

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2025**

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

CHARITY REGISTRATION No: SC033691

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
West Sussex
PO20 7EG

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 2024
END OF FINANCIAL YEAR	31st August 2025
TRUSTEES AT 31ST AUGUST 2025	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 The Grain Store Hills Barns Appledram Lane South Chichester West Sussex PO20 7EG

MEIDER JONNO ASHA (HOPE FOR GIRLS)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST AUGUST 2025

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

Sponsorship

In our work in Asha we continue to support some 60 sponsored students in Bangladesh, including 12 girls in College and 6 in University. This work is overseen by Selina, an ex-Asha pupil, who also now works at Grace International Christian School as a Classroom Assistant and is herself in her second year of a part-time English degree course. Selina has also just had her 3rd baby – but she thrives on a busy lifestyle!

We try to give extra financial help to students and their families when they need it, but particularly to the older students with their extra admission and exam costs and any necessary health care – which their families are quite unable to provide. Our oldest girls also get monthly payments from us for visiting and checking our younger students and some of them take on extra paid tuitions in their spare time.

Our older students are particularly dedicated to their studies and, with our help, most are continuing really well. We are particularly pleased with the progress of Murium who is now training in the Dhaka Eye Hospital and studying part-time towards her degree in Ophthalmology – as well as caring for parents who have many health problems and two younger siblings. Mim is another special student, just beginning her first year in university yet totally dedicated to her work for us among the younger students. Hardly a week goes by without her alerting me to problems – and possible solutions! – amongst the sponsored group she watches over, and she loves to help whenever she can. Both of these girls come from extremely poor homes.

Health and epidemics

Each year mosquito-borne Dengue fever and Chikungunya virus are rife in Dhaka where all our students live, and many students and families have had these serious illnesses to deal with. We are familiar with Dengue and there is always a rise in infections during the monsoon season – just now in progress. This year already seems worse than usual and accompanied by a surge in Chikungunya – which we had never actually heard of before. This latter disease produces distressing and painful symptoms of swollen faces and feet, plus severe joint pains. Some sufferers found that they could not walk for many days, even after the disease seemed to have passed. Older people in particular may have acute and long-lasting symptoms.

We will have to help many families to manage medical care and expenses during this difficult period.

Hoglakhandi village school

We now have no school in Dhaka city and instead concentrate on sponsoring students into different local schools. But we do have a small school in Hoglakhandi village to the east of the city. This school for local village children is organised by another ex-Asha pupil, Shahana, who gained a Master's degree in Business Studies at the American University. She has always had a desire to help children in her home village and now runs her own small school of 24 pupils (mostly girls) beside her parent's home in the village.

The children are taught daily and fed regularly – and they love coming to school!

We are also helping Shahana to build her own small house beside her parents, incorporating a schoolroom. Bangladesh village life is not easy for an educated – and unmarried – young woman and this will give her somewhere secure and independent to live.

Help and guidance to ex-Asha girls and staff

We have never been typical, distant providers but very much hands-on – Papa and Mum – whether in Bangladesh or here in the UK!

We still spend much time helping and advising ex-pupils. It never seems possible to leave them behind! And since life in Bangladesh doesn't get easier – yet modern communications do – we have regular contact with many of them. Sometimes, especially for the many who have lost parents early, it is for love, advice and encouragement. At times it is for practical help through emergencies or illness.

Handwork

We continue to request occasional hand-work from our older working group girls, most of whom have now found other jobs, but who welcome the extra income. This helps them and enables us to have sales to raise money. Just now we are organising parcels of new work that will be on sale at our Christmas Bazaar before Christmas 2026. We also continue to support many of these regularly.

MEIDER JONNO ASHA (HOPE FOR GIRLS)

REPORT OF THE TRUSTEES (continued) TRUSTEES AT 31ST AUGUST 2025

Achievements and Performance (continued)

Specific ongoing needs

Martha and Dolly, two of our first teachers and organisers of Rosey Foundation craft group, both now have severe health problems. We have given much help to them and to their wider family in their recent times of need.

Ex-pupil Maksuda still helps us to care for Abu Bokor who was born with cerebral palsy to Ruma, one of our early Asha girls. Maks takes him for weekly physio sessions. He will never walk but his life is so much better than it could ever have been without us. Maksuda herself had a major ear operation when we were last in Bangladesh and may need a second operation on our next visit.

We have helped our old cook and Asha worker, Rangit, and his family through the year with his hospital bills and living expenses after leg amputation due to diabetes. Assistance to him will be ongoing for some time as he is now having a prosthetic limb fitted. Roton, his son, keeps us up to date. He himself is suffering as a Hindu with increased discrimination – gone down to half-salary in his accountancy job. Since last summer both Hindu and Christian groups have been more persecuted. Recently three churches and a Christian school were attacked with petrol bombs. In this time of political turmoil Islamism is on the rise.

