

MEMORANDUM OF UNDERSTANDING (MOU)

FOR COLLABORATION, PARTNERSHIP AND JOINT DEVELOPMENT INITIATIVES

This **Memorandum of Understanding (MoU)** is made and entered into on this 8th day of August 2026,

BETWEEN

Disable Development and Educational Foundation (DDEF), a non-political, non-profit and voluntary development organization established on **1 January 2001**, having its office at **Raihanpur, Patharghata, Barguna, Bangladesh**, registered with the NGO Affairs Bureau (NGOAB), Government of Bangladesh, under **Registration No. 2608 dated 04 November 2010**, hereinafter referred to as **“DDEF”** or **“Party A”**;

AND

Roshni Homes Trust - Suite No. 4, Block G2, Johar Town, Lahore, a non-profit organization based in the **Islamic Republic of Pakistan**, working for orphan and vulnerable children through shelter, education, skills development and related humanitarian and social development initiatives, hereinafter referred to as **“RHT”** or **“Party B.”**

DDEF and Roshni Homes Trust are hereinafter individually referred to as a **“Party”** and collectively as the **“Parties.”**

1. BACKGROUND

DDEF was established with a mission to promote inclusive socio-economic development and build a self-reliant, educated and equitable society that supports persons with disabilities and other disadvantaged and vulnerable groups.

DDEF works primarily in the areas of special education for children with disabilities, shelter and care for orphan children with disabilities, skills development for youth and persons with disabilities, advanced training for farmers, sustainable use of local resources, livelihood development and support for poor and vulnerable communities, including widowed women.

Roshni Homes Trust works for the welfare and development of orphan and vulnerable children and communities, including through shelter-home services, education, skills development and related social development initiatives.



Recognizing the complementary experience, expertise, resources and objectives of the two organizations, the Parties desire to establish a framework for cooperation and partnership for the benefit of vulnerable children, persons with disabilities, youth, emergency response, climate change issues, women and disadvantaged communities in **Bangladesh, Pakistan and, where mutually agreed, other countries.**

Therefore, the Parties have agreed to enter into this MoU.

2. PURPOSE OF THE MoU

The purpose of this MoU is to establish a framework for cooperation between DDEF and Roshni Homes Trust for:

1. Collaboration and institutional partnership;
2. Joint development and implementation of humanitarian and development programs;
3. Joint fundraising and resource mobilization;
4. Joint preparation and submission of project proposals to donors, governments, international organizations, foundations, UN agencies, development partners and other funding institutions;
5. Exchange of technical knowledge, expertise, training and good practices;
6. Collaboration in orphan and vulnerable children's shelter-home services;
7. Education and special education initiatives;
8. Skills development and vocational training;
9. Disability inclusion and empowerment;
10. Livelihood development and income-generating initiatives;
11. Emergency humanitarian response and disaster relief;
12. Research, assessment, documentation and knowledge sharing;
13. Staff, volunteer and technical-expert exchanges, where appropriate;
14. Development of joint initiatives in Bangladesh and Pakistan; and
15. Any other mutually agreed areas of cooperation.

3. AREAS OF COLLABORATION

The Parties may cooperate in the following areas:

3.1 Orphan and Vulnerable Children

The Parties may jointly develop programs for:



- Shelter and residential care;
- Education and learning support;
- Child protection;
- Food, nutrition and basic needs;
- Psychosocial support;
- Life skills development;
- Vocational and technical skills;
- Family and community reintegration where appropriate;
- Emergency response and
- Other child welfare initiatives.

3.2 Disability Inclusion

The Parties may collaborate on:

- Special and inclusive education;
- Assistive devices and rehabilitation support;
- Skills development;
- Livelihood opportunities;
- Community-based rehabilitation;
- Disability awareness;
- Accessibility and inclusion;
- Empowerment of persons with disabilities; and
- Advocacy for disability rights and inclusion.

3.3 Education and Skills Development

The Parties may jointly establish or support:

- Education programs;
- Special education programs;
- Vocational training;
- Digital skills development;
- Entrepreneurship development;
- Youth skills programs;
- Training-of-trainers programs; and
- Exchange of educational and training materials.

3.4 Livelihood and Socio-Economic Development

The Parties may cooperate in:

- Income-generating activities;
- Entrepreneurship;



- Agricultural development;
- Skills-based employment;
- Women's economic empowerment;
- Youth employment;
- Local resource-based livelihood initiatives; and
- Community economic development.

3.5 Humanitarian and Emergency Response

The Parties may jointly respond to emergencies, disasters and humanitarian crises, subject to applicable laws and regulations.

Potential activities may include:

- Emergency food assistance;
- Shelter and non-food items;
- Emergency education;
- Water, sanitation and hygiene support;
- Medical and health assistance;
- Support to children, persons with disabilities and other vulnerable groups;
- Emergency cash or livelihood assistance;
- Disaster preparedness and risk reduction; and
- Early recovery and rehabilitation.

