

MOSOBIR ALI FOUNDATION

Charity registration number:1189988

Trustees' Annual Report (including Directors' Report and Financial Statement)

For the period January 1st 2024 To January 31st 2024

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From: January 1st 2024 Period start date
To: December 31st 2024 Period end date

Charity name: Mosobbir Ali Foundation

Charity registration number: 1189988

1.Objectives and activities

Summary of the purposes of the charity

1. The prevention or relief of poverty in Bangladesh in particular, but not exclusively, by the provision of grants to enable food to be purchased and delivered by a designated responsible person in the local area.
2. To advance the education of people in Bangladesh in particular, but not exclusively, by the provision of grants to enable: -
 - a) School fees to be paid.
 - b) The Beneficiaries to attend vocational training, and.
 - c) Stationary, books and equipment to be purchased.
3. The relief of sickness and the preservation of health among people residing in Bangladesh by the provision of Grants
4. The relief of those in need in Bangladesh by establishing shelter for the Beneficiaries.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.

Housing

The desperate state of housing in the poorest areas of Jalalabad, Hawsha and its immediate vicinity has been an area of focus before and since formation of the Foundation. Appalling living conditions have clear and significant impact on people of all ages, with families living side by side with animals in tiny, dilapidated shacks offering little or no protection from the elements.

A design of a basic, sturdy, and affordable home has been drawn up by a local designer on behalf of the Trust. Once the provision of land has been established the final cost of each property comes to approximately £1,850. Although by Western standards these homes are primitive, they are a huge improvement on what has been available to the poorest local residents to date. The beneficiaries, selected by a transparent selection process based on need, are therefore offered a life changing opportunity to enjoy a transformation in their living standards and prospects. In future, it is sought to provide funding for more such homes, using the very same local selection processes with final decisions being made by Trustees in England to provide full clarity and accountability.



Newly finished house in Shantir Neer

Food Aid

The Foundation has been delivering food aid parcels to villagers. Food aid has been distributed this year to alleviate the impact of natural disasters, in particular the extreme flooding experienced in Bangladesh during 2022.

The advice and assistance of local elders and figureheads helps to identify possible recipients of aid, but the final decision will be made by the Trustees in England to ensure absolute clarity and integrity of the funding process.

As recipients are properly identified, funds are released to responsible persons employed by the Foundation in the local area who buy and deliver the parcels against receipt. In addition during Ramadan in 2024 further aid packages were distributed to communities in the villages in Hawsha and its immediate vicinity. This aid was given to families of all religious denominations.

Sanitation and Fresh Water

Due to financial constraints the Foundation has not been able to provide further freshwater tube wells in public places in and around villages, although the Trust was able to complete the building of a footbridge between villages destroyed by recent flooding.

Local Publicity

There has been and continues to be an established local publicity campaign to raise awareness. The connection to village committees, constituted from volunteers that have significant roles in the community, has been essential in widening local awareness. Each property that has been erected bears a Trust plaque that also describes the source of the benefit (for example, single UK beneficiaries). A visual account of this is recorded on the Trust's website.

House handover in Banashpur Village

Statement confirming whether the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Trustees have received and noted the guidance issued by the Charity Commission on public benefit and this has been recorded in Trust Board meetings.

Policy on awarding grants

The Trustees make all decisions regarding the allocation of Grants to those people identified as eligible against the Trust's stated charitable purposes.

All benefit will be decided by the Board of Trustees measured against the Foundations Charitable Purposes and with consideration of its Constitution.

The decisions relating to allocation of benefit of all kinds will be transparent and made available for scrutiny.

The Trustees administer the allocation of grants through an approved established process shared with potential beneficiaries as part of the application process. Trustees ensure the recipients of grant aid or other benefits meet the criteria established in the Foundations Charitable Purposes.

Applications that do not meet the established criteria are returned to the applicants with reasons for rejection, or requests for further information.

No Trustee will benefit from any form of aid and have confirmed that they have no connection to or interest in any beneficiary.

The Trustees establish completion of all projects against a cost plan administered by an appointed local manager and issue a certificate of completion. At all times all contractors work to the established design and costings, and report to the local manager at agreed times. This is shared with Trustees at each Board meeting.

The local manager has limited delegated authority to make small alterations to local plans and provide any additional means to ensure practical delivery of agreed projects. The delegation relates to the specific plan approved by Trustees.

The Trustees reserve the right to cancel, suspend or alter the delivery of any project based upon the reports of the local manager. This policy is annually reviewed.

