



Kutu Chand Foundation

ANNUAL REPORT
& FINANCIAL STATEMENT FOR
Year Ended 1st February 2025

Legal & Administrative Information

| | |
|-------------------------------------|--|
| Charity Name: | Kutu Chand Foundation |
| Charity Registration Number: | 1196433 |
| Trustees: | Taj Uddin Bilal Ahmed Aysha Khatun Dr Alim Uddin |
| Registered Office: | 38 Fernhall Drive Ilford IG4 5BW |
| Bank: | Lloyds Bank PLC 15 Blackheath Village London SE3 9LH |
| Independent Examiner: | Mohammed Chowdhury FMAAT (Affiliated member of ACIE) Chadwell Accounting Services Limited T/A Alam & Co Office 6 65B London Road Romford RM7 9QA info@alamandco.co.uk |

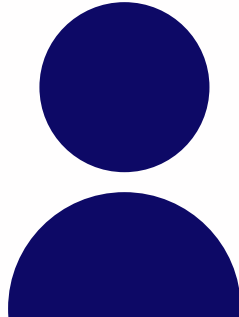
Message from The Board of Trustees

- ✓ Kutu Chand was the nickname of Mofur Uddin. He started from humble beginnings and became an orphan at a very young age. Much of his early life was lived in poverty. Things took a positive turn for him when he was given the opportunity to migrate to the UK.
- ✓ Life in the UK was difficult for him as he worked most of his working life in factories and sometimes worked 7 days a week. Through his hard work he was able to change the financial situation of his family.
- ✓ He was known among the community in the UK as well as in Bangladesh for his generosity and willingness to help the poor and needy. He was diagnosed with lung cancer in 2016 and sadly passed away in 2019. Kutu Chand Foundation was started by us, his family, after his death as we wanted to continue his legacy of charity. It was registered with the Charity Commission around two years after his death.
- ✓ It has now been over 3 years since we set up Kutu Chand Foundation and with your duas and support, this last year has been the most successful.
- ✓ On top of this, we have also increased the number of individuals we are financially sponsoring and supporting.
- ✓ We have also tried to focus more on income generation as this is the best way of getting people out of poverty and is a means of enabling them to become self-sufficient.
- ✓ Going forward, we will continue to rely on your duas, donations and support so that we can help even more individuals and families.

Board of Trustees Kutu Chand Foundation



Bilal Ahmed



Aysha Khatun



Taj Uddin



Dr Alim Uddin

Trustees Report

- ✓ The Trustees of Kutu Chand Foundation present the Annual Report and Financial Statement for the period from 2nd February 2024 to 1st February 2025.
- ✓ The Trustees confirm that the Annual Report and Financial Statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 01 January 2015).





Structure, Governance and Management



Governing Constitution

Kutu Chand Foundation is a charity registered with the Charity Commission for England and Wales. The charity was established by Constitution and registered with the Charity Commission for England and Wales on **5th November 2021**, under registration number **1196433**. It is governed by a constitution adopted on **26th June 2021**.



Organisational Structure

The trustees are responsible for the governance of the charity and the day-to-day management is performed by the trustees and volunteers. All trustees and volunteers give their time voluntarily and receive no remuneration or other benefits. The trustees meet regularly and are responsible for the decisions taken in relation to running the charity.



Risk Management

The trustees have assessed the risks the charity faces and the nature of those risks. The trustees review risks regularly and strengthen their perspective on these issues through meetings. The trustees are satisfied that systems are in place, or arrangements are in hand to manage the risks that have been identified.



Volunteers

The trustees have assessed the risks the charity faces and the nature of those risks. The trustees review risks regularly and strengthen their perspective on these issues through meetings. The trustees are satisfied that systems are in place, or arrangements are in hand to manage the risks that have been identified.



Public Benefit

The trustees confirm that they have considered the general guideline issued by the Charity Commission in connection with Public Benefit in setting the objectives of the charity.





