair)  
Rubina Ghumra  
Sofina Roberts

Board members represent a range of skills and competencies including

Health & Wellbeing  
Accountancy and general finance  
Digital marketing  
Community engagement

#### c. Remuneration of trustees

All trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the charity. Out of pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

#### d. Policies adopted for the induction and training of trustees

Trustees undergo a briefing on their legal obligations under charity law, the content of the constitution, the board of trustees committee and decision making process and recent financial performance of the charity.

#### e. Statutory statement on liabilities

The trustees declare that:

- The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement
- The charity has no debt outstanding at the date of this statement which is owned by the CIP and which is secured by an express charge on any assets of the CIO

f. Financial risk management

The trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company and can be listed below:

Risk	Plans and Strategy
Funding from individuals diminishes	Engage with key supporters and ensure full transparency
Sister organisation in Pakistan who distributes relief on behalf of the organisation stops working for Erums Helping Hand	A long term agreement has been drawn up and is reviewed regularly

g. Plans for the future

The trustees have a clear set of aims and objectives to help alleviate poverty as much as possible. Trustees are keen to diversify their income sources by approaching trusts and foundation and corporates that share the same passion as the trustees. The trustees are also keen to set up a website so they can demonstrate the great work they do in helping widows, orphans and needy of Pakistan.

Statutory Declaration

The Trustees of Erums Helping Hand confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

Approved by the Trustees and signed on their behalf

Erum Suleman

Chair of Trustee

## **Independent Examiner's Report to the Trustees of ERUM'S HELPING HAND**

I report on the accounts of the charity for the period ended 31 March 2022 which are set out on pages 7 to 9.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144 of the Charity Act 2011 (the Charity Act). It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charity Act), and
- to state whether particular matters have come to my attention

### **Basis of independent examiner's statement**

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

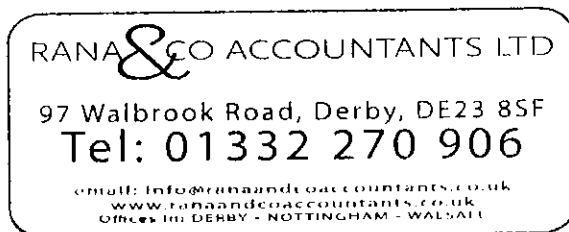
### **Independent examiner's statement**

In the course of my examination, no material matters has come to my attention:

1 which gives me reasonable cause to believe that in any material respect, the requirements

- to keep accounting records were not kept in accordance with section 130 of the Charities Act or
- to prepare accounts which accord with the accounting records and comply with the accounting requirement of the Charities Act have not been met, or

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



Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

Date: 17/01/2023

**ERUM'S HELPING HAND**  
**Statement of Financial Activities**  
**Year ended 31 March 2022**

		Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
<b><u>Income</u></b>	Note	£	£	£	£
Zakat	4	0	16859	16859	12182
Sadaqah		0	19511	19511	33913
Lillah		5248	0	5248	6064
Kufara		0	1075	1075	0
Food pack		0	5979	5979	0
Water		0	10201	10201	0
Fitrana		0	350	350	0
Sponsorship		0	6348	6348	0
Mosque		0	2642	2642	0
Fundraising Event		471	0	471	0
Sundry Income (Paypal)		807	0	807	0
		<b>6527</b>	<b>62965</b>	<b>69492</b>	<b>52159</b>
<b><u>Expenditure</u></b>					
Zakat		0	15144	15144	11697
Food, clothing, shelter & sadqa		0	15394	15394	14755
Lillah		1144	0	1144	833
Kufara		0	775	775	1335
Food pack		0	5500	5500	30
Water project		0	10201	10201	4770
Fitrana		0	325	325	484
Sponsorships		0	4568	4568	7652
Mosque		0	2609	2609	3971
Stationary		1171	0	1171	
		<b>2315</b>	<b>54515</b>	<b>56830</b>	<b>45527</b>
<b>Surplus/(Defecit) for year</b>		<b>4212</b>	<b>8449</b>	<b>12661</b>	<b>6632</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Opening Balances</b>		<b>5231</b>	<b>1401</b>	<b>6632</b>	<b>0</b>
<b>Closing Balances</b>		<b>9443</b>	<b>9850</b>	<b>19293</b>	<b>6632</b>

