

MANCHESTER BANGLADESHI WOMEN'S PROJECT

England & Wales · Charity number 1030292

Details

Status Registered

Legal form Other

Registered 1993-12-14

Register [View on the Charity Commission register](#)

Contact

Address 360 Dickenson Road
Longsight
Manchester
M13 0NG

Phone 01612573867

Email info@mbwo.org.uk

Website www.mbwo.org.uk

Activities

Objects: TO ESTABLISH A CENTRE FOR THE BENEFIT OF BANGLADESHI WOMEN IN THE CITY OF MANCHESTER.

Activities: Advice/advocacy drop-in, 1:1 practical/emotional support, English language class, Sewing and dress making class, Keep-fit and Yoga class, Employability and Driving Theory class, Mental health project with different activities, Young girls group, Lunch club, Coffee morning, Gardening project, swimming, massage, Summer trip, AGM, international women's week, world mental health day.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Arts/culture/heritage/science, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups

Geography

- **Area of benefit:** CITY OF MANCHESTER
- Manchester City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£161,316	£186,593	-	-
2024-03-31	£208,714	£158,816	-	-
2023-03-31	£199,737	£153,850	-	-
2022-03-31	£195,037	£148,613	-	-
2021-03-31	£137,791	£111,717	-	-

Trustees

Name	Role	Appointed
Dr Jessie Ahmed		2017-08-24
Dr SHIREEN SOBHANI		
Lubna Choudhury		2013-01-12
NURJAHAN AHMAD		
PEARA BEGUM		
ROUSHAN ARA PASHA		
Tahmina Doly		2017-10-26

MANCHESTER BANGLADESHI WOMEN'S PROJECT

England & Wales - Charity number 1030292

Accounts

MANCHESTER BANGLADESHI WOMEN'S PROJECT

REGISTERED CHARITY NUMBER: 1030292

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

MANCHESTER BANGLADESHI WOMEN'S PROJECT

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

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MANCHESTER BANGLADESHI WOMEN'S PROJECT

Report of the trustees for the year ended 31st March 2025

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland published (FRS 102) (January 2019).

Reference and administrative information

Charity Name: Manchester Bangladeshi Women's Organisation

Charity Number: 1030292

Trustees (at the date the report is approved)

Chair	Dr J Ahmed
Vice Chair	Dr S Sobhani
Treasurer	Mrs L Choudhury
Joint Treasurer	Mrs N Ahmad
Secretary	Mrs P Begum
Community Liaison Officer	Mrs T Doly
Service User Representative	Mrs R Pasha

Co-ordinator

Hasina Islam

Principal Office

360 Dickenson Road, Longsight
Manchester, M13 0NG

Independent Examiners

Hilton Jones t/a Community Accountancy Service
Hollinwood Business Centre
Albert Street
Oldham
OL8 3QL

Bankers

The Royal Bank of Scotland
St Ann's Street
Manchester
M60 2SS

Structure, governance and management

The Charity is a registered charity and is constituted under a trust deed dated 26TH June 1993 and registered on 14th December 1993.

Appointment of trustees

New trustees are appointed by existing trustees and serve for one year after which they may put themselves forward for re-appointment. The Trust Deed provides for a maximum of 8 trustees. At the monthly trustee meetings, the trustees agree the broad strategy and areas of activity for the Charity, including investment, reserves and risk management policies and performance. The day-to-day administration of the Charity is delegated to the Co-ordinator.

Trustee induction and training

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Trustees are given a staff/volunteer's handbook when they start as a Trustee. This contains an overview of policies and where to find them. We are currently reviewing our Trustee recruitment, retention and induction process.

Objectives and activities

The purposes of the charity are to promote for the benefit of primarily women of Bangladeshi heritage in the city of Manchester, by associating the Local Authority, voluntary organisations and local inhabitants in a common effort to advance education and provide facilities in the interests of social welfare, for recreation and leisure time occupation, with the object of improving the condition of life with the particular attention for the said women.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through continuing to be a safe welcoming and inclusive community centre that is culturally competent and provides meaningful activities, support, information and signposting particularly for disadvantaged women that are victims/survivors of domestic abuse or mental ill health.

Review of Activities

In 2024/25 we did this through providing our core activities and community development work. The activities we provide are done through consultation with women who regularly attend the centre and access services. Our foundation is based on the ethos of continuous coproduction reflecting the changing needs and demographics of the local Bangladeshi community.

The following is a summary of key activities, which included -

- Drop in information/signposting sessions, where we covered issues such as housing, education, welfare rights, health, employment, benefits amongst others.
- We provided learning and training opportunities to disadvantaged and vulnerable women such as ESOL entry level 1 and 2, CV, IT and Employability. Classes are facilitated to encourage women who are not comfortable accessing mainstream classes to attend and to be a way of easing women into education and to guide them in to gaining the confidence to go to other centres for courses.
- We have provided peer support and social engagement activities, where we have hosted weekly coffee mornings for women with ill mental health and/or those who are socially isolated. We have provided weekly lunch club for over 50's and those suffering from enduring mental health, long term health issues, carers and survivors/victims of domestic abuse. We also provided yoga, swimming, gardening and wellbeing sessions. As part of the health and wellbeing sessions, we have had workshops on diabetes, Alzheimer's, thyroid and other issues that are more prevalent in the Bangladeshi community.
- Our carer's group continued remotely via WhatsApp due to the caring responsibilities the women have, and they decided as a group to continue online. There has been an increase in real life meet ups and gatherings which we have hosted at the office. The carers bring in a dish each and this is a time for them to catch up and socialise.
- We continued our partnerships with local organisations and delivered creative sessions, art therapy, information and awareness and also statutory organisations, health bodies and educational institutions have approached us to gauge information to influence policy change and addressing important issues.
- We have engaged with young and older women and girls as part of the intergenerational project funded by NHLF. Where we upskilled young girls in recording oral histories from the older women. This project culminated in an event held at Central Library, where both older women and young girls, read haikus and performed cultural folk dances.
- We have led the Bangladeshi Sounding Board for CHEM, this has given us the opportunity to relay the health inequalities faced by the Bangladeshi community and to engage with health services and public health to ensure services are culturally appropriate.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Our community development work included -

