



HANDS OF HOPE BANGLADESH

Hands of Hope Bangladesh Ltd

**Charity Annual Report & Return
Accounting Period Ending 31 July 2025
Charity Registration Number: 1210713**

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Administrative Details

Hands of Hope Bangladesh Ltd is a registered charitable organization incorporated and operating in England and Wales under charity registration number 1210713. The organization is established as a not-for-profit entity and is governed in accordance with the requirements of both charity law and, where applicable, company law. Its registered office is situated at Third Floor City Reach, 5 Greenwich View Place, London, E14 9NN, which serves as the principal address for all statutory correspondence, administrative functions, and regulatory communications.

The charity is constituted for exclusively charitable purposes, and all of its activities are directed toward achieving public benefit in accordance with its stated objectives. The organization operates on a non-profit basis, meaning that any surplus generated from its activities or fundraising efforts is retained within the charity and reinvested solely to further its charitable aims. No part of the charity's income or assets is distributed to trustees or members, except in accordance with strict regulatory guidance and only where permitted by law.

Governance of the organization is underpinned by a structured and robust framework designed to ensure effective oversight, accountability, and transparency. The charity is governed by its trustees, who are responsible for ensuring that the organization operates in accordance with its governing document, complies with all relevant legal and regulatory requirements, and applies its resources appropriately in furtherance of its charitable objectives. The trustees act collectively in the best interests of the charity and its beneficiaries, exercising independent judgment and maintaining high standards of integrity in all decision-making processes.

Administrative and operational procedures are designed to support efficient and compliant day-to-day functioning. These include systems for financial management, record keeping, internal controls, and reporting. The charity maintains accurate and up-to-date accounting records, enabling it to monitor income and expenditure effectively and to ensure that funds are used in a manner consistent with donor expectations and regulatory requirements. Appropriate internal controls are in place to safeguard assets, minimize the risk of error or fraud, and maintain financial integrity.

The organization is committed to maintaining full compliance with applicable laws and regulatory standards, including those set by the Charity Commission for England and Wales. This includes the timely submission of annual reports and financial statements, adherence to statutory reporting requirements, and the maintenance of proper governance procedures. The charity also ensures compliance with relevant legislation relating to data protection, safeguarding, and financial transparency.

In addition, Hands of Hope Bangladesh Ltd recognizes the importance of accountability to its stakeholders, including beneficiaries, donors, volunteers, and the wider public. As such, the organization seeks to operate with a high degree of openness, providing clear and accurate information about its activities, finances, and impact. This commitment to

transparency helps to build and maintain public trust, which is essential to the charity's ongoing effectiveness and sustainability.

Through this structured administrative and governance framework, the charity ensures that it remains focused on delivering meaningful and measurable public benefit, while maintaining the highest standards of operational and regulatory compliance.

Structure, Governance and Management

The charity is governed by its Board of Trustees, who hold collective responsibility for the overall control, strategic direction, and effective administration of Hands of Hope Bangladesh Ltd. The trustees are responsible for ensuring that the charity operates in accordance with its charitable objectives, complies with applicable charity law and regulatory requirements, and applies its resources responsibly for the public benefit.

During the reporting period, the charity operated with 2 trustees, supported by a dedicated team of 39 volunteers. The trustees provided leadership and oversight across all areas of the charity's work, including financial management, programme development, fundraising, safeguarding, risk management, and compliance. Their role includes setting priorities, reviewing performance, approving significant expenditure, and ensuring that the charity's activities remain aligned with its mission to support vulnerable individuals, families, and communities, particularly those affected by homelessness, poverty, and limited access to education.

The trustees are also responsible for maintaining appropriate governance arrangements and ensuring that sound decision-making processes are followed. Decisions are made with regard to the charity's governing document, legal duties, available resources, and the needs of beneficiaries. The trustees consider both short-term operational requirements and longer-term strategic objectives when determining how the charity's resources should be used.

Financial oversight forms a key part of the trustees' responsibilities. The trustees monitor income and expenditure throughout the year, review financial performance, and ensure that appropriate accounting records are maintained. They are responsible for safeguarding the charity's assets and ensuring that funds are used only for charitable purposes. This includes maintaining internal controls, reviewing budgets, assessing financial risks, and ensuring that expenditure is proportionate, properly authorized, and consistent with the charity's objectives.

