



Friends of Khasdobir, Bangladesh

Charity Number 1116316

9th Annual Report and Accounts To 31st March 2015

Patrons: The Rt Hon Nicky Morgan MP, Sir Kevin Barron MP

Trustees

Mrs Kathleen Jackson (Chair)
Mrs Moyra Blake
Mrs Jean Brown (Secretary)
Ms Maureen Haddock
Mr Kazi Mashud
Mr Monjur Elahi (Mithu)
Mr Geoffrey Pool (Treasurer)

Mrs Barbara Prideaux-Brune (resigned 05.07.14)
Mr Kenneth Prideaux-Brune (resigned 05/07/14)
Mrs Mumtaz Rahim
Mr Mike Sherriff
Mr Tony Stevens (resigned 12/05/15)
Mrs Doreen Watson
Mr Philip Watson

Bankers: Barclays Business Banking.

Ind. Examiner: ICFS Agar FCA

Web site: www.khasdobir.org.uk

History and Objectives

Friends of Khasdobir came into existence at our inaugural meeting on 8th July 2006 and our registration as a charity was completed in October 2006. For several years prior to that we operated as part of Toc H under the name Toc H Friends of Khasdobir. The objects of Friends of Khasdobir, Bangladesh are:

To advance the education of children, young people and adults in Bangladesh, in particular by supporting the work of the Khasdobir Youth Action Group to provide and assist in the provision of facilities for education in the area currently known as Sylhet.

The relief of financial hardship among people living in Bangladesh, in particular by supporting the work of the Khasdobir Youth Action Group to make grants of money and provide goods, services or facilities for the relief of the poor living in the area currently known as Sylhet.

To advance the education of the public in England and Wales in the subject of development in Bangladesh.

Structure, Governance and Management

The Charity is governed by a Constitution adopted at a General Meeting held on 8th July 2006. Trustees, all of whom have visited the project we support in Bangladesh at one time or another, are elected annually at the Annual General Meeting.

These accounts will be presented at our AGM on

Saturday June 13

11.30 am

**The Chapter House, St Mary's Church,
Nanpantan, Loughborough**

We do hope many of our supporters will come to what is usually an enjoyable and enlightening occasion – someone in 2014 described it as the “highlight of the year”.

So we know numbers for the curry lunch please phone or email Kathleen Jackson (01509 557740 – derkat.46@ntlworld.com.) by June 10th to let her know you are coming.

Review of the year

Following the departure of Abul Khair shortly after his appointment as Chief Officer, Afzal, who had been employed by KYAG for some time, was appointed to the post. Trustees expressed some concerns about the way in which the appointment had been made and during the Trustee visit in early 2015 it was agreed that the post should be advertised locally and that interviews, at which it is hoped the Trustees will be represented, would take place in November or December. Meanwhile Afzal will continue as Interim Coordinator and will receive training which, it is hoped, will give him the skills which will fit him for the permanent appointment.

Two significant new events have boosted our income this year. Firstly, Maureen Haddock

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appealed at the last AGM for donations of gold and silver jewellery to be sold in aid of the Friends. The response greatly exceeded expectations and raised over £1,500. Then Moyra Blake organised a Reception at the Houses of Parliament in March 2015 which attracted some 60 guests, each of whom pledged a substantial donation. We were particularly delighted that our new Patron, the Rt Hon Nicky Morgan MP, was able to attend and to speak. Just over £7,000 has been received following this event. The usual sponsored walk in London, organised by members of Toc H, raised very nearly £1,500.

Two Trustee visits took place this year. Kathleen Jackson, who chairs the Trustees, visited KYAG accompanied by her granddaughter immediately after Christmas and Moyra Blake and Mike Sherriff visited during the first two weeks in February. They visited all 14 of the Schools under the Sky and Moyra was impressed by the extent to which the standard of teaching had improved since her last visit. Trustees believe these visits are important both to offer advice and encouragement and to ensure that the money they send to KYAG is spent appropriately.

Trustees plan to spend the interest earned by our capital (derived from two substantial legacies) as current income but not to touch the capital. Despite the successful fundraising events during the year we ended the year with a deficit of £5,600. While this can be met by dipping into capital Trustees recognise the need to continue with fundraising events. Meanwhile we remain grateful to our loyal and generous supporters, without whom the work in Sylhet could not be sustained.

Tony Stevens, who had served as a Trustee since the inception of Friends of Khasdobir, found himself unable to continue to attend meetings due to the pressure of his work for the Daneford Trust. We record our thanks to him for his significant contribution over these many years. Individual Trustees continue to give a considerable amount of time to covering the various administrative tasks on a voluntary basis, which means that our administrative costs remain very low and the majority of the money donated to us goes to support the work in Sylhet.

The work of KYAG

Education

- KYAG runs 14 open air schools preparing over 1,100 children for entry into primary school
- Runs three adult literacy classes with 20 women in each.
- Has coaching classes teaching English, Maths and Science to nearly 250 high school students who are unable to afford the private tuition that is a normal part of secondary education in Bangladesh. .
- Pays fees and meets the cost of books for 181 high school students.

Training

A Sewing Workshop trains 60 desperately poor women in sewing and tailoring skills. The 12 month course enables them to stand on their own feet and earn a living through work in a clothing factory or by working from home.