- Providing one to one practical and emotional support and advocacy for women who suffer from enduring mental health issues and have limited or minimal family support or no social circles.
- Providing outreach to marginalised, housebound women, who may not be engaging in mainstream services as they are not culturally appropriate, to prevent crisis and to provide some initial appropriate crisis support.
- Working in partnership with local organisations to deliver services, with a common objective to alleviate social issues, such as housing, domestic abuse, social isolation and health inequalities.
- Our ongoing volunteering scheme has upskilled women and given them an opportunity to gain experience, make new friends and also encourage them to enter paid employment, which many of our volunteers have done.
- Continuing to participate and work with statutory/public sector organisations to engage in relevant health/social research projects, such as:
 - We have been working with CHEM (Community Health Equity Manchester) NHS, Public Health to consult on how our community is affected by health inequalities, what the barriers are to the Bangladeshi community in accessing the appropriate health services and what improvements can be made to ensure everyone is afforded health equality.
 - We have continued with our NHLF fund and Young Girls Group, where the girls have looked at issues, of identity and heritage. The girls have attended workshops, sessions and trips to cultural institutions. The project was concluded with an event held at Central Library.
 - Our mental health coffee morning, carers group and lunch club have continued, and we directly supported our community with bereavement, digital poverty, loss of income, social isolation, stigma within the community and many other issues.

A review of our achievements and performance: How our activities delivered public benefit.

A summary of some of the outcomes during the year included-

- Ananna supported almost 550 women this year, who are disadvantaged and/or vulnerable, to improve their life outcomes through access to better information/advocacy around housing, welfare issues, employment, volunteering, education, health and training. As well as providing access for social connection, through trips, celebrations, events and ensuring the centre is a safe space for women to come and socialise and meet others.
- Ananna improved the wellbeing of almost 450 local women who partook in health sessions, social groups, and accessed one to one practical and emotional support through our mental health project. This impacted them by improving social connectedness, reducing isolation and enabling our users to learn new skills and access training to becoming more economically independent, in safe space that is encouraging and inclusive.
- Through our volunteering programme and gaining experience through helping at the organisation, three women have gone on to paid employment.

We currently have over 30 volunteers, including board members. They help facilitate weekly activities, such as coffee morning, lunch club, gardening project and events during the year. This encourages women to take ownership of the organisation, whilst improving their confidence and skills and giving them practical experience which may be beneficial when applying for jobs.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest-bearing account.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2025 was £262,595 of which £250,286 are free reserves, after allowing for funds tied up in tangible fixed assets, with £75,699 being designated.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately six months of charitable expenditure, currently £71,000. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered. The Trustees consider, having regard to the budget for the next twelve months, that the charity is a going concern.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks.

Plans for Future Periods

We have continued to work in transferring to a CIO, we are at the last stage of the process, which is the legal transfer of the building from the charity trustees to the CIO.

Our future plans include the retrofitting, adaptation and reducing our carbon footprint by renovating the building. We want to change the building so it is fit for purpose and can accommodate the activities we have, as currently we have had to reduce classes as we do not have the space to do so. But keeping in mind how the building can be energy efficient and be committed to net zero.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 19th October 2025 and signed on their behalf by:



Dr J Ahmed
 Chair of Trustees

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
MANCHESTER BANGLADESHI WOMEN'S PROJECT
REGISTERED CHARITY NO. 1030292**

I report on the accounts of the charity, for the Year Ended 31st March 2025 which are set out on pages 6 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants in England and Wales.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

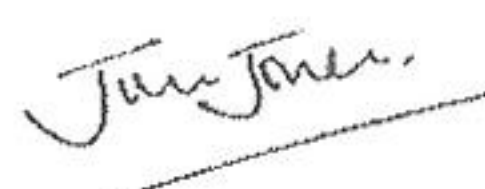
Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records have in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act,
- have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed:

James Hilton Jones

Date: 19th October 2025

Hilton Jones t/a Community
Accountancy Service
Hollinwood Business Centre,
Albert Street,
Oldham,
OL8 3QL

MANCHESTER BANGLADESHI WOMEN'S PROJECT

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.25 Total Funds £	Year Ended 31.3.24 Total Funds £
INCOME FROM:					
Fundraising & Donations		104	2,230	2,334	1,653
Charitable Income	(2)	19,555	130,444	149,999	199,159
Income from Trading Activities	(3)	4,956	-	4,956	4,199
Bank Interest		4,027	-	4,027	3,703
TOTAL		28,642	132,674	161,316	208,714
EXPENDITURE ON:					
Raising Funds	(4)	(1,348)	(379)	(1,727)	(1,195)
Grants Made	(5)		(44,700)	(44,700)	(18,300)
Charitable Activities	(6)	(12,955)	(127,211)	(140,166)	(139,321)
TOTAL		(14,303)	(172,290)	(186,593)	(158,816)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR		14,339	(39,616)	(25,277)	49,898
TRANSFER BETWEEN FUNDS	(14)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		248,256	174,232	422,488	372,590
Total Funds Carried Forward	(14)	262,595	134,616	397,211	422,488