## ERUM'S HELPING HAND

### Balance Sheet

At 31 March 2022

	Note	Total 2022 £	Total 2021 £
Balance at Bank		18486	6632
Cash in Hand (Paypal)		807	0
		<u>19293</u>	<u>6632</u>
Creditors	3	0	0
Net Asset		<u>19293</u>	<u>6632</u>
<b>Represented by:</b>			
Unrestricted Funds		9443	5231
Restricted Funds	4	9850	1401
		<u>19293</u>	<u>6632</u>

Chair:

Date: 17/01/2023

## ERUM'S HELPING HAND

### Statement of Balances

#### Notes to the Accounts

#### Note 1

The accounts have been prepared using the concessions allowable under SORP 2005 for small charities, not subject to an audit (Appendix 5.3)

#### Note 2

<b>Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Zakat	0	16859	16859	12182
Sadaqah	0	19511	19511	33913
Lillah	5248	0	5248	6064
Kufara	0	1075	1075	0
Food pack	0	5979	5979	0
Water	0	10201	10201	0
Fitrana	0	350	350	0
Sponsorship	0	6348	6348	0
Mosque	0	2642	2642	0
Fundraising Event	471	0	471	0
Sundry Income (Paypal)	807	0	807	0
	<b>6527</b>	<b>62965</b>	<b>69492</b>	<b>52159</b>

#### Note 3

<b>Creditors</b>	0
	<b>0</b>

#### Note 4

<b>Restricted funds</b>	<b>Opening Balance</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer</b>	<b>Closing Balance</b>
Zakat	485	16859	15144	0	2200
Sadaqah	916	19511	12776	0	7651
Kufara	0	1075	1075	0	0
Food pack	0	5979	5979	0	0
Water	0	10201	10201	0	0
Fitrana	0	350	350	0	0
Sponsorship	0	6348	6348	0	0
Mosque	0	2642	2642	0	0
	<b>1401</b>	<b>62965</b>	<b>54515</b>	<b>0</b>	<b>9850</b>

**ERUM'S HELPING HAND**

England & Wales - Charity number 1188674

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# Accounts

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# **ERUM'S HELPING HAND**

**Trustees Annual Report and Financial Statements**

**For**

**Period Ended 31 March 2021**

**Charity No: 1188674**



Rana & Co Accountants Ltd

97 Walbrook Road  
DERBY  
DE23 8SF

**ERUM'S HELPING HAND**  
**Trustees Annual Report and Financial Statement**  
**Period ended 31 March 2021**

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Statement of Financial Activities	7
Balance Sheet	8
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## Reference and Administrative Information

**Charity Name:** ERUM'S HELPING HAND

**Charity Registration Number:** 1188674

**Registered Office:** 9 Warwick Avenue  
DERBY  
DE23 8DA

**The Board of Trustees:** Erum Suleman (Chair)  
Hazra Suleman (Trustee)  
Rubina Ghumra (Trustee)  
Sofina Roberts (Trustee)

**Independent Examiner:** Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

**Bankers:** Barclays  
22-26 St Peter Street  
DERBY  
DE1 1SH

## **Erums Helping Hand**

### **Trustees Report**

The trustees present their annual report together with the financial statements of Erum's Helping Hand for the period ended 31 March 2021. The trustee confirm that the Annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland issued in October 2019, FRS 102, the Charities Act 2011, the Companies Act 2006 and UK GAAP.

### Objectives and Policies

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance "public benefit: running a charity (PB2)"

The objective of Erums Helping Hand is the relief of poverty of people living in Pakistan by providing items and services to individuals in need and or charities, or other organisations working to prevent or relief poverty.

#### a. GDPR

Erums Helping Hand has implemented what it believes to be appropriate and proportionate policies, procedures and privacy notices commensurate with (a) the small quantity of personal data that it holds (b) the serverity fo the impact in the event of any data breaches (c) the non intrusive purposes for which it holds, processes and uses the data.

