

Annual Report 2024 - 25

Fundamental Aims

Many people in the world particularly in Developing Nations and Eastern Europe are very poor. living 'hand to mouth' daily, one days meagre wage (\$1-2/day) paying for food (rice, potatoes) needing to be purchased next day but they survive/get by until an emergency - medical treatment, housing needs (storm damage etc), training opportunities, etc or just being unemployed for several weeks because of weather, political strife shut downs etc (no food). Money can sometimes be borrowed but at extortionate/crippling interest rates - the loan taking several hard years to repay. Floods, political riots, curfews occur regularly with all the subsequent consequences. MERF became active with the opening of a bank account with Cooperative Bank on 27 August 2022.

Income

MERF has not been involved in active fund raising, income has been mainly provided by 2 trustees with other gifts from concerned individuals. There are no expenses for running MERF, no employees, no buildings, just charges for bank transfers.

Activity

Currently our outgoings are for 2 needs/locations - the village of Jhum Para, Chittagong Hill Tracts, Bangladesh and the remote town of Bardai in Northern Chad. We have had long historical links with JP due to medical missionaries from Moortown Baptist Church, Leeds, 1960 - 70 and ongoing support. Dr P Commons, trustee, worked as a physiotherapist for 10 years at the nearby missions hospital, Chandragona, now a Bangladesh run hospital. During that time Dr Commons worked with a Bangladesh native, Mr Anup Biswas, who became a trusted colleague and now is our volunteer trusted agent for the people of JP.

In Bardai our agents are Doctors Mark and Andrea Hodgkis employed by the Baptist Missionary Society of UK.

Activities

Jhum Para

Village 51 families, 203 people, a remote hill village - the people often adopt the district name as their family name.

Popi Chakma	Emergency pregnancy operation
Ahona Chakma	Nurse training support
Kalabi Chakma	Left eye operation
Shraboni Chakma	Twisted ovarian tumour
Riots/curfew	Food distribution

Anjalis son	Hospital treatment
Hemran Jan	Small business loan
Sharfru Khyang	Funeral, food
Ronel Tripura	Medical support
Shraboni Chakma	Ovary removal
Shuresh Kanti	Funeral
Joyasree Chakma	Appendix
Teacher support	
Makroi Chakma	Emergency Hep B + birth
Sunayan	House rebuild
Indra Babu	Eye surgery
Anil Rupna	House reroof
John Tripura	Stomach, tests, medication
Many small needs	

Bardai	
Ongoing support	No requests

Accounts 2024 - 25

Balance 5/4/2024	Virgin Money	1022.40	
	Coop Bank	2258.20	3280.60
Income	IN	OUT	
Standing order	960.00		
Bank Interest	13.93		
Gifts/donations	9992.00		
Expenditure			
Bangladesh		11,250.00	
Bank charges		43.72	
	10965.93	11,293.72	(327.79)
Balance 5/4.2025	Virgin Money	1036.33	
	Coop Bank	1916.48	2952.81

Funds are transferred in tranches to cover approved expenditure plus a small contingency amount to be used for smaller subsequent approved expenditure.

Ian Rodney Russell 01.01.2026