

Helping To Make A Difference Ltd
Income and Expenditure Accounts for the year ended
31st October 2024



Charity Assist Accountants Ltd
Certified Public Accountants and Charity Independent Examiners
Unit 27 Batley Enterprise Centre
513 Bradford Road Batley West Yorkshire
WF17 8LL

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Basic information

Address

Northgate 118 North Street

2nd floor workspace hub

Leeds

LS2 7PN

Bank

Lloyds Bank

16 Market Place

Oldham

OL1 1JG

Accountants

Charity Assist Accountants Ltd

Unit 27 Batley Enterprise Centre

Batley

WF17 8LL

Charity registration number

1194466

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report (including Directors' report) for the period

From: 1st November 2023

To: 31st October 2024

Charity name: Helping To Make A Difference Ltd

Charity registration number: 1194466

Company number: 12923774

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	(1) The relief of poverty and preservation of health, anywhere in the world, in particular but not exclusively in Gambia by building community wells and the provision of food packages. (2) The advancement of the Islamic faith, anywhere in the world, in particular but not exclusively in Gambia by the provision of funds to build a Masjid. (3) The relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other means deemed suitable) for persons, bodies, organisations and/or countries affected.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The main activities of the charity have been raising donations to fund its charitable activities. During the year they provided food, hot meals, build masjids, provided water and build shelters for those in need.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Directors are responsible for preparing the Directors Annual Report and the Financial Statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted

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		Accounting Practice (United Kingdom Accounting Standards and applicable law). In preparing the financial statements, the directors are required to: • Select suitable accounting policies and then apply them consistently; • Make judgements and estimates that are reasonable and prudent; • Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with Companies Act 2011 and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102).
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Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity raised funds, which helped them to carry out their charitable activities. See below for some of the charitable projects run by the charity. Furthermore, the charity partnered with Wheels to heal a UK based charity for medical and mobility aid distribution.
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Projects



Orphan sponsorship

HMD Welfare Ltd supports orphans in The Gambia, Uganda and Senegal with clothing, food, healthcare and education.



Water aid

This project aims to provide a solution to those living in extreme poverty to their lack of water. The charity provides them with water wells, hand pumps, tankers and boreholes.



Home4Gambia

The charity aims to repair or construct shelter homes for those in need, so that they have a safe place to call home.

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Feed our children

HMD Welfare Ltd provides free hot meals for over 400 most vulnerable children in Uganda on a daily basis.



Family support

This project aims to provide sustainable support to extremely needy families, helping to reduce poverty within The Gambia communities. The package includes 12 months' housing (rent), a feeding allowance, counselling services, and a small-scale business package.



Zakat

All zakat donations are allocated to those in need, following Islamic principles. The program involves needs assessment, direct aid (food, clothing, healthcare) and support for small business ventures to help recipients achieve financial stability.

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Qurbani

HMD Welfare Ltd performs Qurbani in The Gambia, Senegal and Uganda. The meat from Qurbani donations provides meat to the needy during Eid.

Medicals and mobility aid distribution project report

Introduction

In line with our commitment to support the most vulnerable and promote inclusive development, HMD partnered with Wheels to Heal, a UK-based charity organization, to implement a life-changing Medical and Mobility Aid Distribution Project across The Gambia. This collaboration, grounded in humanitarian values, has enabled HMD to support individuals with disabilities, and major hospitals with essential mobility equipment that empowers movement, dignity, and independence. This project not only compliment the efforts of our medical sector but also provide the beneficiaries with modern medical items that are flexible, easy to handle and will last a long period in their possession.

Items Distributed

- Wheelchairs
- Hospital Beds
- Commodes
- Mobility Support Aids & more

Key contributions and responsibilities

Wheels to Heal (UK)

- Collected and donated medical and mobility aid items from across the UK.
- Provided the equipment as a grant to HMD Charity.

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Helping to make a difference

- Covered all port clearance fees and logistics in The Gambia.
- Handled the full coordination and local distribution of the items.
- Identified and selected hospitals and individuals most in need.
- Ensured ethical and transparent distribution through our local team.

Distribution summary

Total Items Received

- 1 x 40ft container of medical and mobility items.

