

REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025



LATIFI HANDS
CHARITY WITH CLARITY

UK Registered
Charity No. 1181838



LATIFI HANDS
CHARITY WITH CLARITY

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LATIFI HANDS
CHARITY WITH CLARITY

Charity information

Trustees

Mr. Salman Ahmed Chowdhury (Chairman)
Mr. Khairul Huda Khan
Mr. Muhammed Sadrul Amin

Registered Charity No. 1181838

Registered Office

Latifi Hands
Plum Street, Oldham, OL8 1TJ

Independent Examiners

Hossain Moorehead Ltd.
Liberty House
20 Chorlton road
Manchester, M15 4LL

Trustees' Annual Report

For the year ended 31 March 2025



The Trustees present their Annual Report together with the independently examined financial statements of Latifi Hands for the year ended 31 March 2025.

Structure, Governance and Management

Latifi Hands is a registered charity governed in accordance with its governing document and regulated by the Charity Commission for England and Wales.

While the charity's origins and primary engagement are within the Bangladeshi community, its services are not restricted by ethnicity, gender, age, or background. Latifi Hands operates in line with its Equality Policy and is committed to supporting all individuals in need within the communities it serves.

The Trustees are responsible for setting policies, strategic direction, and ensuring compliance with legal and regulatory requirements. The Trustees may establish rules for the effective administration of the charity, subject to approval or amendment by members at a General Meeting.

To support effective governance, a management committee of three Trustees oversees strategy, financial controls, safeguarding, and project delivery. Day-to-day operational responsibility is delegated to three Trustees who manage activities in both the UK and Bangladesh.

Appointment of Trustees

Trustees are appointed at the Annual General Meeting (AGM) and are eligible for re-election annually. All Trustees serving during the year, including any changes up to the date of approval of this report, are listed on page 3 of the accounts.

Risk Management

The Trustees regularly review operational and financial risks. The principal risks identified relate to:

- Dependence on voluntary donations and grants
- Economic uncertainty affecting donor capacity
- Overseas project delivery and accountability

These risks are mitigated through prudent financial management, maintaining adequate reserves, partner reporting from Bangladesh, and regular trustee oversight.

OUR MISSION & OBJECTIVES

Mission

Latifi Hands exists to promote the wellbeing of disadvantaged and vulnerable communities in Bangladesh and the United Kingdom. The charity seeks to relieve poverty and hardship and improve quality of life through education, healthcare, clean water, housing, and livelihood support.

Charitable Objectives

- To relieve poverty and hardship through grants, welfare support, and charitable services
- To support the elderly, people with disabilities, widows, orphans, and vulnerable families
- To promote education among disadvantaged communities
- To advance health and wellbeing through access to food, clean water, and medical support
- To further other charitable purposes consistent with UK charity law

Public Benefit Statement

The Trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning and reviewing activities. All projects are designed to provide clear, measurable benefit to individuals and communities facing disadvantage, both in the UK and overseas.

Review of Activities and Achievements

Fundraising

During the year, Latifi Hands raised funds through public donations, community fundraising events, and direct appeals. The Trustees are grateful for the continued generosity of donors, whose support enabled vital work in the UK and Bangladesh.

UK-Based Activities

Women's Empowerment and Entrepreneurship

Latifi Hands delivered initiatives supporting women to develop confidence, skills, and pathways into employment and self-employment. Participants progressed into further training, volunteering, and income-generating activities, contributing to long-term economic independence and wellbeing.

Projects in Bangladesh

During the year, Latifi Hands transferred £69,381 to its partner organisation in Bangladesh. These funds were fully utilised across charitable projects, amounting to BDT 10,387,467, as detailed in partner financial reports.