The charity's operational model relies significantly on the contribution of volunteers. Volunteers support the day-to-day delivery of activities, assisting with administration, fundraising, community engagement, outreach, coordination, and support-related work. Their involvement enables the charity to remain flexible and responsive while keeping administrative costs proportionate. The commitment of volunteers is central to the charity's ability to deliver services effectively and extend its reach to those most in need.

Day-to-day operations are carried out under the oversight of the trustees, with responsibilities delegated where appropriate to volunteers or support personnel. This approach allows the charity to operate efficiently while preserving clear lines of accountability. Volunteers are expected to work within agreed procedures and under trustee supervision, ensuring that activities are delivered safely, consistently, and in accordance with the charity's aims.

The trustees recognize the importance of maintaining an effective balance between flexibility and control. While the charity benefits from a volunteer-led operational structure, the trustees retain ultimate responsibility for governance, compliance, and decision-making. Regular communication between trustees and volunteers supports coordination, monitoring, and accountability across the organization.

The charity also places importance on responsible recruitment, induction, and support for volunteers. Volunteers are encouraged to understand the charity's objectives, values, and expected standards of conduct. Where appropriate, guidance is provided to ensure that volunteers are aware of relevant procedures relating to safeguarding, confidentiality, data protection, financial handling, and beneficiary support.

The trustees continue to review the charity's governance and management arrangements to ensure they remain suitable for the scale and nature of the organization's activities. As the charity develops, the trustees intend to strengthen internal processes, improve documentation, enhance volunteer coordination, and maintain robust oversight of all charitable activities. This governance structure provides a strong foundation for the charity's continued growth, accountability, and delivery of meaningful public benefit.

Charitable Objectives

Hands of Hope Bangladesh Ltd is established to relieve poverty, reduce hardship, and promote long-term stability among vulnerable individuals, families, children, and communities, with a particular focus on poverty-stricken areas of Bangladesh. The charity's objectives are centered on providing practical support to those experiencing homelessness, deprivation, educational disadvantage, and poor living conditions, while also working to address the underlying causes that prevent individuals and communities from achieving sustainable improvement in their lives.

A core objective of the charity is to support homeless individuals, families, and communities in moving from instability and crisis toward safer, more secure, and more dignified living conditions. Homelessness and housing insecurity often arise from a combination of poverty, unemployment, family breakdown, natural disasters, lack of access to basic services, and wider social exclusion. Hands of Hope Bangladesh Ltd recognizes that people affected by homelessness frequently require more than temporary assistance. They may need access to food, clothing, shelter-related support, hygiene facilities, emotional reassurance, guidance, and connections to wider community resources. The charity therefore seeks to provide or facilitate support that responds to urgent needs while also helping beneficiaries move toward a more stable and independent future.

The charity's work in this area is guided by the principle that every person deserves to live with dignity, security, and hope. By supporting individuals and families in crisis, the charity aims to reduce immediate suffering and prevent further deterioration in living conditions. This may include helping people access essential items, supporting vulnerable households during periods of hardship, and assisting communities where poverty has created barriers to safe and stable living. The charity's approach is not limited to short-term relief; rather, it seeks to help beneficiaries rebuild confidence, restore stability, and regain the ability to participate more fully in family and community life.

A further central objective of Hands of Hope Bangladesh Ltd is to advance the education of children and young people in poverty-stricken cities and communities across Bangladesh. The trustees recognize that education is one of the most effective means of breaking cycles of poverty and creating lasting opportunity. Children growing up in poverty often face significant barriers to learning, including lack of school materials, inability to meet education-related costs, poor nutrition, unsafe living conditions, family financial pressure, and limited access to supportive learning environments. These barriers can lead to irregular attendance, poor educational outcomes, early school leaving, and reduced future employment prospects.

Through its educational objective, the charity aims to remove or reduce these barriers wherever possible. This may include supporting access to learning materials, school supplies, tuition support, educational resources, mentoring, and other forms of assistance that enable children and young people to remain engaged in education. The charity recognises that education is not only about classroom attendance, but also about creating

the conditions in which children are able to learn, develop confidence, and build aspirations for the future. By promoting education, the charity seeks to equip young people with knowledge, skills, and opportunities that can improve their long-term prospects and contribute positively to their families and communities.