Our Objectives

Our aims and objectives at Kutu Chand Foundation are to relieve poverty in Bangladesh.



Our Vision

The relief of poverty in Bangladesh by providing grants for healthcare, education, nutrition, sanitation, clean water and skills training designed to enable individuals to generate sustainable income and become self-sufficient.



Our Mission

Our mission consists of the following key areas:



Our Values

- 100% donation policy
- Accountability
- Transparency



Achievements and Performance in 2024*

2024* has been the most successful year since Kutu Chand Foundation was established.



Summary of 2024



Total Raised-92k

7 projects delivered

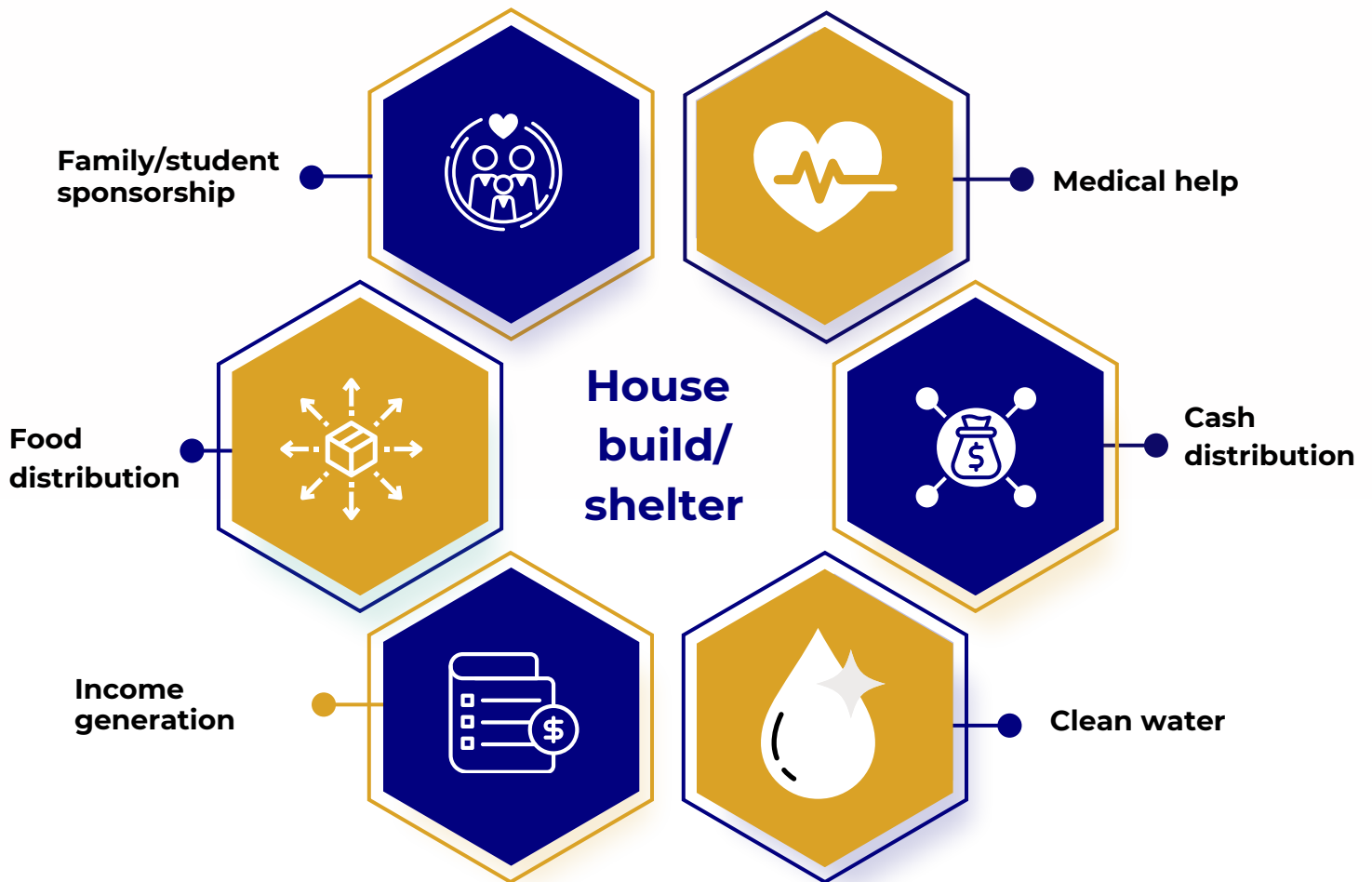


2nd February 2024 to 1st February 2025