Welfare

A small monthly allowance is paid to 70 destitute widows.

A Friday morning clinic offers free treatment and medicines. Medicine is also supplied to people unable to afford the cost of medicines that they have been prescribed.

Destitute people are offered free hand-outs of food at times of flooding or other natural disaster. And help is also offered with the rebuilding of homes destroyed by floodwater and through installing and maintaining tube wells. In a country with no social security system such help is literally, in many cases, the difference between life and death

Is this for you?

There are vacancies for new Trustees, to be elected at the AGM on June 13th. If you think you could help please contact Kathleen Jackson (01509 557740 – derkat.46@ntlworld.com.) for details.

Risk Assessment

The Trustees have considered the risks to which they may be exposed and believe that they have policies in place to manage these to an acceptable level.

Public Benefit

The Trustees confirm that due regard has been given to the Charity Commissioners' general guidance document entitled "Charities and Public Benefit", issued on January 17 2008. The work of KYAG in Bangladesh, which they support, assists the very poorest people in that area without charge. Through the newsletter sent to donors and through the fundraising meals Friends of Khasdobir educates citizens of the UK about the problems faced by poor people in Bangladesh. The Trustees are therefore confident that they offer a public benefit.

Mayors, Marx and Mummies

A trail through the City and Clerkenwell

Saturday 5th September 2015. From 10.15 am

This year's sponsored walk in aid of Friends of Khasdobir will start and finish at All Hallows church on Tower Hill. The full route is 5 miles but a shorter, 3.75 miles, route is also available. As usual walkers will be supplied with a booklet with fascinating comments on the places of interest that you pass. You can either get sponsored for Friends of Khasdobir in which case you walk for free, or you can simply walk for fun in which case you pay £6. After meeting costs all proceeds will be donated to Friends of Khasdobir.

To register contact Jeni Gosling, 29 Westell Close, Baldock SG7 6RY – Email: j.gosling@btinternet.com. Or, if you are not able to join the Walk please consider sponsoring John Burgess, 66 Park Meadow, Hatfield AL9 5HB. Email: jburgess@ntlworld.com.

Nepal earthquake affects Bangladesh

The latest report from KYAG tells us that the Nepal earthquake also caused damage in Bangladesh, with some 300 deaths. Earlier in the month two days of thunder and torrential rain meant that low-lying areas were flooded and many homes were under water, with the result that their

inhabitants were unable to cook. Telephone and electricity supply were disrupted.

Should you wish to make an additional contribution please send your cheque to Geoffrey Pool, 7 St John's Rd, Stoneygate, Leicester, LE2 2BL

Independent Examiner's Report to the Trustees on the unaudited financial statement of Friends of Khasdobir, Bangladesh (on Page 4)

I report on the accounts of Friends of Khasdobir, Bangladesh, to 31st March 2015.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

ICFS Agar FCA

Robert Whowell & Partners

CHARTERED ACCOUNTANTS AND STATUTORY AUDITORS

78 Loughborough Road, Quorn, Leicestershire, LE12 8DX

Friends of Khasdobir - Charity 1116316
RECEIPTS AND PAYMENTS ACCOUNT
For the year ended 31 March 2015

	Year to 31.03.15	Year to 31.03.14
RECEIPTS		
Donations from Individuals	21,938.85	17,763
Fundraising meals income	2,968.00	2,495
Donations from groups, Toc H branches and other organisations	3,266.27	2,219
London Sponsored Walk	1,496.07	
Sale of calendars, jewellery and other items	1,581.40	70
Interest from CCLA Deposit account	54.44	112
Interest from CCLA Investment Account	7,190.39	7,050
Tax recovered from HMRC on previous year's Gift Aidable donations	4,240.64	4,371
TOTAL RECEIPTS	<u>42,736.06</u>	<u>34,080</u>
PAYMENTS		
Grant to KYAG	45,000.00	45,000
Newsletter Printing and Packing	197.73	227
Postage	604.10	524
Meeting Room Hire	147.00	181
Travel Expenses	94.00	
Website	40.00	500
Trustees' Monitoring Visits to Bangladesh	1,399.01	
Costs of London Reception	802.15	
Money transfer charges on payments to KYAG	75.00	100
TOTAL PAYMENTS	<u>48,358.99</u>	<u>46,532</u>
Surplus/-Deficit	<u>-5,622.93</u>	<u>-12,452</u>
BALANCES		
Balance brought forward from previous year	178,805.44	191,257
Surplus/Deficit for the year	-5,622.93	-12,452
Cumulative Surplus carried forward	<u>173,182.51</u>	<u>178,805</u>
Represented by		
Barclays Bank Current Account	2,452.51	95
CCLA Deposit Account	10,730.00	18,710
CCLA Investment Account	*160,000.00	160,000
Total Bank Balances	<u>173,182.51</u>	<u>178,805</u>
*Market value as at 31 st March 2015: £195,721.45		

**Friends of Khasdobir Annual Report and Accounts adopted
at a meeting of the Trustees held on May 12th 2015.**

KATHLEEN JACKSON
Chair of Trustees

GEOFFREY POOL
Hon Treasurer