

Company Registration Number 07550341

Charity Registration Number 1144365

RURAL DEVELOPMENT FOUNDATION GLOBAL LTD

Trustees' Report and Unaudited Financial Statements for the

year ended 31st March 2025

Syed Arif & C0
Accountants and tax advisers
114-116 Cranbrook Road
Ilford, Essex
IG1 4LZ

Report and accounts for the period ended 31 March 2025

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Reference and Administrative Details

THE CHARITY NAME: RURAL DEVELOPMENT FOUNDATION (GLOBAL) LTD

The Legal name of the charity is **RURAL DEVELOPMENT FOUNDATION (GLOBAL) LTD**

The charity is also known as **RDF**

THE CHARITY'S AREA OF OPERATION : UK AND BANGLADESH

LEGAL STRUCTURE OF THE CHARITY

The charity's governing document is the Memorandum and Articles of Association, establishing the company under company legislation.

By operation of law, all trustees are directors under the Companies Act 2006, and all directors are trustees under Charities legislation, with responsibilities under both company and charity legislation. The trustees are all individuals.

Charity Registration Number	1144365
Principal Office	162 Mile End Road, London E1 4LJ
Board of Trustees	1. Muhammad Talha Choudhury 2. Saleha Choudhury 3. Zoleika Begum

RDF Committee Volunteers

Mohammed Najmul
Jamal Miah
Fatiha Choudhury
Farida Choudhury
Fuzel Choudhury
Khaleda Choudhury

Principal Administrator

Muhammad Talha Choudhury

Accountants

Syed Arif & Co
114-116 Cranbrook Road
Ilford, Essex
IG1 4LZ

Bank

HSBC Bank Plc Limited
126 High Road
Ilford IG1 1DA
Tel: 0845 740 4404

Trustee's Annual Report for the year ended 31st March 2025

The Trustees present their Report and Accounts for the period ended 31st March 2025, which also comprises the Directors' Report required by the Companies Act 2006

Legal status

Rural Development Foundation is constituted as a charitable organisation registered with the Charities Commission on the 3rd March 2011 under charity number 1144365. It is also an incorporated company, no 7550341. Incorporated on 03/03/2011 and governed by its Articles of Association.

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet as a body quarterly and are responsible for all decisions taken in relation to the running of the charity and its activities. To assist in the smooth running of the charity, the trustees have volunteers who help them oversee certain aspects of the charity's work. The volunteers are currently set up for financial, project fundraising and day-to-day management and report back to the trustees with their recommendations. The members meet monthly in meetings as the members' group and also with the trustees at separately scheduled meetings. An assigned trustee will oversee the volunteer meetings.

Recruitment and appointment of trustees

The existing trustees are responsible for recruiting new trustees, and in doing so, they seek the views and recommendations of both members and trustees. The trustees believe this approach ensures that new trustees are respectable members through this vetting system.

In selecting new trustees, we seek to identify people who regularly attend events and functions organised by the charity and are willing to volunteer to help in our broader community work. Potential trustees are invited to attend trustees' meetings as observers. They are given more details of the charity's aims and activities, and if all agree, they are then proposed as new trustees at the subsequent trustees' meeting. This process allows due consideration of the person's eligibility, personal competence, specialist skills and knowledge.

Objectives and activities

Our aims

The objects of the charity are set out in the charity's memorandum of articles and are summarised as follows:

To advance the education of young persons in Bangladesh. The promotion of religious harmony for the benefit of the public by educating the public in different religious beliefs, including an awareness of their distinctive features and their common ground, to promote good relations between persons of other faiths. The relief of poverty, hardships, and distress among the public of Bangladeshi origin living in the UK and Bangladesh. The preservation and protection of the public's good health, including that of Bangladeshi origin living in the UK and Bangladesh.

Our objectives

Our objectives are set to reflect our support for local community services that provide paternal care for mothers and children in poor areas of Bangladesh. Each year, our trustees review our objectives and activities to ensure they continue to reflect our aims.

In carrying out this review, the trustees have considered the Charity Commission's general guidance on public benefit and, in particular, its supplementary public guidance on the advancement of education for the public benefit.

Our dual aim is to build a maternity clinic and provide healthcare facilities for mothers within rural Bangladesh, where they can get support and help due to the lack of decent healthcare services.