Erums Helping Hand collects, holds and pricesses only those limited data items (typically name, email, telephone) provided by donors which are required for the effective provision of the support and accountability (legitimate interest). Erums Helping Hand does not use such data for any other purpose. Specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

#### b. Fundraising practices

The approach taken by Erums Helping Hand is to identify the needs of the beneficiaries and to fundraise to the general public. All fundraising is done in house by experienced volunteers including trustees. The charity does not approach vulnerable people in its fundraising activities. No cold calling or street collecting is done therefore donations are totally voluntary. Erums Helping Hand did not receive any complaints regarding its fundraising practices.

### Achievements and Performance

The charity was set up 20 March 2020 by principle trustee Erum Suleman. She saw at first hand the poverty that existed in Pakistan, her place of birth, and having helped individually for many years, decided to set up this charity so that she can help more people. Originally the intension was for the trustees to distribute relief by hand, but the Covid 19 pandemic struck just as the charity was set up

and so a change in strategy was quickly adopted. A sister organisation was set up in Pakistan and a memorandum of understanding was drawn up who would help to distribute relief on behalf of the organisation.

This is a summary of the projects that have been completed during this period

- Water wells built to provide water
- Provide food packs for over 50 families every month
- Distributed over 2500kg of clothes donated

### Financial Review

#### a. Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectations that the Organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### b. Reserve policy

The charity's policy is to hold reserves to cover a year's worth of unrestricted expenditure. In 2021 this was £833. Currently the reserves are over 6 years worth of expenditure. Due to the current environment of uncertainty, the trustees have deemed it necessary to be prudent and to increase the level of reserves until there is more clarity.

#### c. Principal funding

The charity's main source of income is donations from the public. This amounted to £52,159 in the current period. Gift aid is claimed on applicable donations however there is no gift aid in the current period.

#### d. Funds materially in deficit

There are no funds which are materially in deficit

### Reference & Administration Details

#### a. Charity name and Registration

Erum's Helping Hand: The charity is a Charitable Incorporated Organisation, registration no: 6N55JO6E, registered with the Charity Commission on 20 March 2020, Charity no: 1188674

#### b. Charity details

Address: 9 Warwick Avenue, Derby, DE23 8DA

Email: [erumshelpinghand@gmail.com](mailto:erumshelpinghand@gmail.com)

#### c. Bank

Barclays Bank, 22-26 St Peters Street, Derby, DE1 1SH

### Structure, governance and management

#### a. Constitution

The charity is based on the Charity Commissions model governing document for Foundation Charitable Incorporated Organisations ie where the trustees are the only members of the charity and was set up on 20 March 2020.

#### b. Method of appointment or election of trustees

There must be atleast 4 charity trustees. There is no maximum. In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing trustees due consideration is given to ensuring that the trustees have, between them, the skills, experience necessary to manage the charity effectively and in accordance with charity law.

Board members during the year are as follows:

Erum Suleman (Chair)  
Hazra Suleman (Vice Chair)  
Rubina Ghumra  
Sofina Roberts

Board members represent a range of skills and competencies including

Health & Wellbeing  
Accountancy and general finance  
Digital marketing  
Community engagement

#### c. Remuneration of trustees

All trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the charity. Out of pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

#### d. Policies adopted for the induction and training of trustees

Trustees undergo a briefing on their legal obligations under charity law, the content of the constitution, the board of trustees committee and decision making process and recent financial performance of the charity.

#### e. Statutory statement on liabilities

The trustees declare that:

- The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement
- The charity has no debt outstanding at the date of this statement which is owned by the CIP and which is secured by an express charge on any assets of the CIO

f. Financial risk management

The trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company and can be listed below:

Risk	Plans and Strategy
Funding from individuals diminishes	Engage with key supporters and ensure full transparency
Sister organisation in Pakistan who distributes relief on behalf of the organisation stops working for Erums Helping Hand	A long term agreement has been drawn up and is reviewed regularly

g. Plans for the future

The trustees have a clear set of aims and objectives to help alleviate poverty as much as possible. Trustees are keen to diversify their income sources by approaching trusts and foundation and corporates that share the same passion as the trustees. The trustees are also keen to set up a website so they can demonstrate the great work they do in helping widows, orphans and needy of Pakistan.