Emergency response activities may be undertaken in **Bangladesh, Pakistan or other mutually agreed locations**, subject to the legal requirements and permissions of the relevant country.

4. JOINT FUNDRAISING AND RESOURCE MOBILIZATION

The Parties agree to explore opportunities for joint fundraising and resource mobilization.

Such activities may include:

- Joint concept notes;
- Joint project proposals;
- Joint donor applications;
- Joint fundraising campaigns;
- Institutional donor engagement;
- Corporate social responsibility (CSR) partnerships;
- Foundation grants;
- International development funding;



- Humanitarian funding;
- Government and multilateral funding opportunities; and
- Other lawful sources of funding.

Neither Party shall submit a proposal representing a joint initiative without prior written agreement from the other Party where the proposal identifies both organizations as implementing or collaborating partners.

For each funded project, the Parties shall agree in writing on:

- Project objectives;
- Roles and responsibilities;
- Budget;
- Funding arrangements;
- Financial management;
- Procurement;
- Reporting requirements;
- Monitoring and evaluation;
- Staffing;
- Safeguarding;
- Visibility and branding; and
- Project duration.

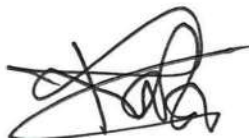
5. PROJECT-SPECIFIC AGREEMENTS

This MoU is intended to serve as a **framework agreement** and does not itself create a financial obligation for either Party.

For each specific project, program, grant, fundraising activity or emergency response operation, the Parties may enter into a separate:

- Project Agreement;
- Partnership Agreement;
- Consortium Agreement;
- Grant Agreement;
- Implementation Agreement; or
- other appropriate written agreement.

Such agreements shall define the specific financial, technical, operational and legal responsibilities of each Party.



In the event of any conflict between this MoU and a project-specific agreement, the project-specific agreement shall prevail for that particular project.

6. ROLES AND RESPONSIBILITIES OF DDEF

DDEF may, subject to mutual agreement and applicable laws:

1. Lead or participate in project design and proposal development in Bangladesh;
2. Provide local technical and operational expertise;
3. Coordinate with relevant government authorities and local stakeholders;
4. Support community mobilization and beneficiary identification;
5. Implement agreed project activities;
6. Provide monitoring and field-level reporting;
7. Facilitate assessments and surveys;
8. Support emergency response activities in Bangladesh;
9. Provide appropriate organizational and programmatic information required for joint proposals;
10. Maintain proper financial and programmatic records for activities under its responsibility; and
11. Perform any other responsibilities mutually agreed in writing.

7. ROLES AND RESPONSIBILITIES OF ROSHNI HOMES TRUST

Roshni Homes Trust may, subject to mutual agreement and applicable laws:

1. Lead or participate in project design and proposal development in Pakistan;
2. Provide technical expertise in orphanage/shelter-home services, education and skills development;
3. Support resource mobilization and donor engagement;
4. Facilitate project development and partnership opportunities;
5. Implement agreed project activities in Pakistan;
6. Support emergency response activities in Pakistan;
7. Share relevant technical knowledge, training resources and good practices;
8. Maintain appropriate financial and programmatic records for activities under its responsibility;
9. Participate in joint monitoring, evaluation and reporting; and
10. Perform any other responsibilities mutually agreed in writing.

8. JOINT RESPONSIBILITIES

The Parties shall, where applicable:

- Develop projects jointly;
- Prepare and review proposals;



- Share relevant technical expertise;
- Mobilize resources;
- Maintain transparency and accountability;
- Ensure proper use of project funds;
- Monitor project implementation;
- Prepare donor reports;
- Document project outcomes;
- Share lessons learned;
- Maintain appropriate safeguarding standards;
- Protect beneficiaries and vulnerable persons;
- Promote gender equality and disability inclusion; and
- Maintain professional and ethical standards.

9. GOVERNANCE AND COORDINATION

The Parties shall nominate a focal person or coordination team from each organization.

The focal persons shall:

- Coordinate communication;
- Identify potential projects;
- Facilitate proposal development;
- Monitor implementation;
- Coordinate meetings;
- Resolve operational issues; and
- Prepare recommendations for future collaboration.

The Parties may establish a **Joint Coordination Committee (JCC)** where appropriate.

The JCC may meet physically or virtually as required.

10. CHILD SAFEGUARDING AND PROTECTION

Both Parties recognize that children, particularly orphan, abandoned, vulnerable and disabled children, require special protection.

