

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024**

**MEIDER JONNO ASHA
(HOPE FOR GIRLS)**

CHARITY REGISTRATION No: SC033691

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

MEIDER JONNO ASHA (HOPE FOR GIRLS)

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MEIDER JONNO ASHA (HOPE FOR GIRLS)
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	SC033691
START OF FINANCIAL YEAR	1st September 2023
END OF FINANCIAL YEAR	31st August 2024
TRUSTEES AT 31ST AUGUST 2024	Michael Whittles Rosemary Whittles Lawrence Mowatt Helen Hare Anna Whittles Sheila Riach
GOVERNING DOCUMENT	Trust (founding document is a deed of trust) (other than educational endowment)
GOVERNING DOCUMENT DATE	24-Aug-02
OBJECTS	i) To advance education in such parts of Bangladesh and the world as the Trustees may from time to time think fit; ii) To relieve persons who are in condition of need or hardship or who are sick and to relieve the distress caused thereby, in the said Bangladesh and in such other parts of the world as the Trustees may from time to time think fit.
REGISTERED ADDRESS	Sorquoy Eastside South Ronaldsay Orkney KW17 2TJ
INDEPENDENT EXAMINER	Lomax Pavey Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham West Sussex PO18 8NF

MEIDER JONNO ASHA (HOPE FOR GIRLS)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST AUGUST 2024

Objects and Activities

The objectives of the charity are:

- i) To advance education in such parts of Bangladesh and the world as the Trustees may from time to time think fit;
- ii) To relieve persons who are in condition of need or hardship or who are sick and to relieve the distress caused thereby, in the said Bangladesh and in such other parts of the world as the Trustees may from time to time think fit.

Achievements and Performance

It has been a tumultuous summer in Bangladesh with the student revolt and many killings before the final abdication of the Prime minister, Sheikh Hasina and her flight to India. All is quiet at last and a new interim government under Nobel Prize winner, Mohammad Yunus, has taken firm control.

Our girls education was interrupted for two months through the early summer, but once the riots were over many of our older students were out working on the streets helping to clear up and make street pictures and posters to remind people of civic duties like keeping the area clean. It gave them all a sense of involvement in the changes and the possibility of a new and more hopeful future for Bangladesh.

By the end of August classes were resuming and all now seems relatively quiet. We had some difficulties contacting our students and staff by phone as internet was constantly down but somehow we always managed what was necessary to keep in touch and were able to send normal funding.

Problems are now ensuing for many parents and working people after the return to relative normality as many have been unable to attend work and some have lost jobs permanently. We have had to help several families manage their food and rents through this time and may have to continue this for some time. Prices have all been rising too through the troubled period

We are hoping to travel out to Bangladesh at the beginning of 2025 to renew our relationships and visit all our sponsored students personally once again, unless there is any deterioration in public order. New elections have been promised and there may well be further upheavals around that time, but it is likely not to happen for a year or more so we will wait and see.

There are still dangers on the streets as the police have largely gone into hiding in fear of reprisals, and all our families are still somewhat in fear of travelling far from home.

The 6 volunteer girls have continued to faithfully visit and connect the sponsored children and they report to us reliably so that we feel well in touch with all that is happening.

We have raised special funds to help Maksuda, one of our workers we have known for many years, to get an ear operation for her pronounced deafness and we are hoping to accomplish this when we next go out. Also we want to encourage and advise Martha, the leader of our old Rosey Foundation work group, as she is still suffering from disabilities caused by her diabetes and kidney problems. We have had to help her and her wider family several times with urgent medical help.

Our winter Asha Curry Nights, our Easter fund raiser and then our big sale at Christmas have all been very worthwhile . We are also continually delighted by the gifts we receive from our supporters. The Pacific Asian Women's Association have continued their valuable partnership with us and now enthusiastically support a large group of Secondary, College and University students.

MEIDER JONNO ASHA (HOPE FOR GIRLS)

REPORT OF THE TRUSTEES (continued) TRUSTEES AT 31ST AUGUST 2024

Achievements and Performance (continued)

We have a larger contingent of school finalists this year and expect to see more girls going into tertiary education by the end of the year. In contrast we are reducing the intake of younger girls and only taking on older students to support. We are after all getting older and we would like to see all our sponsored students through to the end of their studies.

