



## **MOMTAJ FOUNDATIONS Trustees' Annual Report for the year Ended 31<sup>st</sup> December 2023**

**Charity name: MOMTAJ FOUNDATION**

**Charity registration number: 1200311**

MOMTAJ FOUNDATION is a Charitable Incorporated Organisation ("the CIO") with registered offices in the UK, as listed below and incorporated on the 8<sup>th</sup> of September 2022.

### **Trustees**

The charity trustees shall manage the affairs of the CIO and may for that purpose exercise all the powers of the CIO. It is the duty of each charity trustee:

- a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the CIO in the way he or she decides in good faith would be most likely to further the purposes of the CIO; and
- b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:
- c) any special knowledge or experience that he or she has or holds himself or herself out as having.

### **First charity trustees**

The first charity trustees are as follows, and are appointed for the following terms –

1. Syed Ahmed [for 4 years]
2. Nabeela Raza [for 3 years]
3. Mikail Uddin [for 2 years]

### **Structure, Governance and Management**

New trustees are appointed by existing Trustees and serve no longer than 5 years.

### **Reference and Administrative details**

Charity name	Momtaj Foundation
Registered charity number	1200311
Charity's principal address	32 Ross Apartment, 23 Seagull lane, London E161DE
Banking Partners.	Lloyds Bank Sort Code: 30 99 50

	Account 26841560 IBAN: GB18LOYD30995026841560 3-5 Whitechapel Rd, London E1 1DU
Accountants & Auditors	UK Management Accountancy LTD, Unit 7 3-5 Little Somerset Street London E1 8AH

## Name of trustees

Syed Ahmed	Chairman, Trustee. Appointed 8 <sup>th</sup> of September 2022.
Nabeela raza	Fund Raiser, Secretary, Trustee. Appointed 8 <sup>th</sup> of September 2022.
Mikael Ahmed	Fund Raiser, Trustee. Appointed 8 <sup>th</sup> of September 2022.

## Volunteers

Helal Ahmed	Local Project Manager in Bangladesh. Appointed 8 <sup>th</sup> of September 2022.
Dhan Miah	Fundraiser & Treasury. Appointed 8 <sup>th</sup> of September 2022.

## Objectives and Activities

The Foundation's Charitable Objects, as set out in its Deed of Trust, are:

The charity's objects ("objects") are to promote and support by way of the making of grants of money:

1. Relief of financial need and suffering among victims of natural and other kinds of disasters for the public benefit in Bangladesh
2. Prevention or relief of poverty for the public benefit in Bangladesh by providing single mothers with grants, goods, and other services to support their family's basic needs of food, clothing, health care, education, and shelter.
3. To advance the education of children and young people for the public benefit in Bangladesh, by providing grants for school equipment, travel costs and fees. This shall include:

- a. Primary, secondary and tertiary education at established educational institutions that lead to high school or college qualifications issued or recognised by national authorities.
  - b. Education that allows students to learn/memorise the Quran
4. Such other charitable objects or purposes as the trustees may from time to time determine

The objects may be achieved by making grants to individuals or organisations (being organisations which are exclusively charitable according to the laws of England and Wales).

### **Priorities for support**

The trustees have determined that the Foundation's work by which to deliver public benefit in relation to its Objects should, at the current time, be focused on the following three key priorities:

- Promoting strong and cohesive communities
  - o Supporting projects that promote equality and integration within society, particularly single mothers who face destitution and marginalisation in society
- Enabling young people to realise their potential
  - o Supporting those that cannot afford an education and encouraging entrepreneurship amongst young people from disadvantaged backgrounds
  - o Supporting young people to develop their skills and take advantage of opportunities that would not be available to them otherwise due to their backgrounds
  - o Supporting orphans and those growing up without parental support.
- Empowering women and girls
  - o Supporting women and girls through skills development
  - o Supporting women and girls facing abuse, discrimination and disadvantage
  - o Supporting widows, the bereaved and single mother's in hardship

The trustees recognise that these objectives will often require the provision of health, education, basic needs and other related provision to those without access to such. The priorities in this policy will be reviewed regularly (at least every two years) by the trustees and may be changed in accordance with the trustees' views of the most effective application of available funds at any point in time.

