ERUM'S HELPING HAND

Trustees Annual Report and Financial Statements

For

Year Ended 31 March 2026

Charity No: 1188674

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ERUM'S HELPING HAND
Trustees Annual Report and Financial Statement
Year ended 31 March 2026

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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 2026. 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

- 150 Water wells built so far to provide water
- Provide food packs for over 300 families every month
- Distributed over 1000kg of clothes donated
- Provided 30 food carts to families to help them become more self sufficient

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 2026 this was £18,575 (2025 £10,649). Currently the reserves are over 24 months worth of expenditure as it is saving for a major project to be delivered in 2026.

c. Principal funding

The charity's main source of income is donations from the public. This amounted to £160,429 in the current year (2025 £75,922). 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

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 2026 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:

- exmine 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 Charty 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 reach

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Date: 09/10/2026

ERUM'S HELPING HAND
Statement of Financial Activities
Year ended 31 March 2026

	Note	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Income		£	£	£	£
Zakat	4	0	28468	28468	28488
Sadaqah		0	17342	17342	30911
Lillah		99075	0	99075	10425
Kufara		0	536	536	512
Fitrana		0	103	103	556
Sponsorship		0	3908	3908	4935
Mosque		0	1525	1525	95
Sundry Income		9472	0	9472	0
		108547	**51882**	**160429**	**75922**
Expenditure					
Zakat		0	20815	20815	33774
Food, clothing, shelter & sadqa		0	21350	21350	36846
Lillah		18191	0	18191	10453
Kufara		0	536	536	512
Fitrana		0	103	103	556
Sponsorships		0	3908	3908	5076
Mosque		0	1525	1525	95
Stationary		0	0	0	0
PPS		0	0	0	29
IT Software and Consumables		378	0	378	149
Fundraising costs & Bank Fees		6	0	6	18
		18575	**48237**	**66812**	**87508**
Surplus/(Deficit) for year		**89972**	**3645**	**93617**	**-11586**
Transfers		**0**	**0**	**0**	**0**
Opening Balances		**15364**	**4008**	**19372**	**30958**
Closing Balances		**105336**	**7653**	**112989**	**19372**

ERUM'S HELPING HAND
Balance Sheet
At 31 March 2026

	Note	Total 2026 £	Total 2025 £
Balance at Bank		15339	19372
Savings Account		97650	0
		112989	**19372**
Creditors	3	0	0
Net Asset		**112989**	**19372**
Represented by:			
Unrestricted Funds		105336	15364
Restricted Funds	4	7653	4008
		112989	**19372**

Chair: E. Suleman **Date:** 07/10/2026

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	Urestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Zakat	0	28468	28468	28488
Sadaqah	0	17342	17342	30911
Lillah	99075	0	99075	10425
Kufara	0	536	536	512
Fitrana	0	103	103	556
Sponsorship	0	3908	3908	4935
Mosque	0	1525	1525	95
Sundry Income	9472	0	9472	0
	108547	**51882**	**160429**	**75922**

Note 3

Creditors	0
	0

Note 4

Restricted funds	Opening Balance	Income	Expenditure	Transfer	Closing Balance
Zakat	0	28468	20815	0	7653
Sadaqah	4008	17342	21350	0	0
Kufara	0	536	536	0	0
Fitrana	0	103	103	0	0
Sponsorship	0	3908	3908	0	0
Mosque	0	1525	1525	0	0
	4008	**51882**	**48237**	**0**	**7653**