Hands of Hope Bangladesh Ltd also aims to address child poverty and enhance the living conditions of children across Bangladesh. Child poverty is often multidimensional, affecting access to food, shelter, healthcare, education, safety, sanitation, and emotional wellbeing. Children living in poverty are especially vulnerable because deprivation during childhood can have long-lasting effects on physical development, mental wellbeing, educational attainment, and future economic independence. The charity therefore seeks to support children not only by meeting immediate material needs, but also by contributing to safer, healthier, and more nurturing environments in which they can grow.

Improving living conditions for children may involve support that helps families and communities access basic necessities, reduce exposure to harmful living environments, and improve day-to-day wellbeing. The charity recognises that children's welfare is closely connected to the stability of their families and communities. As such, assistance may be directed toward households and local community structures as well as individual children. This broader approach helps to ensure that support is meaningful, practical, and capable of producing sustained benefit.

The charity's objectives are deliberately interconnected. Homelessness, lack of education, child poverty, and poor living conditions are rarely isolated issues. A child who lacks access to education may also be experiencing food insecurity or unsafe housing. A family facing homelessness may also struggle to keep children in school. A community affected by extreme poverty may require both immediate relief and longer-term development support. Hands of Hope Bangladesh Ltd therefore adopts a holistic approach that considers the full range of needs affecting beneficiaries.

This holistic approach combines immediate relief with long-term empowerment. Immediate relief is essential where people are facing urgent hardship, hunger, homelessness, or unsafe living conditions. In such situations, prompt support can protect dignity, reduce suffering, and prevent further harm. However, the charity also recognizes that relief alone is not sufficient to create lasting change. Long-term empowerment is necessary to help individuals, families, and communities become more resilient, self-reliant, and better able to overcome poverty in the future.

Long-term empowerment may include educational support, skills development, community engagement, awareness raising, and practical assistance that enables beneficiaries to improve their circumstances over time. The charity seeks to support pathways out of poverty by helping people access opportunities, strengthen capacity, and develop greater independence. This reflects the charity's belief that beneficiaries should not merely receive assistance, but should be supported to rebuild hope, confidence, and agency in their own lives.

The charity also places strong emphasis on dignity and respect in the delivery of its objectives. Beneficiaries are not viewed solely in terms of need or vulnerability, but as individuals and communities with potential, rights, and aspirations. The charity's work is intended to preserve dignity, promote inclusion, and reduce the marginalization often experienced by people living in poverty. Support is therefore delivered with sensitivity to cultural, social, and local circumstances, recognizing the importance of community trust and appropriate engagement.

In pursuing its objectives, Hands of Hope Bangladesh Ltd seeks to ensure that its resources are applied effectively and responsibly. The trustees aim to priorities activities that provide clear public benefit, respond to genuine need, and align directly with the charity's charitable purposes. The charity's objectives provide the foundation for all operational planning, fundraising, volunteer engagement, and programme delivery. They also guide the trustees in assessing impact, reviewing priorities, and ensuring that the organization remains focused on meaningful outcomes.

Ultimately, the charitable objectives of Hands of Hope Bangladesh Ltd are rooted in the advancement of human dignity, opportunity, and hope. By supporting homeless people and vulnerable families, advancing education for disadvantaged children and young people, and addressing child poverty across Bangladesh, the charity seeks to create practical and lasting improvements in the lives of those most in need. Its work is designed not only to relieve hardship today, but also to contribute to a future in which children, families, and communities can live with greater stability, security, and opportunity.

Activities, Achievements and Performance

During the reporting period, Hands of Hope Bangladesh Ltd delivered a broad range of support services designed to address both immediate hardship and longer-term social and economic challenges faced by vulnerable individuals, families, and communities. The charity's activities were structured around three key areas: emergency assistance, educational initiatives, and community development programmes. Together, these areas form an integrated approach aimed at reducing poverty, improving living conditions, and enabling beneficiaries to achieve greater stability and independence.

Emergency assistance remained a core component of the charity's work. This support was directed toward individuals and families experiencing acute hardship, including those affected by homelessness, food insecurity, or extreme financial difficulty. Assistance provided during the year included the distribution of essential items such as food, clothing, and basic necessities, as well as targeted support for those in urgent need. These interventions were designed to provide immediate relief, ensuring that beneficiaries were able to meet fundamental living needs and maintain a basic standard of dignity during periods of crisis. By responding promptly to urgent situations, the charity helped to stabilize circumstances for vulnerable households and reduce the risk of further deterioration.