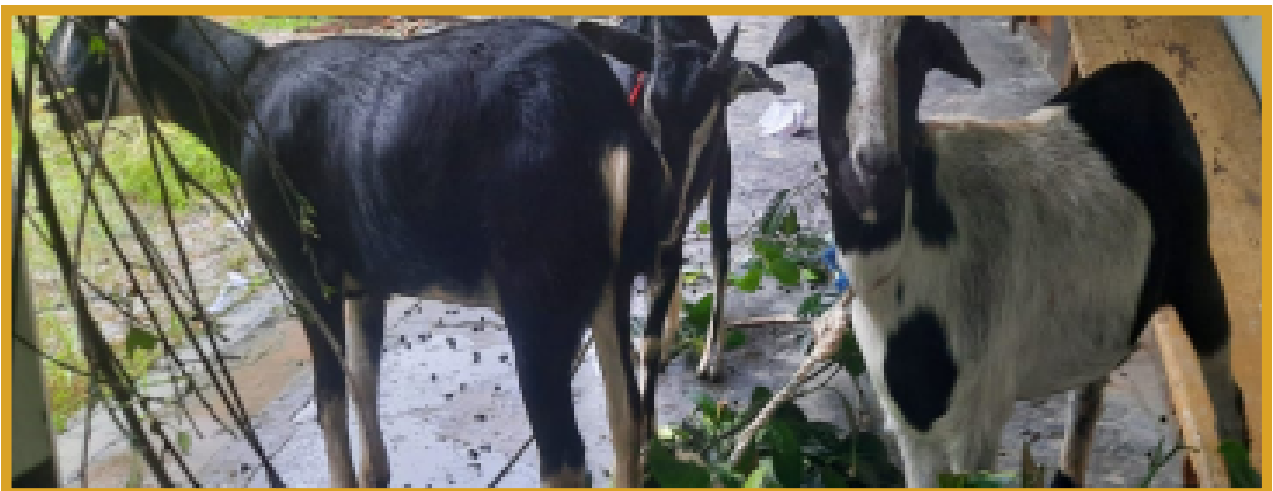
Projects Delivered





Food Distribution

- ✓ Over 250 food packages distributed in villages in the Sylhet district of Bangladesh.
- ✓ Food packages consisted of staple food items, including rice, onions, lentils and oil.
- ✓ The food distribution was carried out in Ramdan 2024.
- ✓ Kutu Chand Foundation donated cows and goats to the local orphanage, which were used to feed hundreds of orphan children.



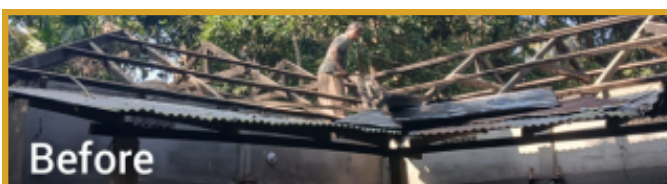
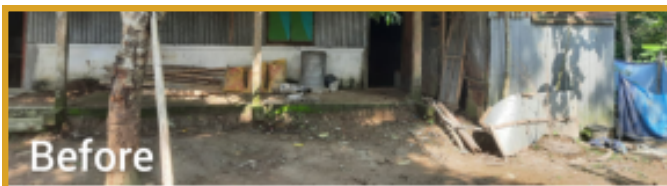
Cash Distribution

- ✓ £18,215 was distributed as cash to the poor and needy.
- ✓ Cash distributed was used by poor and needy families for numerous life's necessities.
- ✓ Cash was distributed all over Sylhet and in other districts of Bangladesh.