This year we supported the following projects in Bangladesh:

- Emergency Flood Relief
- Building Shelters and Housings for displaced people
- Providing families with Food supply and warm food throughout Ramadan
- Installing Tubewells and deep wells for Clean Water
- Providing Sustainable Livelihoods and Agriculture support
- Building Masjid and Wudu Facilities

Funds were also used for orphan sponsorship, medical assistance, clothing, sadaqah distribution, and marriage support for vulnerable families.

Financial Review

The Trustees maintain a strong focus on financial stewardship and value for money. During the year, funds raised in previous periods were applied to their intended charitable purposes, particularly overseas humanitarian and development projects.

At year-end, the charity reported net assets of £34,037, providing sufficient unrestricted reserves to cover operational costs and manage unforeseen reductions in income. The Trustees believe this level of reserves is appropriate for the charity's size and risk profile.

Future Plans

In the coming year, Latifi Hands aims to:

- Expand access to clean water, food aid, and education
- Continue housing projects for vulnerable families
- Strengthen women's empowerment and livelihood initiatives
- Develop new partnerships and funding sources to increase impact

The Trustees remain committed to transparency, sustainability, and responsible growth.

Compliance Statement

The accounts have been prepared in accordance with statutory requirements, the charity's governing document, and the Statement of Recommended Practice (SORP) for Charities.

Approved by the Board of Trustees and signed on its behalf



Mr Salman Ahmed Chowdhury

Chairman

Date: 15 January 2026

LATIFI HANDS ACTIVITIES REPORT

UK-Based Projects

Women's Empowerment and Entrepreneurship Programme (UK)



Latifi Hands addressed the economic and social barriers faced by women from minority and low-income backgrounds through an empowerment and entrepreneurship initiative. The program built participants' confidence, developed transferable skills, and improved employability via structured learning, mentoring, and practical activities. Women identified their strengths, explored employment options, and learned about self-employment. Participants received guidance in goal-setting, communication, and accessed further training, resulting in a number progressing to additional courses, volunteering, or early self-employment. The programme also fostered peer support networks and community involvement. Trustees believe these efforts improved wellbeing, reduced welfare dependency, and boosted local economic activity.

Supporting Education in the UK

Education remains central to Latifi Hands' mission. We support a local Islamic secondary school that serves the wider community. The support enhanced the school's ability to deliver a learning environment promoting both academic and personal development, including spiritual and moral growth. By investing in educational resources, Latifi Hands enabled students from varied backgrounds to access quality education and better prepare for future opportunities.

All overseas projects were delivered through trusted local partners, with funds transferred from the UK and utilised solely for charitable purposes. Detailed expenditure records were provided to the Trustees for oversight and accountability.

PROJECTS

In Bangladesh

Emergency Flood Relief Programme (Bangladesh – 2024)



Bangladesh is highly vulnerable to seasonal flooding, which frequently displaces families, destroys livelihoods, and leaves already vulnerable communities without access to food, clean water, or shelter. In response to severe flooding during 2024, Latifi Hands provided emergency relief to affected households.

The programme focused on rapid assistance, including essential food items and basic survival support. Priority was given to widows, elderly individuals, families with children, and people with disabilities who were least able to recover independently.

This intervention helped families meet immediate needs, reduced hunger during crisis conditions, and supported community resilience at a critical time.

Shelter and Housing Project

Secure housing is fundamental to dignity, safety, and long-term wellbeing. Latifi Hands continued its shelter programme by constructing and repairing small homes for widows, orphans, and destitute families who owned land but lacked the financial means to build or repair safe accommodation.

Many beneficiaries were living in unsafe or partially collapsed huts that offered little protection from weather, flooding, or security risks. The project provided durable, modest housing that significantly improved living conditions, reduced health risks, and restored a sense of stability and dignity.

For orphaned children and vulnerable women, secure housing also contributed to improved educational attendance, personal safety, and emotional wellbeing.



Ramadan Food Supply Programme



Food insecurity worsens significantly during Ramadan due to rising prices of essential commodities. Many low-income families are unable to purchase sufficient food, placing them at serious risk of hunger and malnutrition.