The Parties shall endeavor to ensure that all activities under this MoU:

- Protect children from abuse, exploitation, neglect and discrimination;
- Respect children's dignity and rights;
- Follow applicable child protection laws and standards;
- Maintain appropriate safeguarding procedures;
- Protect children's personal information;
- Obtain appropriate consent for photographs and communications; and



- Provide appropriate mechanisms for reporting safeguarding concerns.

Neither Party shall knowingly engage any person in project activities who has been legally prohibited from working with children.

11. PROTECTION OF PERSONS WITH DISABILITIES

The Parties shall promote dignity, equality, accessibility and meaningful participation of persons with disabilities.

Programs shall, where feasible:

- Follow inclusive approaches;
- Promote reasonable accommodation;
- Ensure accessibility;
- Prevent discrimination;
- Encourage participation of persons with disabilities in decision-making; and
- Respect the rights and dignity of persons with disabilities.

12. FINANCIAL MANAGEMENT AND ACCOUNTABILITY

Each Party shall remain responsible for the proper management and accountability of funds received or managed by it.

Where funds are jointly managed or transferred between the Parties, the applicable project-specific agreement shall clearly define:

- Authorized signatories;
- Budget responsibilities;
- Banking arrangements;
- Procurement procedures;
- Financial reporting;
- Audit requirements;
- Documentation requirements; and
- Procedures for handling unspent funds.

All financial transactions shall comply with applicable laws, donor requirements and agreed organizational policies.



13. COMPLIANCE WITH LAWS AND REGULATIONS

Each Party shall comply with the laws, regulations, registration requirements and governmental requirements applicable to its activities.

Any cross-border transfer of funds, materials, equipment, personnel or other resources shall be undertaken only in accordance with the applicable laws and regulations of the relevant countries.

Neither Party shall undertake any activity under this MoU that violates applicable national or international law.

14. ANTI-FRAUD, ANTI-CORRUPTION AND ETHICAL CONDUCT

The Parties agree to maintain high standards of integrity, transparency and accountability.

The Parties shall not knowingly engage in:

- Fraud;
- Bribery;
- Corruption;
- Misappropriation of funds;
- Money laundering;
- Terrorist financing;
- Conflicts of interest that are not properly disclosed; or
- Any other unlawful or unethical activity.

Any suspected fraud, corruption or serious misconduct related to a joint activity should be promptly communicated to the other Party and appropriately investigated.

15. CONFIDENTIALITY AND DATA PROTECTION

Each Party shall protect confidential information received from the other Party.

Confidential information shall not be disclosed to third parties without prior written consent, except where disclosure is required by law, a competent authority or a donor requirement.

The Parties shall take reasonable measures to protect personal and sensitive information relating to beneficiaries, children, staff, volunteers and other stakeholders.



16. INTELLECTUAL PROPERTY

Any intellectual property developed jointly under a project shall be managed according to the terms agreed in the relevant project-specific agreement.

Unless otherwise agreed in writing, neither Party shall commercially exploit the other's existing intellectual property, logo, materials, publications or proprietary information without prior written permission.

17. USE OF NAME AND LOGO

Neither Party shall use the name, logo, trademark or official identity of the other Party for public communications, fundraising or promotional purposes without prior approval, except where such use has been specifically agreed in a project or donor agreement.

Joint publications and communications shall, where appropriate, acknowledge both Parties.

18. VISIBILITY AND COMMUNICATION

For jointly implemented projects, the Parties may develop a mutually agreed communication and visibility plan.

Public statements, press releases, social media communications and other public materials identifying both Parties should, where reasonably practicable, be mutually reviewed and approved.

19. NON-EXCLUSIVITY

This MoU is **non-exclusive**.

Each Party remains free to cooperate with other organizations, donors, government agencies and development partners, provided that such cooperation does not conflict with any specific written commitment made under this MoU or a project-specific agreement.



20. NO PARTNERSHIP OR AGENCY CREATED

Nothing in this MoU shall be interpreted as creating a legal partnership, joint legal entity, agency, employment relationship or joint venture between the Parties unless expressly established through a separate legally binding agreement.

Neither Party shall have authority to legally bind the other Party without prior written authorization.

The term “**joint venture**”, when used in project or fundraising discussions, shall refer to collaborative programmatic initiatives unless a separate legally binding joint-venture agreement is executed.

21. NON-BINDING NATURE

This MoU represents the mutual understanding and intention of the Parties to cooperate.

Except for provisions concerning confidentiality, safeguarding, intellectual property, use of names and logos, compliance with law, and other provisions expressly stated to survive or be binding, this MoU does not create a legally binding financial commitment on either Party.

Specific financial and legal obligations shall be established through separate written agreements.

22. DURATION

This MoU shall become effective on the date of the last signature and shall remain valid for **five (5) years**, unless terminated earlier in accordance with this MoU.

The MoU may be renewed by mutual written consent of the Parties.

23. AMENDMENT

This MoU may be amended, modified or supplemented by mutual written consent of both Parties.