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

BALANCE SHEET AS AT 31 MARCH 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible Fixed Assets	(10)	114,129	116,387
CURRENT ASSETS			
Debtors	(11)	2,533	4,809
Cash at Bank and in Hand		<u>287,665</u>	<u>313,349</u>
		290,198	318,158
LIABILITIES:			
Amounts falling due within one year	(12)	<u>(7,116)</u>	<u>(12,057)</u>
		283,082	306,101
NET CURRENT ASSETS		<u><u>397,211</u></u>	<u><u>422,488</u></u>
ACCUMULATED FUNDS			
Restricted	(14)	134,616	174,232
Unrestricted	(14)	262,595	248,256
		<u><u>397,211</u></u>	<u><u>422,488</u></u>

Approved and signed on behalf of the Trustees Management Committee



) Joint Treasurer

Mrs N Ahmad



) Joint Treasurer

Mrs L Choudhury

Date: 19th October 2025

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2025

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Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net movement in funds	(25,277)	49,898
Add back depreciation	2,258	2,378
Deduct investment income	(4,027)	(3,703)
Decrease/(increase) in debtors	2,276	2,380
Increase/(decrease) in creditors	(4,941)	(14,970)
Net cash used in operating activities	(29,711)	35,983
Cash flows from investment activities:		
Interest	4,027	3,703
Net cash provided by investing activities	4,027	3,703
Increase/(decrease) in cash and cash equivalents during the year	(25,684)	39,686
Cash and cash equivalents brought forward	313,349	273,663
Cash and cash equivalents carried forward	287,665	313,349

1. ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 16 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 14.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 7.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 6.

The charity made 157 grants to individuals to help with the cost of living crisis, Note 5.

(h) Debtors

Trade and other debtors are recognised at settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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(i) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(j) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Long Leasehold Buildings	2% on cost
Computer & Office Equipment	20% on cost
Fixtures & Equipment	20% on cost

Long leasehold land is not being dereciated on the basis it does not have a limited useful life.

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment.

Areas not used directly by the charity are let or hired to other public benefit organisations, specifically those offering education and charitable services, at rates that aim to cover the running costs of the facilities over time.

The fair value of any investment component cannot be measured reliably.

The building and improvements are therefore stated at cost less accumulated depreciation.

(k) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(l) Pensions

The charity has an auto enrolment pension scheme. Contributions are charged against expenditure as they fall due. The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

(m) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(n) Independent Examiner's Remuneration

	Total 2025 £	Total 2024 £
Independent Examination	996	996
Other Financial Services	1,196	1,360

2 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Our Manchester VCS	-	99,990	99,990	-	99,990	99,990
Heritage Lottery Fund	-	4,654	4,654	-	36,192	36,192
MACC- Cost of Living Grant	-	25,800	25,800	-	40,625	40,625
MCC Covid Support	16,320	-	16,320	16,320	-	16,320
Membership Fees & Activities	3,235	-	3,235	2,716	3,316	6,032
	<u>19,555</u>	<u>130,444</u>	<u>149,999</u>	<u>19,036</u>	<u>180,123</u>	<u>199,159</u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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3 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Room Hire & Refreshments	4,815	-	4,815	4,199	-	4,199
Other	141	-	141	-	-	-
	4,956	-	4,956	4,199	-	4,199

4 EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Employment Costs	1,348	-	1,348	903	-	903
Fundraising Expenses	-	379	379	-	292	292
	1,348	379	1,727	903	292	1,195

5 GRANTS MADE

Cost of Living Grants (61)	-	44,700	44,700	-	18,300	18,300
	-	44,700	44,700	-	18,300	18,300

6 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Employment Costs	-	94,748	94,748	-	99,353	99,353
Training	-	-	-	-	168	168
Travel & Other Expenses	-	246	246	4	87	91
DBS Checks	-	-	-	61	183	244
Freelance & Sessional Work	-	3,423	3,423	60	410	470
Partner Payments	-	2,400	2,400	2,700	220	2,920
Project Activities	-	8,505	8,505	2,351	5,202	7,553
Support Costs	12,355	11,174	23,529	2,974	19,264	22,238
Governance Costs	600	6,715	7,315	1,637	4,647	6,284
	12,955	127,211	140,166	9,787	129,534	139,321

7 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support £	Governance £	Total 2025 £	General Support £	Governance £	Total 2024 £
Employment Costs	4,779	503	5,282	5,035	1,259	6,294
Premises Costs	4,752	528	5,280	4,710	523	5,233
Repairs & Maintenance	3,625	-	3,625	3,333	-	3,333
Telephone & Broadband	1,047	-	1,047	934	-	934
Print, Post & Stationery	821	-	821	580	-	580
Insurance	3,078	-	3,078	2,467	-	2,467
IT Support, Software & Minor Equip	2,153	-	2,153	1,726	-	1,726
Website	-	-	-	36	-	36
Payroll Costs	1,016	-	1,016	1,000	-	1,000
Consultancy	-	4,600	4,600	-	2,698	2,698
Depreciation	2,258	-	2,258	2,378	-	2,378
Bank Charges	-	205	205	-	209	209
Interest Paid	-	-	-	3	-	3
Sundry	-	-	-	36	-	36
Trustee Meetings & AGM Costs	-	303	303	-	239	239
Ananna Expenses	-	180	180	-	360	360
Accountancy	-	996	996	-	996	996
	23,529	7,315	30,844	22,238	6,284	28,522

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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8 STAFF COSTS

	2025 £	2024 £
Wages and Salaries	97,622	102,896
Employers National Insurance	1,846	1,726
Pension Costs	1,910	1,928
	<u>101,378</u>	<u>106,550</u>

The charity considers its key management personnel comprises the trustees and the Centre manager.