In parallel with emergency support, the charity delivered a range of educational initiatives aimed at improving access to learning and supporting the development of children and young people in poverty-stricken areas of Bangladesh. These initiatives focused on reducing barriers to education by supporting access to essential learning materials, promoting school engagement, and encouraging continued participation in education. The charity recognizes that education is a critical pathway out of poverty, and its programmes are therefore designed to support not only academic development but also confidence, aspiration, and long-term opportunity. By investing in education, the charity contributes to improved life chances for children and young people, helping to break cycles of disadvantage and create more sustainable futures.

Community development programmes formed another important element of the charity's activities during the year. These programmes were aimed at strengthening local communities, improving living conditions, and addressing the broader social and economic factors that contribute to poverty. The charity sought to engage with communities in a practical and supportive manner, identifying areas of need and providing assistance that could lead to meaningful and lasting improvements. This may include support for basic infrastructure, access to essential resources, and initiatives that promote wellbeing, inclusion, and resilience within communities. By working at a community level, the charity is able to extend its impact beyond individual beneficiaries and contribute to wider social improvement.

A key focus throughout the reporting period was the delivery of sustainable outcomes. While immediate relief remains essential, the charity places strong emphasis on ensuring

that its activities contribute to long-term improvement in beneficiaries' lives. This includes supporting individuals and families in moving toward greater independence, improving their ability to meet their own needs, and reducing reliance on ongoing assistance. Educational support, community engagement, and practical interventions are all designed with sustainability in mind, enabling beneficiaries to build more stable and secure futures.

The charity's approach reflects an understanding that lasting change requires more than short-term intervention. By combining emergency assistance with developmental and capacity-building activities, Hands of Hope Bangladesh Ltd seeks to create pathways out of poverty and hardship. This includes helping beneficiaries to improve their living conditions, access opportunities, and develop the resilience needed to manage future challenges. The trustees consider this balanced approach to be essential in achieving meaningful and enduring impact.

Volunteers played a crucial and indispensable role in the delivery of the charity's activities throughout the year. With a team of 39 volunteers, the charity benefited from a wide range of skills, experience, and commitment. Volunteers were actively involved in supporting day-to-day operations, organizing and delivering aid, assisting with educational initiatives, and contributing to community outreach efforts. Their involvement enabled the charity to operate efficiently and extend its reach, ensuring that support could be delivered to a greater number of beneficiaries.

In addition to their practical contributions, volunteers also played an important role in strengthening the charity's connection with the communities it serves. Through their engagement, the charity was able to build trust, improve communication, and better understand the needs of beneficiaries. This community-based approach enhances the relevance and effectiveness of the charity's work, ensuring that support is responsive and appropriately targeted.

The trustees recognize that the success of the charity's activities is closely linked to the dedication and efforts of its volunteers. Their contribution has significantly enhanced the charity's capacity to deliver services, maintain flexibility, and respond to emerging needs. The continued support and involvement of volunteers will remain a key factor in the charity's ongoing development and impact.

Overall, the trustees consider that the charity has performed effectively during the reporting period. Despite operating within limited resources, Hands of Hope Bangladesh Ltd has delivered meaningful support across its core areas of activity and has made a positive contribution to the lives of its beneficiaries. The focus on both immediate relief and long-term sustainability has enabled the charity to address urgent needs while also working toward lasting improvements in wellbeing, independence, and opportunity.

Public Benefit Statement

The trustees confirm that Hands of Hope Bangladesh Ltd operates exclusively for the public benefit and in full accordance with its charitable objectives. In fulfilling their duties, the trustees have had due regard to the guidance issued by the Charity Commission for England and Wales on public benefit, ensuring that all activities undertaken by the charity are designed to deliver clear, identifiable, and meaningful benefits to the public, particularly to those who are most disadvantaged.

The charity's activities are carefully aligned with its core objectives of relieving poverty, advancing education, and improving the living conditions of vulnerable individuals and communities. These objectives are reflected in the programmes and services delivered throughout the reporting period, which are targeted at individuals and groups experiencing hardship, including those affected by homelessness, economic deprivation, and limited access to essential services. The trustees ensure that the charity's resources are directed toward these groups in a way that is fair, proportionate, and responsive to genuine need.

A key aspect of the charity's public benefit is the provision of measurable improvements in living conditions. Through the delivery of emergency assistance and community-based support, the charity has contributed to improved access to basic necessities such as food, clothing, and safer living environments. These interventions help to reduce immediate hardship and support beneficiaries in maintaining a basic standard of dignity and wellbeing. The impact of such support is reflected in increased stability among vulnerable households and reduced exposure to the risks associated with extreme poverty.