Approximately one third of our income presently goes directly to educational activities and more than half is now spent on personal support and medical help to individual girls and families. This is a gradual shift taking place as we continue to help and support many older girls and their families as well as our Asha students. Some Asha girls are now divorced or are living alone. The problems of life in Bangladesh do not necessarily get less for girls as they grow. Marriages are often hastily arranged and husbands and their families can traditionally be very unsupportive to new wives. A few have divorced but a lot live in difficult marriage circumstances. Sometimes we have to support women temporarily through family disputes and help them to relocate to a safe place for a while.

Maksuda often helps young women in need. Her husband died some years ago and she lives now with her young son and father. She well understands their difficulties and girls often reach out through her for help. Shimoly too continues to spend time working with pregnant ladies and helping new births.

Shahana remains as yet unmarried and mostly living alone in Dhaka, although she has managed to spend some longer periods with her parents in the village. The village life is difficult though and local people are uneducated and at times difficult to live amongst. Constantly she finds herself a target for gossip being an unmarried girl at the ripe age of 35! But she has no intention of marrying a village boy just to please them! She continues to help us with payments to girls and families and to run and expand her village school in Hoglekhandi some distance out of Dhaka.

Selina, former leader of the Asha Coaching Centre which is now closed, still continues to help us with direct payments to most of the sponsored girls for education and to link us with all the students. Selina also coordinates the handwork that our girls produce, particularly for the winter season and sends us parcels to the UK. She has a busy life with two children and a full-time Class Assistant post at Grace international School, yet she always manages her work for Asha.

We pray that God may continue to bless us and enable us to continue to do this work in the year to come.

Financial Review

The financial results are as set out in the financial statements.

We are so grateful for the very substantial help we have received from all our Asha supporters and investors through the year that has enabled us to offer continuous care and support for our sponsored students, many young women and families in need. It continues to amaze us how we always receive just what we need month by month, and also that we are even able to save something as a contingency fund.

Reserves

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

Public benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

MEIDER JONNO ASHA (HOPE FOR GIRLS)

**REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDED 31ST AUGUST 2024**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare financial statements on a ongoing concern basis unless it is inappropriate to presume that the company will continue in business;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and provide reasonable assurance that: -

- The charity is operating efficiently and effectively
- All assets are safeguarded against unauthorised use or disposition and are properly applied
- Proper record as are maintained and financial information used within the charity or for publication is reliable
- The charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

13/5/25

Approved by the Trustees on the

Signed on their behalf by Michael D Whittles

Signature:



MEIDER JONNO ASHA (HOPE FOR GIRLS)
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report to the trustees/members of Meider Jonno Asha on my examination of the accounts for the year ended 31st August 2024 set out on pages 8 to 14.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 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 Commissioners. 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 seeking explanations from the 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 matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

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

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Lomax Pavey
Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
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MEIDER JONNO ASHA (HOPE FOR GIRLS)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST AUGUST 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
INCOME					
Donations and Legacies	3a	61,025	5,120	66,145	47,260
Investment Income	3b	6,759	-	6,759	5,211
TOTAL INCOME		67,784	5,120	72,904	52,471
EXPENDITURE					
Charitable activities	4a	51,186	5,120	56,306	49,682
Governance costs	4b	888	-	888	796
TOTAL EXPENDITURE		52,074	5,120	57,194	50,478
NET INCOME/(EXPENDITURE)		15,710	-	15,710	1,993
Funds brought forward		10,012	-	10,012	8,019
TOTAL FUNDS CARRIED FORWARD		25,722	-	25,722	10,012

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 14 form part of these financial statements.