## Approach

The Foundation delivers its key objectives through the following grant-making vehicles:

- Hardship Grants. The Foundation will administer a major grants and donations programme to support individuals in need. Applications will only be considered via third party referrals. Hardship grants may include:
  - o Small cash payments to beneficiaries facing destitution and homelessness
  - o Payments to registered medical professional for providing essential healthcare and medicine
  - o Provision of goods – food, medicine, clothing and other essential housing needs
  - o Payment towards education fees – to registered institutions of learning only
- Major grants. The trustees will, from time to time, choose to make major grants – normally one-off – to trusted third parties by which to further the Foundation’s objectives. The trustees acknowledge the value of working with trusted third parties to deliver projects in line with its priorities to maximise the impact of its support and where other organisations have greater expertise.

## Geographic extent

The trustees wish to support causes in Bangladesh, with a particular focus on the region of Sylhet.

## Exclusions

The trustees will not normally approve the use of the Foundation’s funds for purposes for which the government has a responsibility to provide.

## Due Diligence

Recognising their duty to safeguard charitable assets, trustees confirm that any third party organisation receiving support from the Foundation must be:

- a UK registered charity; or,
- In respect of organisations outside of the UK, the Foundation will ensure
  - o that such organisations are either registered with the appropriate local regulator or public authorities, and
  - o have in place appropriate governance and financial handling policies and procedures to ensure the appropriate safeguarding and use of the Foundation’s charitable funds, and

- The organisation carries out activities that are charitable under UK law.

The Charity Trustees will keep a written record of any due diligence that they undertake.

## GRANT PROGRAMMES

### 1. Hardship Grants

#### Principles

The Foundation will administer a grants and donations programme by which to support individuals in need. To be eligible for a small grant or donation, the donation must be in line with the Foundation's objectives.

Hardship grants are available for residents of Sylhet, Bangladesh, only and are available to individuals who are referred by a third party only and where there is enough evidence to demonstrate that the individual is suffering clear financial hardship or does not have the financial means for essential expenditure. Trustees prioritise:

- a. families over individuals
- b. the most financially excluded people
- c. items that will make the most difference, including:
  - Food and clothing;
  - Medicine;
  - Education fees

Whilst trustees are willing to consider all applications, Hardship Grants will normally be made available for:

- The purchase of individual items essential to daily living, such as an oven, refrigerator or basic furniture, allowing the persona/family to live with dignity
- The costs linked to significant life changes, such as equipment for a new baby, equipment or facilities for those suffering ill health, or expenditure linked to unexpected need to move to new accommodation
- Purchases related to gaining employment, such as tools, uniforms and other related employment costs (including payments to bridge the period before receipt of salary for those who might be prevented from taking up employment)
- Repayment of debts incurred, where it can be clearly shown that repayment of such will enable the applicant to make a positive change to their lives. Please note that repayment of credit card debts are not considered, but supporting individuals with rent or council tax arrears will be.
- Student tuition fees or maintenance costs

- Regular food parcels for individuals and families facing destitution

The maximum Hardship Grant is £2500. Most grants are between £500 – £1,000. Maximum food parcel will be £20 per week for a duration of 6 months.

## **Applications process**

Applications for individual grants or donations must be made using the Foundation's application form. They must be completed by a third party, typically another charity, social services or schools who are.

Foundation staff are responsible for checking that any grant or donation is in line with the Foundation's charitable Objects and will deliver public benefit. The Foundation staff are also responsible for checking appropriate evidence to ensure that recipients are eligible for and appropriate to receive a grant or donation.

## **Monitoring and reporting**

Foundation staff will require proof that the grant has been used for the purposes agreed. No further monitoring will be required, unless agreed otherwise in advance.

## **2. Major grants**

### **Principles**

The Foundation will administer a major grants programme to support organisations that further the Foundation's Objectives.

The Foundation's major grants programme enables trustees to provide one-off support for UK-registered charities or organisations that carry out activities that are charitable under UK law. Any such grant or donation must be in line with the Foundation's Objects

When the Foundation considers supporting a third party through its small grant programme, the following criteria should be met:

- Distinctive and innovative projects where the Foundation is driving long-term change to deliver one or more of the Foundation's strategic objectives.
- Developing sustainable change or business models
- Leveraging wider community support
- Clear recognition for the Foundation's role in order to support its wider strategic priorities and vision

In addition, the following principles apply:

- The Foundation will willingly work in partnership with other organisations to fund initiatives beyond the financial scope of a single organisation.
- All applications from previous recipients of grants or from previously unsuccessful applicants will be considered by the trustees on their own merits. Although the trustees will have regard to the outcome of the previous grant, any new application will in no way receive preferential or adverse consideration.