2. Achievements and performance

Summary of the main achievements of the Charity, identifying the difference the Charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

The main activities of the Charity during the period covered by this report are:

1. Social and Humanitarian Activity

Ramadan Food Aid Package	March 2024
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2. Housing Projects

Two new Houses in Shantir Neer.	June to October 2024
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Zilka Hawor Footbridge	Completed March 2024
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These activities relate directly to the key purposes of the Charity. These projects have made fundamental life changing improvements for local beneficiaries.

In addition, there are 17 unpaid volunteers who represent the Trust and serve on the local committees in the villages where the project work is undertaken. Examples of these committees can be found on the Trust website. www.mosobbir-ali-foundation.co.uk

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3. Structure, Governance and management

The Mosobbir Ali Foundation is a Charitable Incorporated Organisation.

The Trust's constitution is derived directly from the model provided by the Charity Commission. Trustees were engaged in an extended process that led to the adoption and understanding of the requirements of the constitution, which ensured full knowledge and acceptance of the requirements. All subsequent actions and decisions are compliance tested against the constitution and this formally defines the operating parameters of the Trust. The Trust will not engage in any activity that is not permitted by the constitution.

Trustee selection methods including details of any constitutional provisions

(1) Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

(2) In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Policies and procedures adopted for the induction and training of Trustees.

Two new Trustees have been appointed this year and there has been one resignation from the Board.

The Charity Trustees will make available to each new Charity Trustee, on or before his or her first appointment:

(a) a copy of the current version of this constitution; and

(b) a copy of the CIO's latest Trustees' Annual Report and statement of accounts.

The charity's organisational structure and any wider network with which the charity works

The CIO provides support directly and does not engage with any other entity. This is achieved through the employment of a local manager who has the responsibility to operate on behalf of the Trust following guidelines provided through training after the recruitment process.

Funding will not be provided to third party organisations, other than contractors delivering the buildings.

The Local Manager has been appointed through an open recruitment process carried out in Bangladesh and is an employee of the Trust. In total the Trust has recruited three key workers in the region. The Manager is supported by an Administrator and a local Project

Inspector. The Trust has also established a local office. The local Project Inspector is a voluntary post that is entitled to travelling expenses only. Separate Job Specifications were produced by the CEO for these appointments and following the submission of formal application forms, the CEO interviewed applicants in Bangladesh. The Local Manager is directly responsible for the day-to-day operation of the work of the Trust in Bangladesh and reports directly to the Board via the monitoring carried out by the CEO. The Local Manager's reports are provided to Trustees at every Board meeting. In addition, the Local Manager has been provided with the appropriate technology to engage with the CEO in the UK via SKYPE on at least a weekly basis or more often if required. This technology is also available to Trustees at Board meetings.

The CEO (Trustee) and named Trustees are the signatories on the Trust account. Only they can transfer funds for payment for services as defined by the contracts with local builders or other appropriate organisations (such as specific materials suppliers). The Trustees only release funds to support the activities outlined as the practical function of the charitable purposes of the Trust and in line with the Grant awarding policy. Account sheets are provided to monitor the local expenditure and are checked weekly by the CEO in his communication with the Local Manager. Completion is assured by sign off from the Local Manager, which in turn is confirmed by Trustees and by the confirmation of the receipt of the property by the beneficiary. Trustees in turn scrutinize these activities to ensure full alignment with the Charitable Purposes of the Trust before certificating the successful conclusion of any project. The commitments required from beneficiaries receiving a completed property are agreed formally with the beneficiary as part of this sign off.

All funds are only allocated against the specification of the projects, which are created based on the Trust's agreed Charitable purposes. These designs are enforced through a commercially tendered building specification. No funds will be provided without the proper receipts against the specification. The Local Manager ensures the cash flow to contractors on site and is accountable for the progress of the project. His work is checked and assessed against agreed progress markers (at least weekly) by the CEO which are laid down in the reporting schedule for the project.

The transfer of funds is made in line with the benchmarks in project plans after each stage has been completed and verified. The only exception is when materials may need to be purchased locally to facilitate the build, although this will be costed inside the project plan.

The Trustees require a formal application via a standard form. This forms the starting point for an assessment of need against the criteria established in alignment with the Trust's

charitable purposes. Additional information may be submitted in writing in support of the application form. However, the form is used to establish the eligibility of the applicant to receive the benefit provided by the Trust.

The Trustees make Grants on a one-off basis e.g., the provision of an individual dwelling. However, there may be several dwellings being constructed at any one time. Each of these dwellings are managed as single projects. There is no intention to release funding for multiple dwelling projects on the basis of a single tender. It is important to Trustees that each dwelling meets the needs of an individual family that has been properly assessed as requiring benefit in the terms of the Trust's charitable purposes.

The local committees provide an extra layer of supervision and accountability and report independently of the Local Manager.