The total employment benefits, including employer pension contributions of the key management personnel were £29,335 (2024 £25,714). No employee has benefits in excess of £60,000 .

The average number of employees, working on a part time or sessional basis, analysed by function was:

Services	7	7
Management & Administration	1	1
	<u>8</u>	<u>8</u>

Estimated Full time Equivalent = 4

9 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them. No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

10 FIXED ASSETS

	Leasehold Land £	Leasehold Buildings £	Fixtures & Equipment £	Office Equipment £	Total £
COST					
As at 1st April 2024	57,000	112,436	5,042	4,682	179,160
Additions	-	-	-	-	-
As at 31 March 2025	<u>57,000</u>	<u>112,436</u>	<u>5,042</u>	<u>4,682</u>	<u>179,160</u>
DEPRECIATION					
As at 1st April 2024	-	53,050	5,042	4,681	62,773
Charge for year	-	2,258	-	-	2,258
As at 31 March 2025	<u>-</u>	<u>55,308</u>	<u>5,042</u>	<u>4,681</u>	<u>65,031</u>
NET BOOK VALUE					
As at 31 March 2025	<u>57,000</u>	<u>57,128</u>	<u>-</u>	<u>1</u>	<u>114,129</u>
As at 31 March 2024	<u>57,000</u>	<u>59,386</u>	<u>-</u>	<u>1</u>	<u>116,387</u>

11 DEBTORS

	2025 £	2024 £
Other Debtors	-	1,688
Prepayments	2,533	3,121
	<u>2,533</u>	<u>4,809</u>
Restricted Funds	2,533	3,121
Unrestricted Funds	-	1,688
	<u>2,533</u>	<u>4,809</u>

12 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Bank Current Account	-	4,507
Other Creditors	440	774
Third Party Grants Held (Ardwick & Longsight Mutual Aid Group)	5,000	5,000
Accruals	1,676	1,776
	<u>7,116</u>	<u>12,057</u>
Restricted Funds	5,000	5,000
Unrestricted Funds	2,116	7,057
	<u>7,116</u>	<u>12,057</u>

The bank current account has a sweep function whereby funds are transferred from a deposit account on a daily basis. At any point in time cheques issued may not have been presented resulting in a credit balance when a reconciliation is performed, as the sweep is only activated when a transaction is cleared.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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13 DEFERRED INCOME

	2025 £	2024 £
Deferred income comprises grants and commissioned services in advance		
Balance brought forward	-	17,512
Released in Year	-	(17,512)
Balance as carried forward	-	-

14 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2024 £	Incoming £	Transfers £	Outgoing £	Balance 31 March 2025 £
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
BAME Holistic Mental Health Support	1,816	-	-	-	1,816
BME Network & Covid Support	6,136	-	-	(1,998)	4,138
Our Manchester VCS	22,380	99,990	-	(103,370)	19,000
Gr Mcr NHS Foundation Trust	1,015	-	-	(230)	785
Heritage Lottery Fund	13,305	4,654	-	(17,959)	0
MACC Cost of Living Grants	22,325	25,800	-	(44,700)	3,425
Members Trips	2,890	2,230	-	(2,240)	2,880
	70,619	132,674	-	(170,497)	32,796
Restricted Capital Funds:					
National Lottery	13,860	-	-	(554)	13,306
Tudor Trust	7,500	-	-	(300)	7,200
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	3,847	-	-	(154)	3,693
Lankelley Foundation	4,098	-	-	(164)	3,934
Children In Need	12,880	-	-	(460)	12,420
Manchester City Council- CAS-H	1,951	-	-	(71)	1,880
Awards for All	2,477	-	-	(90)	2,387
	103,613	-	-	(1,793)	101,820
TOTAL	174,232	132,674	-	(172,290)	134,616
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	15,699	-	-	-	15,699
Designated Funds - development of cellar	60,000	-	-	-	60,000
General	159,784	12,322	-	(777)	171,329
Unrestricted Capital Funds	12,773	16,320	-	(13,526)	15,567
TOTAL	248,256	28,642	-	(14,303)	262,595
	422,488	161,316	-	(186,593)	397,211

Details re funds:

Restricted Funds:

Our Manchester VCS

Opens

Gr Mcr NHS Foundation Trust

Heritage Lottery Fund

MACC Cost of Living Grants

Restricted Capital Funds:

National Lottery - grant towards the purchase of premises for the project.

Tudor Trust - grant towards the purchase of premises for the project.

English Partnerships - grant towards the cost of construction work.

Lankelley Foundation - part of the grant was used for leasehold refurbishments.

Children In Need - towards extension of the creche.

Manchester City Council- CAS-H - towards replacing windows

Awards for All

Contribution Towards:

- general running costs of the charity.

- towards the Opens project

- towards a wellbeing and gardening project

- towards a part time Project Co-ordinator, training, workshops and exhibition

- grants to individuals to help with cost of living

- towards hinges, back wall, fire alarm etc. The balance carried forward is the book value of assets still to be depreciated.

The outgoing charge represents depreciation on capital assets.

Designated Funds:

The reserves are towards non-routine premises costs and a fund to be used to develop the cellar..