Visits to Bangladesh

We have regularly visited Bangladesh each winter. We last were there through January and March 2025. This gives us the opportunity to reconnect with our staff, pupils and many older Asha girls. The rampant viral infections in Bangladesh just now, plus increased civil unrest due to the approaching elections which is likely towards the end of the year, have caused us to hold fire on any decision to visit the country again in late 2025.

We will see how things go and hope to go out again in 2026.

We give our heartfelt thanks to all our wonderful supporters. We could not do this work without them!

"Brothers and sisters, we do not consider ourselves yet to have taken hold of that for which God took hold of us, but one thing we do, forgetting what is behind and straining towards what is ahead, we press on towards the goal, to win the prize for which God has called us heavenward in Christ Jesus."

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 2025

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.

4/5/2026

Approved by the Trustees on the

Michael David Whittles

Signed on their behalf by

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 2025 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.

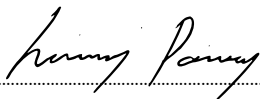
INDEPENDENT EXAMINER'S STATEMENT

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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PO20 7EG

6th May 2026

MEIDER JONNO ASHA (HOPE FOR GIRLS)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST AUGUST 2025

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
INCOME					
Donations and Legacies	3a	50,542	4,567	55,109	66,145
Activities for Generating Funds	3b	6,520	-	6,520	6,759
TOTAL INCOME		57,062	4,567	61,629	72,904
EXPENDITURE					
Charitable activities	4a	65,398	4,567	69,965	56,306
Governance costs	4b	888	-	888	888
TOTAL EXPENDITURE		66,286	4,567	70,853	57,194
NET INCOME/(EXPENDITURE)		(9,224)	-	(9,224)	15,710
Funds brought forward		25,722	-	25,722	10,012
TOTAL FUNDS CARRIED FORWARD		16,498	-	16,498	25,722

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 2025**

	Note	Unrestricted Funds £	Restricted Funds £	31-Aug-25 Total £	31-Aug-24 Total £
Fixed assets					
Tangible Assets	2	-	-	-	-
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Current Assets					
Debtors and Prepayments	7	-	-	-	-
Cash at bank and in Hand	6	17,386	-	17,386	26,610
Total current assets		17,386	-	17,386	26,610
Creditors: amounts falling due within one year	8	888	-	888	888
NET CURRENT ASSETS		16,498	-	16,498	25,722
TOTAL ASSETS less current liabilities		16,498	-	16,498	25,722
Creditors: amounts falling due in more than one year	9	-	-	-	-
NET ASSETS		16,498	-	16,498	25,722
Funds of the charity					
General funds		16,498	-	16,498	25,722
Restricted funds		-	-	-	-
TOTAL FUNDS		16,498	-	16,498	25,722

4/5/2026

Approved by the Trustees on the

Michael David Whittles

Signed on their behalf by

Signature:



MEIDER JONNO ASHA (HOPE FOR GIRLS)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST AUGUST 2025

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 2025

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 2025

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 2024/25 £	Total 2023/24 £
a) Donations and Legacies					
Stewardship Collected Donations		33,195	-	33,195	7,746
Stewardship Grant		-	-	-	20,000
Standing Orders		4,600	-	4,600	5,982
General Gifts and Donations	5	12,747	4,567	17,314	32,210
Special Savings Interest		-	-	-	207
Other Income		-	-	-	-
		50,542	4,567	55,109	66,145

b) Activities for Generating Funds

Product Sales		6,520	-	6,520	6,759
		6,520	-	6,520	6,759

4. EXPENDITURE

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024/25 £	Total 2023/24 £
a) Charitable Activities					
Educational Sponsorships	5	16,530	4,567	21,097	22,101
Handwork Group Costs		3,067	-	3,067	2,524
Direct Living Support		22,114	-	22,114	20,322
Medical Support		16,519	-	16,519	9,284
Travel and Administrative Costs		5,866	-	5,866	1,335
Sundry Expenses		1,303	-	1,303	740
		65,398	4,567	69,965	56,306

b) Governance Costs

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

MEIDER JONNO ASHA (HOPE FOR GIRLS)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST AUGUST 2025

5. RESTRICTED FUNDS

	This year				31-Aug-25
	01-Sep-24				
	Balance	Income	Expenditure	Transfers	Balance
Pan Asian Women's Association (PAWA)	-	4,567	(4,567)	-	-
	-	4,567	(4,567)	-	-

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

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-25	Total 31-Aug-24 £
Current Account	618	-	618	409
Savings Account 1	8,100	-	8,100	8,000
Savings Account 2	8,668	-	8,668	18,201
	17,386	-	17,386	26,610

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 2024/25 £	Total 2023/24 £
Independent Examiner's Fee	888	-	888	888
	888	-	888	888

MEIDER JONNO ASHA (HOPE FOR GIRLS)

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST AUGUST 2025**

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 (2023/24: £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. No material transaction took place between the organisation and a trustee or any person connected with them. (2023/24: None)