We also support an educational academy for young children. Furthermore, we have taken on a new wave of projects which include building sustainable houses for the homeless, providing clean water and sanitation, soup kitchens, Cataract camps and a winter project where warm clothing and blankets are distributed in the destitute parts of Bangladesh in the winter season.

Strategies

We want to make our charity accessible to everyone interested in our objectives.

We also work with other charities in Bangladesh and the UK for the betterment of the general community. Working with the youth is one of our strategies in bringing people together with team-building activities and, with this support, raising awareness of the charity's main objectives as well as running different project campaigns.

Mother Square Campaign: Create awareness of maternal needs for mothers and children in rural Bangladesh.

RDF Maternity Clinic:	The hospital building is complete now and the first phase of the clinic was inaugurated in Bangladesh to the public in Dec, 2019.
Existing Projects:	Housing Project, Cataract Project, Soup Kitchen, Safe Water & Sanitation, Winter Project and Emergency Relief Projects.
New Projects:	WeCounsel Bangladesh - A psychotherapist service specialising in helping adults cope with stressors, getting unstuck as they work through difficult moments and challenges in their lives. A service delivered by qualified Counsellors focusing on: Anxiety, Depression, Bereavement/Loss (including specialisation in pregnancy-related loss), Family issues and Trauma.

Activities and achievements 01/04/24 - 31/03/25

RDF has been actively engaged in various humanitarian initiatives throughout the years 2024 and 2025, providing critical support in both the UK and Bangladesh. Below is an overview of the key programs and events:

Key Programs and Initiatives

Youth Empowerment Programme (June 2024)

RDF launched a **Youth Working Programme** aimed at supporting individuals between the ages of 18 and 25. This program offers training, job-search assistance, and work preparation services to empower young people, helping them transition into the workforce.

Women's Health Education (July 2024)

In **July 2024**, RDF began an **intensive educational programme** focused on women's health in remote villages. The initiative covers essential topics such as family planning, pregnancy, antenatal and postnatal care. This programme aims to improve maternal health and provide women with the knowledge they need to care for themselves and their families.

Soup Kitchen in Sunamganj (December 2024)

Throughout the winter of **2024**, RDF continued to run a **weekly soup kitchen** in **Sunamganj**, feeding up to **200 people daily**. This initiative has been a vital source of nourishment for the local community during the colder months.

Emergency Ambulance Service (January 2025)

In response to the urgent healthcare needs of underprivileged communities, RDF launched an **Emergency Ambulance Service** in **January 2025**. The service provides **free ambulance callouts** for those who are unable to afford emergency medical transport, ensuring quicker and more equitable access to healthcare.

Counselling Service for Mental Health (January 2025)

RDF introduced a **mental health counselling service** in **January 2025** to support individuals from marginalized communities who are struggling with mental health challenges. The service provides access to professional counselling and emotional support for those in need.

Food Support Initiatives

- **Food Vouchers (February 2025):** In **February 2025**, RDF distributed **food vouchers to 600 families**, ensuring they had access to a month's worth of essential supplies.
- **Food Packs (March 2025):** On **9th March 2025**, RDF delivered **800 food packs**, each containing a month's worth of food, to workers in various tea gardens in Sylhet, Bangladesh, many of whom are among the most destitute.

Scholarships for Orphaned Children (February 2025)

RDF awarded **10 scholarships** to orphaned children in **February 2025**, helping them access schooling and higher education. This initiative aims to break the cycle of poverty and provide opportunities for a brighter future.

Fundraising and Team-Building Events

RDF has successfully raised funds for these impactful programs through a series of events held throughout the year, providing not only essential funding but also opportunities for team-building and networking. Key events include:

- **4th May 2024 – Snowdon Challenge**
- **22nd June 2024 – The Ben Nevis Challenge**
- **5th July 2024 – The Al-Noor Boat Race**
- **14th July 2024 – Ladies Pen y Fan Trek**
- **17th August 2024 – Ladies Bazaar**
- **22nd March 2025 – The Crib Goch Challenge**

These events, including trekking challenges, boat races, and bazaars, have brought together supporters, raised vital funds, and highlighted the continued need for humanitarian work in both the UK and Bangladesh.