Beneficiaries :5 Major general hospitals received

- Beds
- Wheelchairs
- Other aid

89 Individuals Received

- personal mobility items including wheelchairs and walking aids.

Impact highlights

The feedback from beneficiaries highlights the transformative power of this project:

"I could not move from one place to another. But because of the mobility aid, now I can move on my own to join people at social events and even run my small business again." — Mobility Aid Recipient, Brikama.

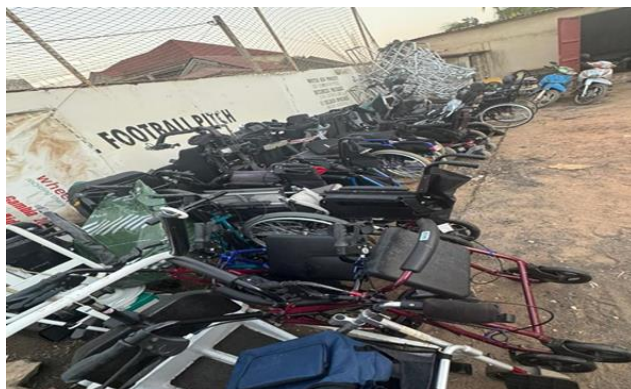
This project has not only restored mobility and independence, but has also significantly improved mental health, social integration, and livelihood opportunities for many.

Photos of distribution activities

Container Arrival at the HMD Office Unloading by the team



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Sorting and Preparation by HMD Local Team



Wheelchairs and beds being delivered to Banjulinding Health Center



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Individual Beneficiary Receiving Wheelchair

A smiling recipient receiving a new wheelchair in Central River Region stroke left him paralyzed on one side, stripping away his mobility. Without a wheelchair, even stepping outside to feel the sun or breathe fresh air was an impossible dream. His home, once a place of comfort, became a prison. Time and neglect have taken their toll cracks deepen and the structure crumbles around him. Moved by his struggle, the community stepped in last year, bringing much-needed relief. Thanks to Wheels to Heal through HMD Charity Foundation, he finally received a wheelchair, granting him a small piece of the life he lost.



Conclusion

This project is a testament to what strategic partnerships and compassion can achieve. The collaboration between HMD and Wheels to Heal UK has impacted over 90 lives directly and many more indirectly through hospital support. Furthermore, such a meaningful collaboration highlights the need for multi-component approaches to addressing public health challenges such as disability and mobility. At HMD, we express our sincere gratitude to all those who made this possible and remain committed to expanding our reach in future distributions.

Acknowledgement

- Wheels to Heal (UK) – for your generous partnership and trust.
- HMD Local Volunteers & Staff – for the tireless work in logistics and outreach.
- All our donors and supporters – for your continued belief in our mission.

Report by : Helping to Make a Difference.

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Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is showing a surplus on the movement in funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity holds no reserves at the moment this shall be reviewed in future.

Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, trust deed, memorandum and articles of association etc	Para 1.25	Memorandum and articles
How is the charity constituted? for example limited company, unincorporated association, CIO	Para 1.25	Charitable company
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	1) The charity may by ordinary resolution: a) appoint a person who is willing to act to be a director; and b) determine the rotation in which any additional directors are to retire. 2) No person other than a director retiring by rotation may be appointed a director at any general meeting unless: a) he or she is recommended for re-election by the directors; or b) not less than fourteen nor more than thirty-five clear days before the date of the meeting, the charity is given a notice that: i) is signed by a member entitled to vote at the meeting; ii) states the member's intention to propose the appointment of a person as a director; iii) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and iv) is signed by the person who is to be proposed to show his or her willingness to be appointed. 3) All members who are entitled to receive notice of a general meeting must be given not less than seven nor more than

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		twenty-eight clear days' notice of any resolution to be put to the meeting to appoint a director other than a director who is to retire by rotation. 4) a) The directors may appoint a person who is willing to act to be a director. b) A director appointed by a resolution of the other directors must retire at the next annual general meeting and must not be taken into account in determining the directors who are to retire by rotation.
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Reference and administrative details

Charity name	Helping To Make A Difference Ltd
Other name the charity uses	
Registered charity number	1194466
Charity's principal address	Northgate 118 North Street 2 nd Floor Workspace Hub Leeds LS2 7PN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nyimasatou Balajo			
2	Bampha Jaiteh			
3	Mama Manneh			