Any amendment shall be signed by authorized representatives of both Parties and shall form an integral part of this MoU.

24. TERMINATION

Either Party may terminate this MoU by providing **sixty (60) days' written notice** to the other Party.

Termination of this MoU shall not automatically terminate any project-specific agreement already in force unless otherwise provided in that agreement.

The Parties shall make reasonable efforts to ensure the orderly completion, transfer or closure of ongoing activities and to protect the interests and welfare of beneficiaries.

25. DISPUTE RESOLUTION

The Parties shall make every reasonable effort to resolve any dispute arising from this MoU through mutual consultation and good-faith negotiation.

If a dispute cannot be resolved through consultation, the Parties may mutually agree on an appropriate mediation or other dispute-resolution mechanism.

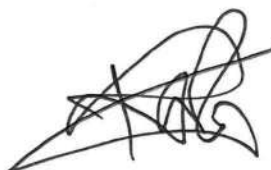
Any project-specific agreement may contain additional dispute-resolution provisions.

26. FORCE MAJEURE

Neither Party shall be considered in breach of this MoU for failure or delay in performing an obligation caused by circumstances beyond its reasonable control, including natural disasters, epidemics, pandemics, war, civil unrest, government restrictions or other major emergencies.

The affected Party shall notify the other Party as soon as reasonably practicable.

27. NOTICES AND OFFICIAL COMMUNICATION



Official communications under this MoU shall be made through the authorized representatives or focal persons designated by the Parties.

The Parties shall notify each other in writing of any change in their authorized representatives or official contact information.

28. EQUALITY AND NON-DISCRIMINATION

The Parties affirm their commitment to equality, inclusion and non-discrimination.

All activities under this MoU shall, where applicable, seek to ensure equal opportunity and participation regardless of disability, gender, age, social status or other protected characteristics, subject to applicable law.

29. COOPERATION IN BANGLADESH AND PAKISTAN

The Parties may jointly develop and implement programs in:

Bangladesh, through DDEF and its approved local partners and networks; and

Pakistan, through Roshni Homes Trust and its approved local partners and networks.

Any activity outside the countries of operation of either Party shall require prior mutual agreement and compliance with applicable laws and donor requirements.

30. EXPECTED OUTCOMES OF THE PARTNERSHIP

Through this partnership, the Parties expect to:

1. Increase access to education for vulnerable and disadvantaged children;
2. Improve shelter and protection services for orphan and vulnerable children;
3. Increase skills and employment opportunities for youth and persons with disabilities;
4. Promote inclusive development;
5. Mobilize additional resources for humanitarian and development programs;
6. Strengthen institutional capacity;
7. Improve emergency response capacity;
8. Share technical knowledge and good practices;



9. Develop innovative cross-border development initiatives; and
10. Contribute to sustainable and inclusive socio-economic development.

31. SIGNATURES

IN WITNESS WHEREOF, the authorized representatives of the Parties have signed this Memorandum of Understanding on the date first written above.

FOR DISABLE DEVELOPMENT AND EDUCATIONAL FOUNDATION (DDEF)

Name: Dr. Md Rezaul Kabir

Designation: Executive Director

Signature: 

Date: 08/08/2026

Official Seal:



FOR ROSHNI HOMES TRUST

Name: Mr. khawaja shirjeel

Designation: Country Director

Signature: 

Date: 08/08/2026

Official Seal:



Witness 1

Name: Shoshangko Ritchil

Organization: Disable Development & Educational Foundation (DDEF)

Designation: Fundraising Officer

Signature: 

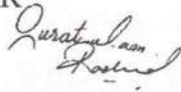
Witness 2

Name: Qurat-ul-Aan Rashid

Organization: Roshni Homes Trust

Designation: Manager FRPR

Signature:



ANNEX – INITIAL AREAS FOR JOINT ACTION

The Parties may initially explore the following collaborative initiatives:

1. Orphan and Vulnerable Children Program

Development and strengthening of shelter-home, education, protection, nutrition and skills-development services.

2. Disability Inclusion Program

Special education, assistive devices, rehabilitation, skills training and livelihood support.

3. Joint Fundraising Program

Identification of international donors, foundations, CSR organizations and humanitarian funding opportunities and preparation of joint proposals.

4. Emergency Response Program

Joint humanitarian response to disasters, displacement, climate-related emergencies and other humanitarian crises in Bangladesh and Pakistan.

5. Youth and Skills Development Program

Vocational, digital and entrepreneurship training for vulnerable youth and persons with disabilities.

6. Knowledge and Capacity Exchange

Exchange of technical knowledge, training materials, organizational systems, good practices and professional expertise.

7. Joint Research and Documentation

Research, needs assessments, impact studies, case studies and publication of lessons learned from joint programs.