The advancement of education represents another significant area of public benefit. By supporting children and young people in accessing educational resources and opportunities, the charity contributes to improved school participation, learning outcomes, and long-term prospects. Education not only benefits individual beneficiaries but also has wider social value, as it supports the development of more informed, skilled, and economically active communities. The trustees recognize that improving access to education is a critical factor in breaking cycles of poverty and promoting sustainable development.

The charity's work also contributes directly to poverty reduction, both in the short term and over the longer term. Immediate relief efforts help to alleviate the effects of poverty by addressing urgent needs, while longer-term initiatives aim to empower individuals and communities to achieve greater independence and resilience. By combining these approaches, the charity ensures that its activities deliver both immediate and sustained public benefit.

The trustees are committed to ensuring that the charity's impact is not only beneficial but also measurable and accountable. Performance is monitored through a combination of qualitative feedback and practical indicators, such as the number of beneficiaries supported, the type and level of assistance provided, and the observable improvements in beneficiaries' circumstances. This ongoing evaluation enables the trustees to assess the

effectiveness of the charity's activities, identify areas for improvement, and ensure that resources are used efficiently and responsibly.

In delivering public benefit, the charity seeks to ensure that its services are accessible to those in need without discrimination. Support is provided based on need, regardless of background, ethnicity, religion, or social status. This inclusive approach reinforces the charity's commitment to fairness, equality, and social responsibility.

Furthermore, the charity recognizes that public benefit extends beyond direct service delivery. Through its activities, it also contributes to raising awareness of poverty-related issues, encouraging community engagement, and fostering a culture of compassion and support. The involvement of volunteers and supporters strengthens this wider benefit, creating a network of individuals committed to improving the lives of others.

Overall, the trustees are satisfied that Hands of Hope Bangladesh Ltd has delivered clear and demonstrable public benefit throughout the reporting period. All activities undertaken have been consistent with the charity's objectives and have contributed to tangible improvements in living conditions, access to education, and the reduction of poverty among its beneficiaries. The trustees remain committed to maintaining and enhancing this public benefit in future periods through continued effective governance, responsible use of resources, and a sustained focus on impact.

Financial Review

During the reporting period ending 31 July 2025, Hands of Hope Bangladesh Ltd recorded total income of £382,781 and total expenditure of £317,659, resulting in a net surplus of £65,122. This positive financial outcome reflects a stable and effective fundraising performance, combined with prudent financial management and disciplined control of expenditure. The surplus strengthens the charity's overall financial position and provides an important foundation for sustaining and expanding its activities in future periods.

The trustees consider the financial performance for the year to be satisfactory and aligned with the organization's strategic objectives. The ability to generate a surplus demonstrates that the charity has successfully balanced income generation with responsible spending, ensuring that sufficient resources are available to meet both current operational needs and future commitments.

Income Analysis

The charity's income was derived primarily from voluntary donations and fundraising activities, reflecting strong support from individuals, community networks, and charitable contributors who are aligned with the organization's mission. Voluntary income remains a critical component of the charity's financial model, providing flexibility and enabling the organization to respond to emerging needs without reliance on restricted or contractual funding.

Donations included both one-off contributions and recurring support from donors. These contributions are indicative of continued public trust and engagement with the charity's work. Fundraising activities, which may include community-led initiatives, events, and campaigns, also contributed significantly to total income. Such activities not only generate funds but also raise awareness of the charity's objectives and expand its supporter base.

The reliance on voluntary income highlights both a strength and a strategic consideration. While it reflects strong community engagement and independence from external funding constraints, it also requires ongoing effort to maintain and grow donor relationships. The trustees recognize the importance of developing sustainable and diversified fundraising strategies to ensure long-term financial resilience.

Expenditure Analysis

Total expenditure for the period amounted to £317,659, with the majority of funds applied directly toward the charity's core objectives. Expenditure was focused on delivering charitable activities, including emergency assistance, educational support, and community development initiatives. This reflects the trustees' commitment to ensuring that resources are directed where they can achieve the greatest impact for beneficiaries.

A substantial proportion of spending was allocated to direct programme costs. These include the provision of essential support to individuals and families experiencing hardship, as well as investment in initiatives designed to improve access to education and enhance

living conditions in disadvantaged communities. The emphasis on programme expenditure ensures that the charity's financial resources translate into tangible benefits for those it serves.