The Trust currently employs regular reporting back provisions to ensure Trustees are kept informed over fundraising activities and the delivery of the Trusts charitable purposes. These include,

1. A written CEO report to Trustees each bimonthly that in turn is clarified at the Trustees' meeting every twelve weeks. This report uses information provided by the Local Manager from his weekly report to the CEO. A photographic record of the progress of any project is also provided as part of this reporting.
2. The Trustees receive a written financial statement provided to them from the Audit Committee at each Board meeting. This report includes bank statements and live and pending funding transfers against project milestones. The Audit Committee follows the guidance provided by the Charity Commissions Compliance Toolkit: "Protecting Charities from Harm. Chapter 4 Holding, moving and receiving funds safely in the UK and internationally."

The membership of this committee includes a Chair (other than the Chair of the Trust), the CEO, two other Trustees and independent clerk who also monitors compliance. The Trust is currently actively seeking to appoint four more Trustees.

3. There are standing items at each full Trustees' meeting required by the Chair. These include individual declarations of any new conflicts of interest, membership matters (including attendance) and review of previous minutes including reports on project progress.

These reports and the appropriate spending and cost analysis are reported to the Trustees at each Board meeting. Additionally, the accounts are subject to review annually and made

available at the Annual General meeting for public scrutiny.

One annual visit by the Chief Executive of the Trust will be made for verification and audit purposes as part of the preparation of an annual report to Trustees. All other visits by Trustees for whatever purposes and as required as part of their duties as Trustees will be carried out when appropriate. No charitable funds will be used for any visits from the UK.

4. Reference and administrative details

Charity name	Mosobbir Ali Foundation
Other name the charity uses	-
Registered charity number	1189988
Charity's principal address	1, Dower House, Bawtry, Doncaster. South Yorkshire

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sir Robert Paul Edwards	Chair		Sir Robert Paul Edwards
2	Mr Muhammad Abdul Khaliq	CEO		Mr Mohammed Abdul Kahliq
3	Mr Andrew West			Mr Andrew West
4	Mr Dilwar Jamal Ali			
5	Mr John Rodwell			
6	Mr Stuart Downs	Project Assessment (UK)		

Exemptions from disclosure.

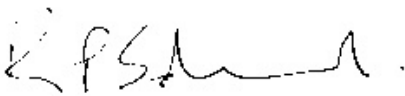
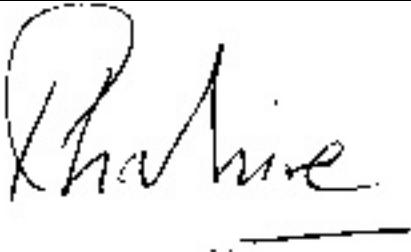
No Trustee has claimed or has exemption from disclosure.

Declarations

The Trust has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the Charity's Trustees/Directors

Signature(s)		
Full name(s)	Sir Robert Paul Edwards	Mohammed Abdul Kahliq
Position	Chair	CEO
Date	15/11/2024	

Mosobbir Ali Foundation Financial Review at the end of the reporting period.

Recommended categories by activity		Unrestricted funds	Restricted income funds	Endowment funds	Total funds
		£	£	£	£
Income and endowments from:					
Donations and legacies		8850	-	-	8850
Charitable activities		3320	-	-	3320
Other trading activities		-	-	-	-
Investments		-	-	-	-
Separate material item of income		-	-	-	-
Other (Carry Forward)		4246	-	-	4246
Total			-	-	16416
Expenditure					
Expenditure on:					
Raising funds		-	-	-	1800
Charitable activities: (Food Aid, Tube well projects, Sanitation, Housing)		-	-	-	3700
Separate material expense item(website)		-			1200
Other (Rent, cost of food packages, wages)		-	-	-	4656
Total			-	-	11356
Net income/(expenditure) before tax for the reporting period		16416 (11356)	-	-	16416(11356)
Tax payable		-	-	-	-
Net gains/(losses) on investments		-	-	-	-
Net income/(expenditure)		16416(11356)	-	-	16416(11356)
Extraordinary items		-	-	-	-
Transfers between funds		-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use		-	-	-	-
Other gains/(losses)		-	-	-	-
Net movement in funds		5060	-	-	5060
Reconciliation of funds:					
Total funds brought forward		5060	-	-	5060
Total funds carried forward		5060	-	-	5060
No Funds are held by Trustees on behalf of the Trust or other parties					

The ongoing impact of Covid and the current cost of living crisis has had a significant impact on fundraising and sponsorship. The cost of raw materials in Bangladesh has also seen a significant rise. The main source of income that has enabled the charity to remain active remains from contributions from individual private benefactors, and this has been enhanced by income derived from charitable events