Looking Ahead

RDF's work will continue into 2025 and beyond, with plans for further health, education, and community support initiatives in both Bangladesh and the UK. The organization remains committed to improving lives, addressing critical needs, and fostering sustainable change in the communities it serves.

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities [summarised below] provide both to those who are our members and the wider community in UK and Bangladesh.

1. Health care support & advice for mothers and children.
2. Educational lectures on healthcare.
3. Emergency relief due to natural disasters.
4. Youth training & team building.
5. Networking and communicating experience.
6. Life coaching skills
7. Trekking residential which incorporates leadership building skills.
8. Self-development challenges.

Plans for future periods

In the immediate future, RDF aims to expand the much-needed medical services required in the rural areas of Bangladesh including, Cataract removal services and Dental services for the underprivileged people. Amidst the challenges faced and the existing projects (Housing Project, Cataract Project, Soup Kitchen, Safe Water & Sanitation, Winter Project and Emergency Relief).

The financial position of the charity at 31 March 2025 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

The trustees consider the charity's financial performance during the year satisfactory.

Policies on reserves.

The trustees have reviewed the charity's reserves. They aim to hold enough funds to meet six months' operating costs.

Availability and adequacy of assets of each of the funds

<u>Total Fund</u>	<u>2025</u>	<u>2024</u>
	£34,453	£15,485

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations concerning each fund.

Principal funding sources in the period and how these support the charity's key objectives.

The charity's primary sources of income are donations and surplus from fundraising activities.

Statement of the Directors/Trustees' Responsibilities

the Companies Act 2006, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations

Statements for each financial year which give a true and fair view of the state of affairs of the charity as at

- Prepare the accounts according to the United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity 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 law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the charity's state of affairs and of the surplus or deficit for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the charity's assets and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

Method of preparation of accounts - Small company provisions


The financial statements are set out on pages 12 to 21.

The financial statements have been prepared to implement the FRS 102 SORP (Statement of

These financial statements have been prepared by the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small company's regime.

The board approved this report of trustees on 30th November 2025.

Signed on behalf of the Charity's trustee


Talha Choudhury (Dec 11, 2025 13:39:58 GMT)

Muhammad Talha Choudhury

Report of the Independent Examiner to the Trustees of the Rural Development Foundation Global Ltd, Company number 07550341, Charity registration number 1144365 on the accounts for the period ended 31 March 2025.

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31/03/2025, as set out on pages 12 to 21

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

Respective responsibilities of the Trustees and the basis of the report.

Having satisfied me 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.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *), 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).

Independent examiner's statements

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

Signed: *syed arif*

Date: 12/12/2025

Syed Arif Hussain Kazi (FMAAT)

Syed Arif & Co

114-116 Cranbrook Road

Ilford, Essex

IG1 4LZ

Statement of Financial Activities (including the Income and Expenditure Account for the year ending 31 March 2025, as required by the Companies Act 2006)

		2025	2025	2025	2024
		<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
Income & Endowments from:		£	£	£	£
Donations, Legacies & Gift Aid	S01	29,979	-	29,979	41,706
Charitable Activities	S02	74,819	-	74,819	66,612
Total		104,798	0	104,798	108,318
Expenditure on:					
Raising funds	S08	11,430		11,430	13,072
Charitable activities	S09	71,649	0	71,649	88,725
Other	S11	2,751	0	2,751	30,064
Total		85,830	0	85,830	131,861
Net income(expenditure) S13		18,968	-	18,968	-23543
Net movement in funds		34,453	-	34,453	15,485
Reconciliation of funds:-					
Total funds b/forward	S23	15,485	0		39,028
Total funds C/forward	S24	34,453	0		15,485

All activities derive from continuing operations.

The notes attached to pages 12 to 15 form an integral part of these accounts.

Balance sheet

As at 31st March 2025

		2025	2024
		£	£
Fixed assets			
Plant and machinery etc	B02	<u>0</u>	<u>0</u>
Current assets			
Other debtors	B07	0	0
Cash at bank and in hand	B09	36,983	18,015
Total Current assets	B10	<u>36983</u>	<u>18,015</u>
Liabilities:			
Creditor: Amounts falling due within one year	B11		
Loan from individual		<u>(2530)</u>	<u>(2530)</u>
Net Current assets/(liabilities)	B12	<u>34,453</u>	<u>15,485</u>
Total assets less current liabilities	B13	34,453	15,485
Creditors: amounts falling due after One year.	B14		
Total net assets or liabilities	B16	34,453	
Funds of the Charity:			
Unrestricted funds	B19	<u>34,453</u>	15,485
Total funds	B22	34,453	15,485

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA.