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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14 MOVEMENT IN CHARITY FUNDS cont...	Balance				Balance
Previous Year:	1 April	Incoming	Transfers	Outgoing	31 March
	2023				2024
	£	£	£	£	£
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
Opens	3,794	-	-	(3,794)	0
BAME Holistic Mental Health Support	1,816	-	-	-	1816
BME Network & Covid Support	6,136	-	-	-	6136
Our Manchester VCS	20,618	99,990	-	(98,228)	22380
Gr Mcr NHS Foundation Trust	1,015	-	-	-	1015
Heritage Lottery Fund	(105)	36,192	-	(22,782)	13305
		40,625	-	(18,300)	22325
Members Trips	45	3,316	-	(471)	2890
Partnership Payments - First 100 Days	2,757	-	-	(2,757)	0
	36,828	180,123	-	(146,332)	70,619
Restricted Capital Funds:					
National Lottery	14,414	-	-	(554)	13,860
Tudor Trust	7,800	-	-	(300)	7,500
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,001	-	-	(154)	3,847
Lankelley Foundation	4,262	-	-	(164)	4,098
Children In Need	13,340	-	-	(460)	12,880
Manchester City Council- CAS-H	2,022	-	-	(71)	1,951
Awards for All	2,568	-	-	(91)	2,477
	105,407	-	-	(1,794)	103,613
TOTAL	142,235	180,123	-	(148,126)	174,232
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	16,437	-	-	(738)	15,699
Designated Funds - development of cellar	60,000	-	-	-	60,000
General	140,561	28,591	-	(9,368)	159,784
Unrestricted Capital Funds	13,357	-	-	(584)	12,773
	230,355	28,591	-	(10,690)	248,256
TOTAL	372,590	208,714	-	(158,816)	422,488

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets	Net Current Assets	2025 Total	Fixed Assets	Net Current Assets	2024 Total
	£	£	£	£	£	£
RESTRICTED FUNDS:	-	32,796	32,796	-	70,619	70,619
RESTRICTED FUNDS (CAPITAL):	101,820	-	101,820	103,613	-	103,613
UNRESTRICTED FUNDS:	12,309	250,286	262,595	12,773	235,483	248,256
TOTAL FUNDS	114,129	283,082	397,211	116,386	306,102	422,488

16 GOING CONCERN

The charity's main source of income is grant funding and rental income. The trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

17 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements as presented.

18 FINANCIAL INSTRUMENTS

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised on a transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at an amortised cost using the effective interest method.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

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TRADITIONAL INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 MARCH 2025 (for management purposes only)

	2025		2024	
	£	£	£	£
<i>Income:</i>				
Grants and Contracts:				
Our Manchester VCS	99,990		99,990	
Heritage Lottery Fund	4,654		36,192	
MACC - Cost of Living Grant	25,800		40,625	
MCC Covid Recovery	16,320		16,320	
		146,764		193,127
Bank Interest		4,027		3,703
Room Hire & Refreshments		4,815		4,199
Donations		104		87
Fundraising		-		1,566
Memberships		3,235		2,716
Members Trips		2,230		3,316
Sundry Income		141		-
		<u>161,316</u>		<u>208,714</u>
<i>Expenditure:</i>				
Employment Costs	101,378		106,550	
Training	-		168	
Travel & Other Expenses	246		91	
DBS Costs	-		244	
Freelance & Sessional Work	3,423		470	
Grants Made - Cost of Living	44,700		18,300	
Partnership Payments	2,400		2,920	
Premises Costs	5,280		5,233	
Repairs & Maintenance	3,625		3,333	
Project Activities & Events	8,505		7,553	
Telephone & Broadband	1,047		934	
Printing, Postage & Stationery	821		580	
Insurance	3,078		2,467	
Accountancy	996		996	
Ananna expenses	180		360	
Trustee Meetings & AGM Costs	303		239	
IT Support, Software & Minor Equipment	2,153		1,726	
Website	-		36	
Fundraising Expenses	379		292	
Bank Charges	205		209	
Payroll Costs	1,016		1,000	
Consultancy	4,600		2,698	
Sundry	-		36	
Interest Paid	-		3	
Depreciation	2,258		2,378	
		<u>186,593</u>		<u>158,816</u>
Surplus/(Deficit) for the Year		<u>(25,277)</u>		<u>49,898</u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

England & Wales - Charity number 1030292

Accounts

MANCHESTER BANGLADESHI WOMEN'S PROJECT

REGISTERED CHARITY NUMBER : 1030292

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

MANCHESTER BANGLADESHI WOMEN'S PROJECT

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

Pages	Index
1 - 4	Trustees Annual Report
5	Independent Examiners Report
6	Statement of Financial Activities
7	Balance Sheet
8	Statement of Cash Flows
9 - 14	Notes to the Accounts
15	(For Management Purposes only) Traditional Income & Expenditure Account

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Report of the trustees for the year ended 31st March 2024

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland published (FRS 102) (January 2019).

Reference and administrative information

Charity Name: Manchester Bangladeshi Women's Organisation

Charity Number: 1030292

Trustees (at the date the report is approved)

<i>Chair</i>	<i>Dr J Ahmed</i>
<i>Vice Chair</i>	<i>Dr S Sobhani</i>
<i>Treasurer</i>	<i>Mrs L Choudhury</i>
<i>Joint Treasurer</i>	<i>Mrs N Ahmad</i>
<i>Secretary</i>	<i>Dr J Ahmed</i>
<i>Joint Secretary</i>	<i>Ms Hasina Islam (resigned 29.9.23)</i>
<i>Community Liaison Officer</i>	<i>Mrs T Doly</i>
<i>Joint Community Liaison</i>	<i>Mrs P Begum</i>
<i>Service User Representative</i>	<i>Mrs R Pasha</i>

Co-ordinator

Nasima Begum to August 2023, Hasina Islam from September 2023

Principal Office

360 Dickenson Road, Longsight
Manchester, M13 0NG

Independent Examiners

Community Accountancy Service Limited
The Grange , Pilgrim Drive
Beswick , Manchester, M11 3TQ

Bankers

The Royal Bank of Scotland
St Ann's Street, Manchester
M60 2SS

Structure, governance and management

The Charity is a registered charity and is constituted under a trust deed dated 26th June 1993 and registered on 14th December 1993.