Corporate trustees – names of the directors at the date the report was approved

Director name	
Nyimasatou Balajo	
Bampha Jaiteh	
Mama Manneh	

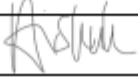
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Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	Aishah Balajo	
Position (for example Secretary, Chair, etc)	trustee	
Date	30/6/25	

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the
accounts

Section A

Independent Examiner's Report

**Report to the
trustees/directors/
members of**

Helping To Make A Difference Ltd

**On accounts for the
period ended**

31/10/24

Charity no.:

1194466

Company no.:

12923774

Set out on pages

17 -18

**Responsibilities and
basis of report**

I report to the charity trustees on my examination of the accounts of the Company for the period ended 31/10/2024.

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: A. Q. Khan.

Date: 30.6.2025

Name: Abdul Qudeir Khan

Relevant professional qualification(s) or body (if any): FMAAT
FCPA

Address: Unit 27, Batley Enterprise Centre
513 Bradford Road, Batley
WF17 8LL

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Charity Name		Charity No	1194466		
Helping To Make A Difference Ltd		Company No	12923774		
Annual accounts for the period					
Period start date	01/11/2023	To	Period end date	31/10/2024	

Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Income (Note 3)					
Income and endowments from:					
Donations and legacies	15,982	204,098	-	220,080	153,131
Charitable activities	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investments	-	-	-	-	-
Separate material item of income	-	-	-	-	-
Other	-	-	-	-	-
Total	15,982	204,098	-	220,080	153,131
Expenditure (Notes 6)					
Expenditure on:					
Raising funds	-	-	-	-	-
Charitable activities	15,418	203,375	-	218,793	125,671
Separate material expense item	-	-	-	-	-
Other	564	-	-	564	584
Total	15,982	203,375	-	219,357	126,255
Net income/(expenditure) before tax for the reporting period	-	723	-	723	26,876
Tax payable	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	-	723	-	723	26,876
Net gains/(losses) on investments	-	-	-	-	-
Net income/(expenditure)	-	723	-	723	26,876
Extraordinary items	-	-	-	-	-
Transfers between funds	-	-	-	-	-
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
Net movement in funds	-	723	-	723	26,876
Reconciliation of funds:					
Total funds brought forward	-	31,524	-	31,524	4,648
Total funds carried forward	-	32,247	-	32,247	31,524

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Charity Name HMD Welfare Ltd Charity No 1194466
Company No 12923774

Section B Balance sheet

		Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)		-	-	-	-	-
Tangible assets (Note 14)		4,878	-	-	4,878	3,574
Heritage assets (Note 16)		-	-	-	-	-
Investments (Note 17)		-	-	-	-	-
Total fixed assets		4,878	-	-	4,878	3,574
Current assets						
Stocks (Note 18)		-	-	-	-	-
Debtors (Note 19)		3,000	-	-	3,000	3,000
Investments (Note 17.4)		-	-	-	-	-
Cash at bank and in hand (Note 24)		-	25,869	-	25,869	26,350
Total current assets		3,000	25,869	-	28,869	29,350
Creditors: amounts falling due within one year (Note 20)		1,500	-	-	1,500	1,400
Net current assets/(liabilities)		1,500	25,869	-	27,369	27,950
Total assets less current liabilities		6,378	25,869	-	32,247	31,524
Creditors: amounts falling due after one year (Note 20)		-	-	-	-	-
Provisions for liabilities		-	-	-	-	-
Total net assets or liabilities		6,378	25,869	-	32,247	31,524
Funds of the Charity						
Endowment funds (Note 27)		-	-	-	-	-
Restricted income funds (Note 27)		-	25,869	-	25,869	26,350
Unrestricted funds		6,378	-	-	6,378	5,174
Revaluation reserve		-	-	-	-	-
Fair value reserve		-	-	-	-	-
Total funds		6,378	25,869	-	32,247	31,524

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by one or two trustees/directors on behalf of all the trustees/directors

Print Name	Date of approval dd/mm/yyyy
Nyimasatou balajo	30/6/25

Signature of director authenticating accounts being sent to Companies House

Signature	Date dd/mm/yyyy
	30/6/25
Nyimasatou balajo	Print name

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Section c **Notes to the accounts**