## **Applications process**

The trustees will not invite open applications for major grants to the Foundation but will, rather, identify organisations having strong track records in those areas of key relevance to the Foundation.

The Foundation applies a three-stage assessment process for a project it identifies for support:

1. Preliminary consideration by the Foundation's trustees/staff team. The Foundation will consider whether a project or organisation is eligible and worthy of support will be put to the trustees for their comments and approval to proceed.
2. If approved by the trustees, the potential partner organisation will be approached to develop a full proposal and detailed budget that would be presented to the full board of trustees for their approval.
3. Grant confirmation. The final agreement will be signed by two trustees of the Foundation and the CEO of the partner organisation.

## **Monitoring and Publication**

It is the policy of the trustees to monitor all grants made. To this end, before a grant can be confirmed, conditions will be stipulated appropriate to the work to be carried out and progress will be assessed against agreed targets and/or milestones.

If the grant is payable in instalments, then payment of subsequent grant instalments will be dependent on satisfactory progress having been demonstrated and the trustees reserve the right to withdraw the grant on receipt of unsatisfactory progress reports. Failure to submit reports at the time specified by the trustees may also jeopardise the continuation of the Foundation's support. The Foundation also provides in its grant agreement for the repayment of funds provided in the event that such funds have not been used for the purposes agreed.

In addition to reports detailing progress, grant recipients will be expected to provide:

- A statement of how their grant monies have been spent for the year
- Details (where appropriate) of any other funds applied to the same project.



Monitoring visits by representatives of the Foundation may be expected during the period of a grant.

The trustees also expect to receive copies of any published articles, papers or other outputs which may result from the project, including all media coverage.

Following the conclusion of the project, the grant recipient will (where appropriate) be expected to submit a final report, normally within three months of the end of the grant, detailing fully the results and outputs from the project. The grant recipient should inform the Foundation of any extenuating circumstances whereby the submission of the final report is delayed, to allow a mutually acceptable date for submission to be agreed.

**Grants, projects and organisations which the Trustees will not support are:**

- Contributions to general appeals or circulars;
- Religious activity which is not for wider public benefit;
- Public bodies to carry out their statutory obligations;
- Activities which solely support animal welfare;
- Activities which have already taken place;
- Grant-making by other organisations.
- Privately owned and profit-distributing companies or limited partnerships.

**OTHER CONSIDERATIONS**

**Grants to Trustees or Connected Persons**

In this policy references to persons who are "connected" with a trustee mean:

- (a) a child, stepchild, grandchild, parent, brothers or sister of a trustee;
- (b) the spouse, unmarried partner or civil partner of a trustee or of any person falling within paragraph (a) above;
- (c) any person who is in a business partnership with a trustee or any person who is in a business partnership with any person falling within paragraph (a) or (b) above; and
- (d) any company, business, trust or organisation in which a trustee (or any other person connected to them) has an interest as a beneficiary or through ownership, control or influence.

Nothing in the Foundation's articles of association authorises a trustee or any person connected to them to receive a benefit from the Foundation as a beneficiary.





If an application for a grant is made to the foundation by a trustee, or a person connected to them, the non-conflicted trustees may therefore consider making the grant in accordance with this policy.

If a trustee, or a person connected to them, applies for a grant the conflicted trustee must:

1. absent themselves from any discussion of the grant application by the non-conflicted trustees; and
2. have no vote and not be counted as part of the quorum in any decision of the non-conflicted Charity Trustees on the grant.

This applies to both hardship grants and major grants.

### **Reviewing and amending this policy**

This policy will be reviewed by the trustees at least every two years.

The trustees may vary the terms of this policy from time to time.

### **Achievements and Performance Summary for the Fiscal Year**

The Foundation is committed to uplifting communities through providing cash donations for essential support in education, health, infrastructure, and economic empowerment. This year, our efforts have continued to provide life-changing support to families and communities, creating sustainable impacts that enhance the quality of life for many.

#### *Community Support Initiatives*

This year, the Foundation has provided funding through cash donations to support over 20 families, ensuring access to food, healthcare, education, and skill-building initiatives. Our support for local home economics training programs has empowered mothers to gain sewing skills, enabling them to generate additional income to support their households.

#### *Infrastructure Development*

To address critical infrastructure needs, the Foundation funded the development of housing for individuals without stable shelter and built water wells, providing communities with reliable access to safe drinking water. These efforts are fundamental to fostering stable and resilient communities.