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

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


The directors acknowledge their responsibilities for complying with the requirements of the Companies Act

2006 with respect to accounting records and the preparation of accounts.

The charity is subject to an Independent Examination under charity legislation, and the report of the Independent Examiner is on page 9.

The financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small company regime.

Muhammad Talha Choudhury


Talha Choudhury (Dec 11, 2025 13:39:58 GMT)

Trustee/Director

Approved by the board of trustees on 30th November 2025.

The notes attached on pages 13 to 15 form an integral part of these accounts.

Notes to the Accounts for the year ending 2025

Note 1 Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2019) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) , effective January 2019, (The SORP), and in accordance with all applicable law in the charity's jurisdiction of registration,.

Note 2 Accounting policies

Policies relating to categories of income and income recognition.

Nature of income

Gross income represents the value, net of value-added tax and discounts, of goods provided to customers and work carried out in respect of services offered to customers.

Categories of Income

Income is categorised as income from exchange transactions (contract income) and income from non-exchange transactions (gifts), investment income and other income.

Income from exchange transactions is received by the charity for goods or services supplied under contract or where entitlement is subject to fulfilling performance-related conditions. The income the charity receives is approximately equal in value to the goods or services supplied by the charity to the purchaser.

Income from a non-exchange transaction is where the charity receives value from the donor without providing equal value in exchange and includes donations of money, goods and services freely given without giving equal value in exchange.

Income recognition

Income, whether from exchange or non-exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Income subject to terms and conditions which must be met before the charity is entitled to the resources is not recognised until the conditions have been met.

All income is accounted for gross before deducting any related fees or costs.

Membership subscriptions

The income and any associated Gift Aid or another tax refund from a membership subscription received by the charity in the nature of a gift is accounted for on the same basis as a donation.

The income from a membership subscription received by the charity, where the subscription purchases the right to services or benefits, is recognised as income from charitable activities.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance-related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year-end. The provision is increased to reflect any increases in liabilities and is decreased by the utilisation of any provision within the period and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Allocating costs to activities

Direct costs that are specifically related to an activity are allocated to that activity. Shared direct costs and support costs are apportioned between activities.

The basis for apportionment, which is consistently applied and proportionate to the circumstances, is:-

Staffing - based on time spent in connection with any particular activity.

Staffing - on a per capita basis, based on the number of people employed within any particular activity.

Premises-related costs - on the proportion of floor area occupied by a particular activity.

Non-specific support costs - on the basis of the usage of resources, in terms of time taken, capacity used, request made or other measures.

Estimation techniques used in apportioning costs - give details.

Policies relating to assets, liabilities and provisions and other matters.

Notes 3 Analysis of income

		2025	2024
		£	£
Donations and legacies:-			
Donation & Subscription Received	S01	25,327	41,706
Gift Aid		4,652	-----
Income from fundraising activities	S02	<u>74,819</u>	<u>66,612</u>
TOTAL		104,798	108,318

Expenditure on raising funds: S08

	<u>2025</u>	<u>2024</u>
Transport	4,857	8,132
Venue Hire/Hotel	6,300	4,940
Other	273	
TOTAL	11,430	13,072

Expenditure on Charitable activities: S09

Grants made to own projects	71,649	48,725
Grants made to other Charities	0.00	40,000
TOTAL	88,725	88,725

Analysis of other expenditures: S11

Accountancy fees	1200	1,200
Advertising and PR	385	6,770
Bank charge & interest	577	383
Other legal and professional	13	8,478
Rent	-----	9,970
Repairs and maintenance	-----	360
Staff training & welfare	-----	219
Commission paid	562	562
Motoring Expense	14	700
Travel and subsistence	----	1422
TOTAL	2,751	29,364

Creditors: amount falling due after more than one year

The loan from individual	B11	1,930	1,930
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Creditors: amount falling due within one year

Accruals:	600	600
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CHARITY ACCOUNT 2025

Final Audit Report

2025-12-11

Created:	2025-12-11
By:	syed arif (info@syedariflimited.com)
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