Appointment of trustees

New trustees are appointed by existing trustees and serve for one year after which they may put themselves forward for re-appointment. The Trust Deed provides for a maximum of 8 trustees. At the monthly trustee meetings, the trustees agree the broad strategy and areas of activity for the Charity, including investment, reserves and risk management policies and performance. The day to day administration of the Charity is delegated to the Co-ordinator.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Trustee induction and training

Trustees are given a staff/volunteers handbook when they start as a Trustee. This contains an overview of policies and where to find them. We are currently reviewing our Trustee recruitment, retention and induction process.

Objectives and activities

The purposes of the charity are to promote for the benefit of primarily women of Bangladeshi heritage in the city of Manchester, by associating the Local Authority, voluntary organisations and local inhabitants in a common effort to advance education and provide facilities in the interests of social welfare, for recreation and leisure time occupation, with the object of improving the condition of life with the particular attention for the said women.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through continuing to be a safe welcoming and inclusive community centre that is culturally competent and provides meaningful activities, support, information and signposting particularly for disadvantaged women that are victims/survivors of domestic abuse or mental ill health.

Review of Activities

In 2023/24 we did this through providing our core activities and community development work. The activities we provide are chosen through consultation with women who regularly attend the centre and access services. We endeavour to offer classes/activities through continuous coproduction that reflects the changing needs of the community.

The following is a summary of key activities, which included-

- Drop in information/signposting sessions, where we covered issues such as housing, education, welfare rights, health, employment, benefits amongst others.
- We provided learning and training opportunities to disadvantaged and vulnerable women such as ESOL entry level 1 and 2, CV, IT and Employability and Digital Literacy. The classes are facilitated to encourage women who are not comfortable accessing mainstream classes to attend.
- We have provided peer support and social engagement activities, where we have hosted weekly coffee mornings for women with ill mental health and/or those who are socially isolated. We have provided weekly lunch club for over 50's and those suffering from enduring mental health, long term health issues, carers and survivors/victims of domestic abuse. We also provided yoga, swimming, gardening and wellbeing sessions. As part of the health and wellbeing sessions, we have had workshops on menopause, cervical cancer, bowel cancer and other issues that are more prevalent in the Bangladeshi community.
- Our carer's group continued remotely via WhatsApp due to the caring responsibilities the women have and they decided as a group to continue online. There are sporadic in real life get togethers that are arranged by the group according to the groups availability.
- We continued our partnerships with local organisations and delivered creative sessions, health workshops, information and awareness and also statutory organisations, health bodies and educational institutions have approached us to gauge information to influence policy change and addressing important issues.

Our community development work included-

- Providing one to one practical and emotional support and advocacy for women who suffer from enduring mental health issues.
- Providing outreach to marginalised, housebound women, who may be not be engaging in mainstream services as they are not culturally appropriate, to prevent crisis and to provide some initial appropriate crisis support.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

- Working in partnership with local organisations to deliver services, with a common objective to alleviate social issues, such as housing, domestic abuse, social isolation and health inequalities.
- Continuing to participate and work with statutory/public sector organisations to engage in relevant health/social research projects, such as:
- We have been working with CHEM (Community Health Equity Manchester) NHS, Public Health to consult on how our community is affected by health inequalities, what the barriers are to the Bangladeshi community in accessing the appropriate health services and what improvements can be made to ensure everyone is afforded health equality.
- We have continued with our NHLF fund and Young Girls Group, where the girls have looked at issues, of identity and heritage. The girls have attended workshops, sessions and trips to cultural institutions.
- Our mental health coffee morning, carers group and lunch club have continued and we directly supported our community with bereavement, digital poverty, loss of income, social isolation, stigma within the community and many other issues.

A review of our achievements and performance: How our activities delivered public benefit.

A summary of some of the outcomes during the year included-

- Ananna supported almost 530 women this year, who are disadvantaged and/or vulnerable, to improve their life outcomes through access to better information/advocacy around housing, welfare issues, employment, volunteering, education, health and training. As well as providing access for social connection, through trips, celebrations, events and ensuring the centre is a safe space for women to come and socialise and meet others.
- Ananna improved the wellbeing of almost 400 local women who partook in health sessions, social groups, and accessed one to one practical and emotional support through our mental health project. This impacted them by improving social connectedness, reducing isolation and enabling our users to learn new skills and access training to becoming more economically independent, in safe space that is encouraging and inclusive.
- Through our volunteering programme and gaining experience through helping at the organisation, three women have gone on to paid employment.

We currently have over 24 volunteers, including board members. They help facilitate weekly activities and events during the year. This encourages women to take ownership of the organisation, whilst improving their confidence and skills and giving them practical experience which may be beneficial when applying for jobs.