Shelter/House Building

- ✓ A total of £32,229 spent
- ✓ 11 houses were built or repaired
- ✓ The photos below show a selection of the houses we have built in the last year. The photos show the condition of the houses before and after completion of the projects.





Income Generation

- ✓ A total of £8,197 was spent on income generation projects.
- ✓ Projects included providing grants to help start small businesses and also repairing of auto rickshaw to enable continued income for those families.



Family/Student Sponsorship

- ✓ £7,720 spent.
- ✓ 15 families sponsored, consisting of orphans, elderly, widows and disabled.





Clean Water

- ✓ 9 tube wells and deep wells built/installed.
- ✓ £2,578 spent.





Medical Help

- ✓ £3,380 spent.
- ✓ Many poor patients helped with funds to enable them to have urgent medical treatment.





Plans for 2025

2024 has seen us build on the success of previous years. We have been able to help more individuals and families than in previous years. Two of our trustees, Taj Uddin and Alim Uddin, visited Bangladesh in November 2024 to see first-hand the impact that our projects have had on families and how their lives have been transformed. Their visit encompassed trips to Lama Chandarpur, Shilghat, Nicind, Bateshwar as well as other places. They spoke to families and individuals who are in need and were able to draw up a list of projects to focus on for 2025. With your generous donations and support, we hope to complete most of these projects in 2025.

The whole team at Kutu Chand Foundation look forward to 2025 and hope and expect that it will be even more successful than previous years. Our hope is that with your help, we can continue to expand these projects so that we can help more individuals and families and continue our mission of relieving poverty in Bangladesh.



Statement of Trustees' Responsibilities

The trustees are required to prepare financial statements for each financial year in compliance with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and all other applicable law which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the net income and expenditure for the year. 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.



In preparing those financial statements, the trustees are required to:

- ✓ Select suitable accounting policies and then apply them consistently;
- ✓ Make judgements and estimates that are reasonable and prudent;
- ✓ State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ✓ Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue to operate.

The trustees confirm that the accounts comply with current statutory requirements.

This report was approved by the trustees and signed on their behalf by:



Name: Taj Uddin

Position: Treasurer & Trustee

Date: 12/4/2025

Account from 2 February 2024 to 1 Feb 2025

| | 2025 | | | | 2024 |
|-------------------------------|----------|---------------|----------------|---------------|---------------|
| | Notes | Unrestricted | Restricted | Total 2025 | Total 2024 |
| Receipts | 1 | | | | |
| Donations | | 48,791 | | 48,791 | 40,016 |
| LauchGood / Charity Portals | | | 33,500 | 33,500 | 8,752 |
| Amazon Smile | | | | - | 29 |
| Gift Aid | | 9,984 | | 9,984 | 10,208 |
| Total Receipts | | 58,774 | 33,500 | 92,274 | 59,006 |
| | | | | | |
| Payments | 2 | | | | |
| Charitable Projects | | 51,283 | 34,807 | 86,090 | 55,133 |
| Marketing & Fundraising Costs | | 196 | | 196 | 220 |
| Governance Costs | | 300 | | 300 | 300 |
| Total | | 51,779 | 34,807 | 86,586 | 55,654 |
| | | | | | |
| Total Surplus/Loss | | 6,996 | (1,307) | 5,688 | 3,352 |
| | | | | | |
| Funds b/fwd | | 5,117 | 530 | 5,647 | 2,295 |
| Funds c/fwd | | 12,113 | (777) | 11,335 | 5,647 |