Operational and administrative costs formed a necessary but controlled component of total expenditure. These costs include expenses associated with coordination, communication, financial administration, compliance, and general organizational management. The trustees have maintained a strong focus on cost efficiency, ensuring that overheads are kept proportionate to the scale of activities while still supporting effective governance and operational delivery.

Expenditure also includes costs associated with fundraising activities. These are considered essential investments, as they enable the charity to generate income and sustain its operations over the long term. The trustees monitor the relationship between fundraising costs and income generated to ensure that such activities remain efficient and contribute positively to the charity's overall financial position.

Financial Management and Oversight

Throughout the reporting period, the trustees exercised careful financial oversight to ensure that all income and expenditure were properly recorded, monitored, and controlled. Budgeting processes, regular financial reviews, and internal controls were used to support effective decision-making and maintain accountability. These measures help to ensure that funds are used appropriately, risks are managed, and financial performance remains aligned with the charity's objectives.

The charity maintains accurate accounting records and applies consistent financial policies in line with regulatory expectations. This supports transparency and enables the trustees to provide reliable financial information to stakeholders, including donors, regulators, and the public.

Surplus and Financial Position

The surplus of £65,122 represents a positive outcome and provides increased financial stability for the organization. This surplus strengthens the charity's reserves and enhances its ability to respond to future challenges, including fluctuations in income or increases in demand for services. It also provides an opportunity for the charity to reinvest in its programmes, improve operational capacity, and expand its reach.

The trustees recognize the importance of balancing financial prudence with the need to maximize charitable impact. As such, the surplus will be managed responsibly, with consideration given to both maintaining adequate reserves and supporting the continued development of the charity's activities.

Overall Assessment

Overall, the trustees are satisfied that the financial resources of Hands of Hope Bangladesh Ltd have been managed responsibly and effectively during the reporting period. Income generation has been strong, expenditure has been carefully controlled, and resources have been applied in direct support of the charity's objectives. The financial position of the charity remains stable, providing a solid platform for continued growth and delivery of public benefit in future periods.

Reserves Policy

Hands of Hope Bangladesh Ltd maintains a prudent level of financial reserves to support the stability, continuity, and effective operation of the charity. These reserves represent funds that are retained rather than immediately expended and are held to ensure that the organization can continue to meet its obligations, sustain its activities, and respond to both anticipated and unforeseen challenges.

The primary purpose of maintaining reserves is to provide a financial buffer against fluctuations in income and expenditure. As the charity relies significantly on voluntary donations and fundraising activities, income levels may vary from year to year due to external factors such as economic conditions, donor behavior, or changes in fundraising capacity. By holding appropriate reserves, the charity is better positioned to manage periods of reduced income without compromising the delivery of its core services.

Reserves also play a critical role in ensuring continuity of operations. The charity delivers essential support to vulnerable individuals, families, and communities, and it is important that these services can be maintained consistently, even in the face of short-term financial uncertainty. Adequate reserves enable the organization to continue funding key programmes, meeting operational costs, and fulfilling commitments to beneficiaries while alternative funding solutions are identified.

The surplus generated during the reporting period has strengthened the charity's reserves position, providing increased financial resilience and flexibility. These funds are not held without purpose; rather, they are retained to support the charity's ongoing development and to ensure that it can respond effectively to emerging needs. This includes the ability to scale up support in response to increased demand, such as during periods of heightened economic hardship, natural disasters, or other situations affecting vulnerable communities.

In addition to acting as a safeguard, reserves may also be used strategically to support future activities and organizational growth. This can include investment in programme development, expansion of outreach activities, improvement of operational systems, and enhancement of the charity's capacity to deliver services more effectively. The trustees recognize that, while maintaining financial security is essential, reserves should also be utilized where appropriate to maximize the charity's impact and advance its objectives.

The trustees regularly review the level and adequacy of reserves in the context of the charity's size, scope of activities, and risk profile. In doing so, they consider factors such as the predictability of income streams, the scale of ongoing commitments, potential liabilities, and the likelihood of unforeseen events. This ongoing review ensures that the reserves remain proportionate and aligned with the charity's operational needs and strategic priorities.

The trustees also recognize the importance of balancing financial prudence with the efficient use of resources. While reserves provide essential protection and flexibility, they are not intended to accumulate excessively at the expense of delivering charitable benefit.

