

ERUM'S HELPING HAND

Trustees Annual Report and Financial Statements

For

Year Ended 31 March 2023

Charity No: 1188674

RANA & CO ACCOUNTANTS LTD

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ERUM'S HELPING HAND

Trustees Annual Report and Financial Statement Year ended 31 March 2023

Contents	Page
Reference and Administrative Information	1
Trustees Annual Report	2 – 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9

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 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 intention 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

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.

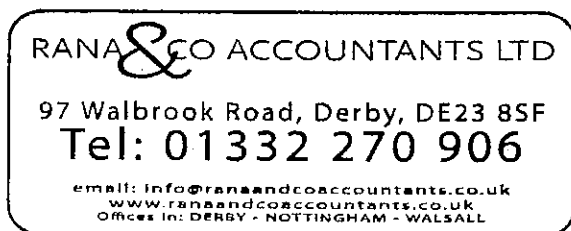
Independent examiner's statement

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
<u>Income</u>	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
Fitra		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
		16132	74528	90659	69492
<u>Expenditure</u>					
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
Fitra		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
		15031	83608	98639	56830
Surplus/(Defecit) for year		1101	-9081	-7980	12661
Transfers		0	0	0	0
Opening Balances		9443	9850	19293	6632
Closing Balances		10544	769	11313	19293

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
		11313	19293
Creditors	3	0	0
Net Asset		11313	19293
Represented by:			
Unrestricted Funds		10544	9443
Restricted Funds	4	769	9850
		11313	19293

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

Funds	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
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
	16132	74528	90659	69492

Note 3

Creditors	0
	0

Note 4

Restricted funds	Opening Balance	Income	Expenditure	Transfer	Closing Balance
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
	9850	74528	83608	0	769