Financial review

Total income in the year was £208,714 and total expenditure £158,816 leaving a surplus of £49,898, (2023 surplus £45,887). Restricted reserves at the year end totalled £174,232 of which £70,619 were revenue reserves and the balance capital. The Trustees met throughout the year to look at any potential financial risk, to develop (and continuously review) the strategy for fundraising as well as mitigating any risk from current funding streams coming to an end.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing account.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2024 was £248,256 of which £235,483 are free reserves, after allowing for funds tied up in tangible fixed assets, with £75,699 being designated. The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately six months of charitable expenditure, currently £79,000. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered. The Trustees consider, having regard to the budget for the next twelve months, that the charity is a going concern.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods

This year we have been continuing to work to transfer our charity's assets to a CIO. We have been working with an external consultant who has expertise in governance with third sector organisations. They are supporting us with developing long term sustainability.

Our focus for future plans are for us to start the building work which had been put on hold due to the pandemic and issues around locating appropriate contractors that are willing to take on a project for a building works on a charity. The next two years we will focus on allocating resources to refurbish the building so that it is fit for purpose and execute this through meticulous planning and finding suitable funding through our reserves, CHEM and fundraising.

We are also looking at developing a social enterprise, where we will upskill the women first on self employability, branding, marketing and other skills.

Trustees responsibilities in relation to the financial statements


The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 5th November 2024 and signed on their behalf by:



Dr J Ahmed
 Chair of Trustees

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
MANCHESTER BANGLADESHI WOMEN'S PROJECT
REGISTERED CHARITY NO. 1030292**

I report on the accounts of the charity, for the Year Ended 31ST March 2024 which are set out on pages 6 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records have in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act,
- have not been met; or

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

Signed: 

E.L. Anderson

Date: 5th November 2024

Community Accountancy Service Ltd
The Grange, Pilgrim Drive, Beswick,
Manchester, M11 3TQ

MANCHESTER BANGLADESHI WOMEN'S PROJECT

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.24 Total Funds £	Year Ended 31.3.23 Total Funds £
INCOME FROM:					
Fundraising & Donations		1,653	-	1,653	1,194
Charitable Income	(2)	19,036	180,123	199,159	195,092
Income from Trading Activities	(3)	4,199	-	4,199	2,385
Bank Interest		3,703	-	3,703	1,066
TOTAL		28,591	180,123	208,714	199,737
EXPENDITURE ON:					
Raising Funds	(4)	(903)	(292)	(1,195)	(992)
Grants Made	(5)	-	(18,300)	(18,300)	-
Charitable Activities	(6)	(9,787)	(129,534)	(139,321)	(152,858)
TOTAL		(10,690)	(148,126)	(158,816)	(153,850)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR		17,901	31,997	49,898	45,887
TRANSFER BETWEEN FUNDS	(14)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		230,355	142,235	372,590	326,703
Total Funds Carried Forward	(14)	248,256	174,232	422,488	372,590

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT


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BALANCE SHEET AS AT 31 MARCH 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible Fixed Assets	(10)	116,387	118,765
CURRENT ASSETS			
Debtors	(11)	4,809	7,189
Cash at Bank and in Hand		<u>313,349</u>	<u>273,663</u>
		318,158	280,852
LIABILITIES:			
Amounts falling due within one year	(12)	<u>(12,057)</u>	<u>(27,027)</u>
		306,101	253,825
NET CURRENT ASSETS		<u><u>422,488</u></u>	<u><u>372,590</u></u>
ACCUMULATED FUNDS			
Restricted	(14)	174,232	142,235
Unrestricted	(14)	248,256	230,355
		<u><u>422,488</u></u>	<u><u>372,590</u></u>

Approved and signed on behalf of the Trustees Management Committee

) Joint Treasurer
Mrs N Ahmad

) Joint Treasurer
Mrs L Choudhury

Date: 5th November 2024

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2024

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Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net movement in funds	49,898	45,887
Add back depreciation	2,378	2,378
Deduct investment income	(3,703)	(1,066)
Decrease/(increase) in debtors	2,380	(5,661)
Increase/(decrease) in creditors	(14,970)	(15,862)
Net cash used in operating activities	<u>35,983</u>	<u>25,676</u>
Cash flows from investment activities:		
Interest	3,703	1,066
Net cash provided by investing activities	<u>3,703</u>	<u>1,066</u>
Increase/(decrease) in cash and cash equivalents during the year	39,686	26,742
Cash and cash equivalents brought forward	273,663	246,921
Cash and cash equivalents carried forward	<u><u>313,349</u></u>	<u><u>273,663</u></u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

9

1. ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 16 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 14.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 7.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 6.

The charity made 61 grants to individuals to help with the cost of living crisis, Note 5.

(h) Debtors

Trade and other debtors are recognised at settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

10

(i) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(j) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Long Leasehold Buildings	2% on cost
Computer & Office Equipment	20% on cost
Fixtures & Equipment	20% on cost

Long leasehold land is not being depreciated on the basis it does not have a limited useful life.

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment.

Areas not used directly by the charity are let or hired to other public benefit organisations, specifically those offering education and charitable services, at rates that aim to cover the running costs of the facilities over time.

The fair value of any investment component cannot be measured reliably.

The building and improvements are therefore stated at cost less accumulated depreciation.