As such, the charity seeks to maintain an appropriate level of reserves that supports stability while ensuring that funds are actively applied to achieving its objectives.

Overall, the reserves policy of Hands of Hope Bangladesh Ltd is designed to support both short-term stability and long-term sustainability. By maintaining adequate reserves, the charity ensures that it can continue to operate effectively, respond to changing circumstances, and deliver meaningful support to its beneficiaries, while remaining resilient in an evolving financial environment.

Risk Management

The trustees recognize that effective risk management is essential to the successful operation, sustainability, and integrity of Hands of Hope Bangladesh Ltd. As part of their governance responsibilities, the trustees actively identify, assess, and monitor risks that may affect the charity's ability to achieve its objectives. A structured and ongoing approach is adopted to ensure that potential risks are understood, appropriately managed, and mitigated where possible.

Key areas of risk identified by the trustees include financial sustainability, operational capacity, and regulatory compliance, each of which is critical to the charity's continued effectiveness.

Financial sustainability represents a significant area of focus, given the charity's reliance on voluntary donations and fundraising activities as its primary sources of income. Fluctuations in income, changes in donor behavior, or broader economic conditions could impact the charity's ability to maintain its programmes and meet its commitments. To mitigate this risk, the trustees implement careful financial planning, including budgeting, regular monitoring of income and expenditure, and maintaining appropriate reserves. Fundraising strategies are reviewed periodically to ensure diversification and resilience, reducing dependence on any single income stream.

Operational capacity is another key risk area, particularly given the charity's reliance on a volunteer-based structure. While volunteers provide essential support and flexibility, there is an inherent risk associated with availability, continuity, and capacity to meet increasing demand. The trustees address this by maintaining clear organizational structures, providing guidance and oversight, and ensuring that responsibilities are appropriately allocated. Efforts are made to support volunteer engagement, retention, and coordination, helping to maintain a consistent and effective level of service delivery. As the charity grows, the trustees remain mindful of the need to strengthen operational systems and capacity accordingly.

Compliance with legal and regulatory requirements is also a critical consideration. The charity must adhere to the rules and guidance set out by the Charity Commission, as well as relevant legislation relating to financial reporting, data protection, and safeguarding. Failure to comply with these requirements could result in legal, financial, and reputational consequences. To mitigate this risk, the trustees ensure that appropriate policies, procedures, and internal controls are in place. These include maintaining accurate accounting records, submitting required reports on time, and ensuring that all activities are conducted within the scope of the charity's governing document and applicable law.

In addition to these core areas, the trustees recognize the importance of managing reputational risk, which is closely linked to public trust and confidence. As a charity working with vulnerable communities, it is essential that all activities, communications, and representations of the charity's work are accurate, ethical, and transparent. The trustees

ensure that the charity's conduct reflects its values and objectives, and that interactions with beneficiaries, donors, and the public are handled responsibly and respectfully.

The charity also considers risks related to data protection and information security, particularly in relation to the handling of personal information of beneficiaries, donors, and volunteers. Appropriate measures are in place to ensure that data is stored securely, accessed only by authorized individuals, and processed in compliance with relevant data protection legislation.

To manage these risks effectively, the trustees have established appropriate controls and review processes. These include regular trustee meetings, periodic reviews of financial performance, monitoring of operational activities, and ongoing assessment of potential risks. Where necessary, actions are taken to strengthen controls, update procedures, or adapt strategies in response to changing circumstances.

Risk management is treated as a continuous process rather than a one-time exercise. The trustees remain proactive in identifying emerging risks and ensuring that mitigation strategies remain relevant and effective. This approach enables the charity to operate with confidence, maintain stability, and continue delivering its services in a responsible and sustainable manner.

Overall, the trustees are satisfied that appropriate systems and processes are in place to manage risk effectively. By maintaining strong oversight and implementing practical mitigation measures, Hands of Hope Bangladesh Ltd is well positioned to navigate challenges while continuing to fulfil its charitable objectives and deliver meaningful public benefit.

Plans for Future Periods

Looking ahead, Hands of Hope Bangladesh Ltd intends to build upon the progress made during the reporting period by expanding its outreach, strengthening its fundraising capacity, and enhancing the delivery of its charitable programmes. The trustees recognize that poverty, homelessness, educational disadvantage, and poor living conditions remain significant challenges for many individuals, families, and children in Bangladesh. In response, the charity will continue to develop its activities in a way that is practical, sustainable, and closely aligned with its charitable objectives.