Note 3

Income

Analysis of income		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	15,982	124,350	-	140,332	120,176
	Gift Aid	-	-	-	-	2,505
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	79,749	-	79,749	30,450
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total		15,982	204,098	-	220,080	153,131
TOTAL INCOME		15,982	204,098	-	220,080	153,131

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Note 6

Expenditure

Analysis of expenditure		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants					
		-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Accountancy fees	975		-	975	975
	Adminstration	448			448	560
	Advertisement	29			29	17
	Annual return	325			325	125
	Carpets	-	-		-	3,000
	Grants HMD Charity Foundation	-	203,375		203,375	-
	Food	-	-		-	23,900
	GiveWP fees	273			273	299
	Governance	4,718			4,718	1,240
	HMRC PAYE	-			-	49
	Hot meals Uganda	-	-		-	440
	Independent examination	300			300	300
	Insurance	96			96	157
	Masjid project	-	-		-	26,500
	Office stationery	-			-	104
	Payroll charges	130			130	
	Qurbani	-	-		-	10,500
	Ramadan packages	-	-	-	-	11,000
	Rent	7,420			7,420	
	Sadaqa	-	-		-	780
	Shelter & community project	-	-		-	25,000
	Social media	-			-	829
	Sponsorship license application	-			-	7,863
	Subscriptions	133			133	265
	Uganda Ramadan	-	-		-	1,000
	Wages	204			204	300
	Water aid project	-	-		-	6,000
	Website	367			367	1,068
	Zakat	-	-	-	-	3,400
	Total expenditure on charitable activities	15,418	203,375	-	218,793	125,671
Other	Data protection fee	35	-	-	35	35
	Depreciation	496			496	397
	Justgiving fees	10	-	-	10	99
	Paypal fees	23	-	-	23	53
	Total other expenditure	564	-	-	564	584
TOTAL EXPENDITURE		15,982	203,375	-	219,357	126,255

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Note 10	Details of certain types of expenditure		
Note 10.1 Fees for examination of the accounts			
<i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i>			
		This year	Last year
		£	£
Independent examiner's fees		300	300
Assurance services other than independent examination			
Tax advisory fees			
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner			

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Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

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13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Empowerment project	2,200		-	2,200
Food	9,000			9,000
Homes4Gambia	21,500			21,500
Hot meals	16,251			16,251
Masjid project	26,000			26,000
Orphan support	35,000			35,000
Qurbani	12,500			12,500
Ramadan packages	19,924			19,924
Sadaqa	4,000			4,000
Shelter & community project	10,000			10,000
Water aid project	45,000			45,000
Zakat	2,000		-	2,000
Total	203,375	-	-	203,375

13.2 Grants made to institutions

<i>My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.</i>	Yes	<i>Please provide details of charity's URL.</i>
	No	<i>Provide details below</i>

Names of institution	Purpose	Total amount of grants paid £
HMD Charity Foundation		203,375
		-
Total grants to institutions in reporting period		203,375
Other unanalysed grants		-
TOTAL GRANTS PAID		203,375

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Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	-	-	-	3,574	3,574
Additions	-	-	-	1,800	1,800
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	5,374	5,374

14.2 Depreciation and impairments

**Basis	SL or RB	SL or RB	SL or RB	RB	SL or RB
** Rate				10%	
At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	496	496
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	496	496

14.3 Net book value

Net book value at the beginning of the year	-	-	-	3,574	3,574
Net book value at the end of the year	-	-	-	4,879	4,879

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Note 19		Debtors and prepayments		
<i>Please complete this note if the charity has any debtors or prepayments.</i>				
19.1 Analysis of debtors				
			This year	Last year
			£	£
Trade debtors			-	-
Prepayments and accrued income			-	-
Other debtors(estimated gift aid)			3,000.0	3,000.0
Total			3,000.0	3,000.0

Note 20 **Creditors and accruals**
Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	1,500	1,400	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	1,500	1,400	-	-

Note 24 **Cash at bank and in hand**

	This year £	Last year £
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	25,969	26,422
Other (paypal)	- 100	- 72
Total	25,869	26,350