Latifi Hands implemented a Ramadan Food Supply programme, distributing food parcels to hundreds of vulnerable households. Beneficiaries included widows, orphans, elderly people, women-headed households, pregnant women, people with disabilities, and landless families.

Each food parcel contained essential staples sufficient to support households during the month of Ramadan. The programme helped relieve immediate hardship, preserved dignity, and ensured that families could observe Ramadan without fear of hunger.

Clean Water and Tubewell Projects

Access to clean and safe drinking water remains a major challenge in many parts of Bangladesh due to flooding, water contamination, arsenic exposure, and poor sanitation infrastructure. Waterborne diseases such as diarrhoea, cholera, typhoid, and skin conditions remain prevalent.

Latifi Hands addressed these challenges by installing shallow and deep tube wells in vulnerable communities. These wells provided reliable access to clean water for drinking, cooking, washing, and farming.

The availability of safe water significantly reduced illness, improved hygiene, and saved hours previously spent—primarily by women and children—collecting water from unsafe sources. This freed time for education, income generation, and household care, contributing to broader social and economic benefits.



Sustainable Livelihoods and Agriculture Support

To reduce long-term dependency on aid, Latifi Hands implemented sustainable livelihood initiatives designed to help families generate stable income.

Support included the provision of rickshaws, sewing machines, small shop structures, livestock such as goats, and agricultural inputs including seeds, fertilisers, irrigation pumps, and power tillers. These resources enabled beneficiaries to start or expand small-scale businesses and farming activities.

The programme improved household income, food security, and resilience to economic shocks. For many families, this support marked the transition from survival-based living to self-sufficiency and economic dignity.



Masjid and Wudu Facilities Development



Masjids play a central role in Bangladeshi communities, serving not only as places of worship but also as hubs for education, moral development, and social cohesion.

Latifi Hands supported the construction and improvement of masjids and ablution (wudu) facilities in underserved areas. These facilities enabled communities to practise their faith in safe and dignified conditions and provided spaces for learning, community gatherings, and charitable activities.

The Trustees view this work as contributing to spiritual wellbeing, community unity, and positive social values.

Orphan Sponsorship and Financial Support



Latifi Hands recognises that orphaned children are among the most vulnerable in society, often facing significant hardship. Our Orphan Sponsorship programme delivers consistent financial support to help orphans and their guardians meet basic needs such as food, school supplies, clothing, and safe housing.

This initiative ensures access to education, healthcare, and community inclusion, aiming to break cycles of poverty and exclusion. By stabilising households and targeting aid effectively, we address immediate challenges and promote long-term development for children and their families.

Trustees manage sponsorship funds transparently and track each child's progress through local partners. Our work supports vulnerable children in Bangladesh, delivering public benefit by improving their physical, educational, and emotional wellbeing.

Distribution of Clothing and Cash Assistance

Latifi Hands supports vulnerable communities in Bangladesh by providing clothing and cash assistance during seasonal hardships, economic instability, and emergencies. Aid is directed to low-income families, elderly individuals, women-headed households, and people with disabilities.

Clothing distributions ensure access to suitable attire, especially during season changes and religious festivals, while cash support helps families address essential needs and avoid harmful coping mechanisms like debt or child labour.

This program maintains recipients' dignity with flexible aid that addresses specific needs, reduces immediate hardship, and promotes social inclusion and well-being, reflecting our commitment to poverty relief and public benefit.



Medical Support for Urgent Health Needs



Access to healthcare is limited in many rural areas of Bangladesh due to distance, inadequate resources, and high costs. Latifi Hands provides medical support to individuals and families with urgent health needs who might otherwise lack care.

Assistance includes medical consultations, treatments, medications, emergency services, and transportation, delivered through partnerships with local clinics and health workers. Support targets those with conditions like chronic illness, injuries, maternal complications, or acute crises.