A key priority for future periods is the expansion of outreach activities. The charity aims to reach a wider number of beneficiaries, particularly those living in poverty-stricken and underserved communities. This includes identifying areas where need is greatest, improving communication with local communities, and strengthening the charity's ability to respond to urgent hardship. By expanding outreach, the charity seeks to ensure that support is directed to those who are most vulnerable, including homeless individuals, families facing severe financial difficulty, and children affected by poverty.

The charity also intends to strengthen its fundraising strategies to support long-term financial sustainability. As the organization relies significantly on voluntary donations and fundraising activities, the trustees recognize the importance of developing a broader and more resilient income base. Future fundraising efforts may include increased community engagement, donor campaigns, regular giving initiatives, fundraising events, and partnerships with individuals, businesses, and other organizations that share the charity's aims. A stronger fundraising framework will enable the charity to plan more effectively, respond to increasing demand, and maintain continuity in its work.

Enhancing programme delivery will also be a central focus. The trustees aim to improve the way activities are planned, implemented, monitored, and evaluated. This includes developing clearer processes for identifying beneficiary needs, allocating resources, coordinating volunteers, and measuring outcomes. By strengthening programme management, the charity will be better able to ensure that its services are efficient, targeted, and capable of producing meaningful results.

Increasing educational support for children and young people in Bangladesh will remain one of the charity's most important priorities. The trustees recognize that education is a powerful tool for breaking cycles of poverty and improving future opportunities. Future plans include expanding support for school materials, learning resources, tuition assistance, and other education-related initiatives that help children remain engaged in learning. The charity will also seek to support young people in developing confidence, aspirations, and skills that may improve their long-term prospects.

In addition to educational support, the charity intends to continue addressing child poverty and poor living conditions. This includes providing practical assistance that improves access to basic necessities and supports safer, healthier, and more dignified living environments. The charity will seek to balance immediate relief with longer-term

development support, ensuring that beneficiaries receive help in times of crisis while also being supported toward greater stability and independence.

The trustees also aim to improve the long-term impact of the charity's work. This will involve placing greater emphasis on sustainability, beneficiary outcomes, and measurable change. Rather than focusing solely on the number of people assisted, the charity will continue to consider the quality and lasting effect of the support provided. This may include reviewing whether assistance has helped improve living conditions, supported continued education, reduced vulnerability, or increased resilience within families and communities.

Volunteer development will be another important area of focus. The charity's volunteers are central to its operations, and the trustees intend to strengthen volunteer coordination, training, and support. By improving how volunteers are engaged and managed, the charity can increase its operational capacity while maintaining appropriate standards of accountability, safeguarding, and service delivery.

The charity also intends to explore opportunities for collaboration and partnership working. Working with community groups, educational providers, local organizations, and other charitable bodies may help the charity extend its reach, share knowledge, avoid duplication, and improve access to beneficiaries. Partnerships can also support more effective programme delivery by combining resources, experience, and local insight.

As the charity develops, the trustees remain committed to maintaining strong governance, financial discipline, and regulatory compliance. Future growth will be managed carefully to ensure that expansion does not compromise accountability or operational effectiveness. The charity will continue to review its internal systems, financial controls, risk management processes, and reporting arrangements to ensure they remain appropriate for the scale and nature of its activities.

Overall, the future plans of Hands of Hope Bangladesh Ltd are focused on increasing reach, improving sustainability, and deepening impact. By expanding outreach, strengthening fundraising, enhancing programme delivery, and increasing educational support, the charity aims to deliver greater public benefit and create lasting improvements in the lives of vulnerable children, families, and communities across Bangladesh.

Trustees' Responsibilities Statement

The trustees are responsible for preparing the Annual Report and ensuring that proper accounting records are maintained in accordance with applicable legal and regulatory requirements. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

The trustees confirm that the Annual Report and financial statements have been prepared in accordance with applicable accounting standards and relevant legislation. They further confirm that appropriate accounting policies have been applied consistently and that the financial statements give a true and fair view of the charity's financial position. The trustees are satisfied that it is appropriate to prepare the report on a going concern basis, as the charity has adequate resources to continue its operations for the foreseeable future.

Approval and Signatures

This report was approved by the Board of Trustees and signed on its behalf:

Name: Mohammad Nurul Ahmad

Date: 24 April 2026

Signature: 

Chairperson