Statutory Declaration

The Trustees of Erums Helping Hand confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

Approved by the Trustees and signed on their behalf

Erum Suleman

Chair of Trustee

## **Independent Examiner's Report to the Trustees of ERUM'S HELPING HAND**

I report on the accounts of the charity for the period ended 31 March 2021 which are set out on pages 1 to 3.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144 of the Charity Act 2011 (the Charity Act). It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charity Act), and
- to state whether particular matters have come to my attention

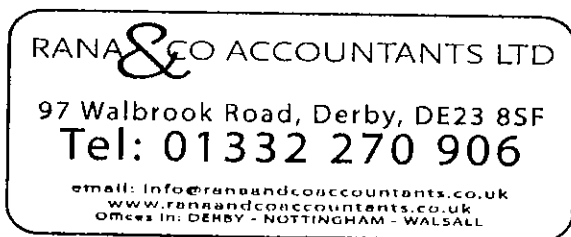
### **Basis of independent examiner's statement**

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

### **Independent examiner's statement**

In the course of my examination, no material matters has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect, the requirements
  - to keep accounting records were not kept in accordance with section 130 of the Charities Act or
  - to prepare accounts which accord with the accounting records and comply with the accounting requirement of the Charities Act have not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Rana & Co Accountants Ltd  
97 Walbrook Road  
DERBY  
DE23 8SF

Date: 24/12/2021

**ERUM'S HELPING HAND**  
**Statement of Financial Activities**  
**Period ended 31 March 2021**

		Unrestricted Funds	Restricted Funds	Total 2021
<b><u>Income</u></b>	Note	£	£	£
Zakat	4	0	12182	12182
Sadaqah		0	33913	33913
Lillah		6064	0	6064
		<u>6064</u>	<u>46095</u>	<u>52159</u>
<b><u>Expenditure</u></b>				
Zakat		0	11697	11697
Food, clothing, shelter & sadqa		0	14755	14755
Lillah		833	0	833
Kufara		0	1335	1335
Food pack		0	30	30
Water project		0	4770	4770
Fitrana		0	484	484
Sponsorships		0	7652	7652
Mosque		0	3971	3971
		<u>833</u>	<u>44694</u>	<u>45527</u>
<b>Surplus/(Defecit) for year</b>		<b>5231</b>	<b>1401</b>	<b>6632</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>
<b>Opening Balances</b>		<b>0</b>	<b>0</b>	<b>0</b>
<b>Closing Balances</b>		<u><b>5231</b></u>	<u><b>1401</b></u>	<u><b>6632</b></u>

**ERUM'S HELPING HAND**

**Balance Sheet**

**At 31 March 2021**

	Note	Total 2021 £
Balance at Bank		6632
		<u>6632</u>
Creditors	3	0
Net Asset		<u>6632</u>
<b>Represented by:</b>		
Unrestricted Funds		5231
Restricted Funds	4	1401
		<u>6632</u>

**Chair:**

**Date:** 24/12/2021

## ERUM'S HELPING HAND

### Statement of Balances

#### Notes to the Accounts

#### Note 1

The accounts have been prepared using the concessions allowable under SORP 2005 for small charities, not subject to an audit (Appendix 5.3)

#### Note 2

Funds	Unrestricted	Restricted	Total
	Funds	Funds	2021
	£	£	£
Zakat	0	12182	12182
Sadaqah	0	33913	33913
Lillah	6064	0	6064
	<u>6064</u>	<u>46095</u>	<u>52159</u>

#### Note 3

Creditors	0
	<u>0</u>

#### Note 4

Restricted funds	Opening Balance	Income	Expenditure	Transfer	Closing Balance
Zakat	0	12182	11697	0	485
Sadaqah	0	33913	32997	0	916
	<u>0</u>	<u>46095</u>	<u>44694</u>	<u>0</u>	<u>1401</u>