Receipts and Payment Analysis


| Project Name | Food Distribution to poor and needy | Cash Distribution to poor and needy | Shelter / House build Project | Income Generation Project | Tube wells / Clean Water | Medical help for poor | Family/ Student Sponsorships | General Help Funds | Total 2025 |
|------------------------------------|-------------------------------------|-------------------------------------|-------------------------------|---------------------------|--------------------------|-----------------------|------------------------------|--------------------|---------------|
| Donations | | | | | | | | 48,791 | 48,791 |
| Gift Aid | | | | | | | | 9,984 | 9,984 |
| LauchGood / Charity Portals | 2,014 | 12,500 | 7,500 | 3,500 | 1,536 | | 950 | 5,500 | 33,500 |
| Amazon Smile | | | | | | | | 0 | - |
| Total Receipts ¹ | 2,014 | 12,500 | 7,500 | 3,500 | 1,536 | - | 950 | 64,274 | 92,274 |

| | | | | | | | | | |
|------------------------------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|---------------|
| Charitable Project Costs | 8,985 | 18,215 | 32,229 | 8,197 | 2,578 | 3,380 | 7,720 | 4,786 | 86,090 |
| Marketing & Fundraising Costs | | | | | | | | 196 | 196 |
| Governance Costs | | | | | | | | 300 | 300 |
| Total Payments ² | 8,985 | 18,215 | 32,229 | 8,197 | 2,578 | 3,380 | 7,720 | 5,282 | 86,586 |
| Surplus/Loss | (6,971) | (5,715) | (24,729) | (4,697) | (1,042) | (3,380) | (6,770) | 58,992 | 5,688 |
| Funds b/fwd YE 2024 | | | | | | | | 5,647 | 5,647 |
| Transfers | 6,971 | 5,715 | 24,729 | 4,697 | 1,042 | 3,380 | 6,770 | (53,304) | 0 |
| Funds c/fwd YE 2024 | - | - | - | - | - | - | - | 11,335 | 11,335 |

Statement of Assets and Liabilities as at 1 February 2025

| | 2025 | 2024 |
|--------------------------------------|---------------|--------------|
| Tangible Assets | | |
| Net Assets: | | |
| Bank and Cash in Hand | 11,635 | 5,947 |
| Total Assets | 11,635 | 5,947 |
| Liabilities/Creditors | 300 | 300 |
| Total Assets less Liabilities | 11,335 | 5,647 |
| Capital Reserve | | |
| Unrestricted Funds | 12,113 | 5,117 |
| Restricted Funds | (777) | 530 |
| Total Reserve | 11,335 | 5,647 |

Approved by Trustees



Name: Taj Uddin

Position: Treasurer & Trustee

Date: 12/4/2025



W: www.alamandco.co.uk E: info@alamandco.co.uk

CHADWELL ACCOUNTING SERVICES LTD T/A: ALAM & CO T: 01708 361 951

Independent Examiners Report to the Trustee of Kutu Chand Foundation:

I report on the accounts of the charity for the year ended 1st February 2025.

Respective Responsibilities of Trustee and Examiner:

As the charities trustees you are responsible for the preparation of accounts. You consider the audit requirement of S144 (2) of the charities act 2011 does not apply, and that an independent examination is needed. It is my responsibility to examine the accounts under s145 of the 2011 Act to follow the procedures laid down in the general directions given by the Charity Commission under S145(5)(b) of the 2011 act and to state whether 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 Commissioners. 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 of explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in 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 examiners qualified 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 accounts records in accordance with the CC S130 of the 2011 Act.

To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 -Act.

MOHAMMED CHOWDHURY FMAAT

AAT Licensed Accountant

& Independent Charity Examiner

Chadwell Accounting Services Limited (T/A Alam & Co)

Office 6, 65B London Road, Romford, Essex RM7 9QA



Licensed & Regulated by the AAT under License No. 6668



Registered in England & Wales. Registration No. 07077338

Office 6, 65B London Road, Romford, Essex, RM7 9QA



Kutu Chand Foundation

Thank you!

CONTACT US



www.kutuchandfoundation.org.uk



@Kutuchandfoundation



@Kutuchandfoundation