By ensuring access to timely care, the program prevents disease progression, reduces suffering, and eases financial strain on low-income families while promoting community resilience and improved health outcomes.

Sadaqah Distributions

Sadaqah, or voluntary charity, is a core act of compassion in faith-based giving. Latifi Hands provides Sadaqah to those not covered by regular programs or facing sudden crises like floods, displacement, or unexpected income loss.

We offer support through:

- Emergency food for families in immediate need
- Hygiene and household essentials after disasters
- One-time cash gifts for urgent expenses

These flexible distributions allow Latifi Hands to respond quickly when traditional aid doesn't reach vulnerable individuals, promoting neighbourliness and ensuring no one is left unsupported. Sadaqah helps relieve hardship, fosters community, and reinforces our commitment to dignity and shared responsibility.

Wedding Support for Vulnerable Families

Marriage strengthens families and communities, but many vulnerable households struggle with wedding costs. Especially widowed mothers suffer most when marrying off their daughters, as they often bear significant financial burdens alone.

Latifi Hands helps by providing assistance for:

- Basic expenses like venue, transport, and catering
- Bridal and groom attire and essentials
- Cash Grants

This support eases financial strain, encourages social inclusion, and promotes family stability, helping individuals through important life transitions and strengthening community wellbeing.

Independent Examiners Report to Latifi Hands

INDEPENDENT EXAMINERS REPORT TO LATIFI HANDS

I report on the accounts of the charity, for the Year Ended 31 March 2025.

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 43(2) of the Charities Act 1993 (the 1993 Act) or under Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of International Accountants. It is my responsibility to:

- Examine the accounts under section 43 of the Charities 1993 Act and under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act);
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity 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 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 report is limited to those matters set out below.

Independent Examiner's Statement

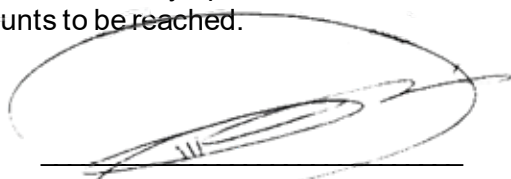
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records have in accordance with section 41 of 1993 Act and section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 1993 Act and section 44(1) (a) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations, 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 reached.

Signed:



MD Hossain FAIA-Director

Dated: 15th January 2026

Hossain Moorehead Ltd.
Liberty House
20 Chorlton Road
Hulme, Manchester, M15 4LL

Statement of Financial Activities

LATIFI HANDS

CHARITY NO 1181838

INCOME & EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31st MARCH 2025

	2025		2024	
	£	£	£	£
INCOME				
Donations		76,182		14,538
Grants		4300		5700
GROSS INCOME		80,482		20,238
<u>EXPENDITURE</u>				
Project Expenditure – Bangladesh		69,381		28,263
Project Expenditure- UK		1050		40,778
Accountancy		<u>600</u>	<u>71,031</u>	<u>600</u> <u>69,641</u>
Excess of Expenditure over Income		<u>9,451</u>		<u>(49403)</u>

Balance Sheet

LATIFI HANDS

CHARITY NO 1181838

BALANCE SHEET AT 31st MARCH 2025

	2025		2024	
	£	£	£	£
TANGIBLE FIXED ASSETS				
Equipment, Fixtures & Fittings		10,138		10,138
CURRENT ASSETS				
Cash at Bank and in Hand	25,819		15,768	
LESS CREDITORS:				
AMOUNTS DUE WITHIN ONE YEAR				
Accruals	<u>1920</u>	<u>34,037</u>	<u>1320</u>	<u>24,586</u>
		34,037		<u>24,586</u>
REPRESENTED BY				
ACCUMULATED FUNDS (ALL UNRESTRICTED)				
Balance BF		24,586		73,989
Surplus for the Year		<u>9,451</u>		<u>(49,403)</u>
Balance CF		<u>34,037</u>		<u>24,586</u>



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