### Impact Highlights

- **Access to Fresh Water:** Over 103 families now benefit from clean water access provided by our excavation projects and the construction of 9 water wells, reaching over 400 people.
- **Nutritional and Educational Support for Children:** More than 50 children depend on the foundation's donations for daily meals and access to quality education.
- **Women's Economic Empowerment:** female leaders have gained the skills and tools to earn supplementary income for their families through our training programs, with 9 women graduating from home economics courses.
- **Housing Security:** 7 new homes have been constructed, giving families a secure and stable environment that fosters growth and well-being.
- **Winter Clothing:** A significant shipment of winter clothes was collected from community donations, providing warmth to hundreds of children during the colder months.

### Medical Assistance Success Story

A critical component of our foundation's work is providing funding for life-saving medical assistance. Last year, we responded to an urgent request for support for Sammi, a 10-year-old boy diagnosed with a brain tumor. His family was unable to afford the treatment necessary for his survival. With our financial aid, Sammi received the medical care he needed, and his health has dramatically improved. Today, Sammi is thriving, attending school, and enjoying a joyful childhood.

Through these impactful initiatives, the Foundation remains dedicated to building healthier, more sustainable communities, fostering economic independence, and supporting families in times of critical need.

### Financial Review

In its first full year of operation, the total income from donations was £25,740, of which we donated £24,259 to the projects listed below. After costs, the resultant £1,139 is held in the foundation's bank account to form part of the following year's project funding. Accordingly the fund is not in deficit.




No substantial reserves are held. The intention is to disperse funds as they are raised in accordance with the charities grant policy.

The fund has nominal operating costs and there is no uncertainty about the charity continuing to run as a going concern.

### Declarations

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>		
<b>Full name</b>	Syed Ahmed	
<b>Position</b>	Chairman	
<b>Date</b>	31.10.24	

Momtaj Foundation  
(REGISTERED WITH  
CHARITY COMMISSION NO: 1200311)

Report and Accounts

31 December 2023

**Momtaj Foundation**  
**Receipt and Expenditure account**  
**for the year ended 31 December 2023**

	<b>2023</b>
	<b>£</b>
<b>Receipts</b>	
Lillah, sadaqah and other donations	25,740
	<hr/>
<b>Charitable activities</b>	
Grants and payments	24,259
	<hr/>
<b>Expenses</b>	
General administrative expenses:	
Bank charges	30
Sundry expenses	312
	<hr/>
	342
	<hr/>
Total expenses	342
	<hr/>
<b>Surplus (Deficit) of receipts over expenditure</b>	1,139
	<hr/>
<b>UNRESTRICTED FUND:</b>	
At 1 January 2023	-
Surplus (Deficit) of receipts over expenditure	1,139
At 31 December 2023	1,139
	<hr/>

**Momtaj Foundation**  
**Balance Sheet**  
**as at 31 December 2023**

	Notes	2023 £
<b>Current assets</b>		
Cash at bank and in hand	1,139	
<b>Net current assets</b>		1,139
<b>Net assets</b>		1,139
<b>UNRESTRICTED FUND:</b>		
Fund Balance	2	1,139
<b>Total funds</b>		1,139

Signed by two trustees on behalf of all the trustees

Signature:

Print Name:

Date



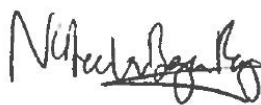
Syed Ahmed

31.10.24

Signature:

Print Name:

Date



Nabeela Raza

31.10.24

**Momtaj Foundation**  
**Notes to the Accounts**  
**for the year ended 31 December 2023**

**1 Accounting policies**

***Basis of preparation***

The Accounts are drawn up on a cash basis.

<b>2 UNRESTRICTED FUND:</b>	<b>2023</b>
	<b>£</b>
Deficit of receipts over expenditure for the year	1,139
At 31 December 2023	<u>1,139</u>

**3 Lillah, sadaqah and other donations**

Lillah, sadaqah and other donations represents small donations made by individuals and companies during the course of the year.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Momtaj Foundation

**On accounts for the year  
ended**

31 December 2023

**Charity no  
(if any)**

1200311

**Set out on pages**

1-2

I report to the trustees on my examination of the accounts of the above charity German Choir of London for the year ended 31 December 2018.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

24/10/2024

**Name:**

Ilyas Pathan

**Relevant professional  
qualification(s) or body  
(if any):**

CIMA

**Address:**

Unit 7, 3-5 Little Somerset Street, London, England, E1 8AH



Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

None