MEIDER JONNO ASHA (HOPE FOR GIRLS)

**BALANCE SHEET
AS AT 31ST AUGUST 2024**

	Note	Unrestricted Funds £	Restricted Funds £	31-Aug-24 Total £	31-Aug-23 Total £
Fixed assets					
Tangible Assets	2	-	-	-	-
		-	-	-	-
Current Assets					
Debtors and Prepayments	7	-	-	-	-
Cash at bank and in Hand	6	26,610	-	26,610	10,792
Total current assets		26,610	-	26,610	10,792
Creditors: amounts falling due within one year	8	888	-	888	780
NET CURRENT ASSETS		25,722	-	25,722	10,012
TOTAL ASSETS less current liabilities		25,722	-	25,722	10,012
Creditors: amounts falling due in more than one year	9	-	-	-	-
NET ASSETS		25,722	-	25,722	10,012
Funds of the charity					
General funds		25,722	-	25,722	10,012
Restricted funds		-	-	-	-
TOTAL FUNDS		25,722	-	25,722	10,012

13/5/25

Approved by the Trustees on the

Michael D Whittles

Signed on their behalf by

Signature:



MEIDER JONNO ASHA (HOPE FOR GIRLS)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST AUGUST 2024

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared on the historical cost basis of accounting in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The accounts have been prepared on an ongoing concern basis.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the tax reclaim is received.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

MEIDER JONNO ASHA (HOPE FOR GIRLS)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST AUGUST 2024

1. ACCOUNTING POLICIES (Continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capital, staff costs by the time spent and other costs by their usage.

Fixed Assets

Tangible fixed assets for use by the charity, these are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Depreciation

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance over their estimated useful lives. The rates applied per annum are as follows:

Fixtures, Fittings, Equipment	25%
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MEIDER JONNO ASHA (HOPE FOR GIRLS)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST AUGUST 2024

2. TANGIBLE FIXED ASSETS

The Charity held no fixed asset investments during this or the previous financial year.

3. INCOME

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
a) Donations and Legacies					
Stewardship Collected Donations		7,746	-	7,746	-
Stewardship Grant		20,000	-	20,000	-
Standing Orders		5,982	-	5,982	-
General Gifts and Donations	5	27,090	5,120	32,210	46,690
Special Savings Interest		207	-	207	-
Other Income		-	-	-	570
		61,025	5,120	66,145	47,260

b) Activities for Generating Funds

Product Sales		6,759	-	6,759	5,211
		6,759	-	6,759	5,211

4. EXPENDITURE

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
a) Charitable Activities					
Educational Sponsorships	5	16,981	5,120	22,101	22,307
Handwork Group Costs		2,524	-	2,524	2,517
Direct Living Support		20,322	-	20,322	18,191
Medical Support		9,284	-	9,284	6,404
Travel and Administrative Costs		1,335	-	1,335	263
Sundry Expenses		740	-	740	-
		51,186	5,120	56,306	49,682

b) Governance Costs

Independent Examiner's Fees		888	-	888	796
		888	-	888	796

MEIDER JONNO ASHA (HOPE FOR GIRLS)

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST AUGUST 2024**

5. RESTRICTED FUNDS

	This year				31-Aug-24 Balance
	01-Sep-23 Balance	Income	Expenditure	Transfers	
Pan Asian Women's Association (PAWA)	-	5,120	5,120	-	-
	-	5,120	5,120	-	-

	Last year				31-Aug-23 Balance
	01-Sep-22 Balance	Income	Expenditure	Transfers	
Pan Asian Women's Association (PAWA)	-	4,336	4,336	-	-
	-	4,336	4,336	-	-

The Pacific Asian Women's Association - The funds are to be used for School Sponsorship costs

6. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Aug-24	Total 31-Aug-23 £
Current Account	409	-	409	1,792
Savings Account 1	8,000	-	8,000	4,500
Savings Account 2	18,201	-	18,201	4,500
	26,610	-	26,610	10,792

7. DEBTORS AND PREPAYMENTS

The Charity held no debtors or prepayments during this or the previous period.

8. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 2023/24 £	Total 2022/23 £
Independent Examiner's Fee	888	-	888	780
	888	-	888	780

MEIDER JONNO ASHA (HOPE FOR GIRLS)
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST AUGUST 2024

9. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

There were no Creditors or Accruals falling due in more than one year at the end of this financial year (2022/23: £Nil).

10. STAFF COSTS AND NUMBERS

No staff were employed during this or the previous financial period.

11. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to Trustees or any persons connected with them during this financial period, other than reimbursement for items bought on behalf of the Trust. No material transaction took place between the organisation and a trustee or any person connected with them. (2022/23: None)