(k) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(l) Pensions

The charity has an auto enrolment pension scheme. Contributions are charged against expenditure as they fall due. The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

(m) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(n) Independent Examiner's Remuneration

	Total 2024 £	Total 2023 £
Independent Examination	996	996
Other Financial Services	1,360	1,037

2 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Our Manchester VCS	-	99,990	99,990	-	71,767	71,767
Heritage Lottery Fund	-	36,192	36,192	-	5,837	5,837
MACC- Cost of Living Grant	-	40,625	40,625	-	-	-
MCC Covid Support	16,320	-	16,320	-	-	-
Opens	-	-	-	-	29,727	29,727
Community Champions	-	-	-	29,201	-	29,201
BME Community Network	-	-	-	-	7,500	7,500
NHS Manchester	-	-	-	42,900	-	42,900
Membership Fees & Activities	2,716	3,316	6,032	3,206	2,545	5,751
Speaker Fees, Articles & Consulta	-	-	-	500	-	500
Partnership Payments	-	-	-	-	1,909	1,909
	19,036	180,123	199,159	75,807	119,285	195,092

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

11

3 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Room Hire & Refreshments	4,199	-	4,199	1,900	-	1,900
Interpreting	-	-	-	450	-	450
Other	-	-	-	35	-	35
	4,199	-	4,199	2,385	-	2,385

4 EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Employment Costs	903	-	903	722	-	722
Fundraising Expenses	-	292	292	270	-	270
	903	292	1,195	992	-	992

5 GRANTS MADE

Cost of Living Grants (61)	-	18,300	18,300	-	-	-
	-	18,300	18,300	-	-	-

6 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Employment Costs	-	99,353	99,353	13,610	86,376	99,986
Training	-	168	168	-	-	-
Travel & Other Expenses	4	87	91	-	5	5
DBS Checks	61	183	244	-	-	-
Freelance & Sessional Work	60	410	470	-	1,600	1,600
Partner Payments	2,700	220	2,920	150	12,583	12,733
Participant Costs	-	-	-	750	-	750
Project Activities	2,351	5,202	7,553	959	7,589	8,548
Support Costs	2,974	19,264	22,238	795	24,777	25,572
Governance Costs	1,637	4,647	6,284	-	3,664	3,664
	9,787	129,534	139,321	16,264	136,594	152,858

7 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support £	Governance £	Total 2024 £	General Support £	Governance £	Total 2023 £
Employment Costs	5,035	1,259	6,294	7,140	1,785	8,925
Premises Costs	4,710	523	5,233	5,590	621	6,211
Repairs & Maintenance	3,333	-	3,333	3,786	-	3,786
Telephone & Broadband	934	-	934	925	-	925
Print, Post & Stationery	580	-	580	841	-	841
Insurance	2,467	-	2,467	2,125	-	2,125
IT Support, Software & Minor Equip	1,726	-	1,726	1,714	-	1,714
Website	36	-	36	36	-	36
Payroll Costs	1,000	-	1,000	1,037	-	1,037
Consultancy	-	2,698	2,698	-	-	-
Depreciation	2,378	-	2,378	2,378	-	2,378
Bank Charges	-	209	209	-	212	212
Interest Paid	3	-	3	-	-	-
Sundry	36	-	36	-	-	-
Trustee Meetings & AGM Costs	-	239	239	-	50	50
Ananna Expenses	-	360	360	-	-	-
Accountancy	-	996	996	-	996	996
	22,238	6,284	28,522	25,572	3,664	29,236

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

12

8 STAFF COSTS

	2024	2023
	£	£
Wages and Salaries	102,896	106,222
Employers National Insurance	1,726	1,522
Pension Costs	1,928	1,889
	<u>106,550</u>	<u>109,633</u>

The charity considers its key management personnel comprises the trustees and the Centre manager.

The total employment benefits, including employer pension contributions of the key management personnel were £25,714 (2023 £21,262). No employee has benefits in excess of £60,000 .

The average number of employees, working on a part time or sessional basis, analysed by function was:

Services	7	7
Management & Administration	1	1
	<u>8</u>	<u>8</u>

Estimated Full time Equivalent = 4

9 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them. No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

10 FIXED ASSETS

	Leasehold Land	Leasehold Buildings	Fixtures & Equipment	Office Equipment	Total
	£	£	£	£	£
COST					
As at 1st April 2023	57,000	112,436	5,042	4,682	179,160
Additions	-	-	-	-	-
As at 31 March 2024	<u>57,000</u>	<u>112,436</u>	<u>5,042</u>	<u>4,682</u>	<u>179,160</u>
DEPRECIATION					
As at 1st April 2023	-	50,792	5,042	4,561	60,395
Charge for year	-	2,258	-	120	2,378
As at 31 March 2024	<u>-</u>	<u>53,050</u>	<u>5,042</u>	<u>4,681</u>	<u>62,773</u>
NET BOOK VALUE					
As at 31 March 2024	57,000	59,386	-	1	116,387
As at 31 March 2023	<u>57,000</u>	<u>61,644</u>	<u>-</u>	<u>121</u>	<u>118,765</u>

11 DEBTORS

	2024	2023
	£	£
Other Debtors	1,688	4,920
Prepayments	3,121	2,269
	<u>4,809</u>	<u>7,189</u>
Restricted Funds	3,121	3,750
Unrestricted Funds	1,688	3,439
	<u>4,809</u>	<u>7,189</u>

12 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Bank Current Account	4,507	650
Other Creditors	774	953
Deferred Income	-	17,512
Third Party Grants Held (Ardwick & Longsight Mutual Aid Group)	5,000	5,000
Accruals	1,776	2,912
	<u>12,057</u>	<u>27,027</u>
Restricted Funds	5,000	22,512
Unrestricted Funds	7,057	4,515
	<u>12,057</u>	<u>27,027</u>

The bank current account has a sweep function whereby funds are transferred from a deposit account on a daily basis. At any point in time cheques issued may not have been presented resulting in a credit balance when a reconciliation is performed, as the sweep is only activated when a transaction is cleared.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

13

13 DEFERRED INCOME

Deferred income comprises grants and commissioned services in advance
Balance brought forward
Released in Year
Balance as carried forward

	2024 £	2023 £
Balance brought forward	17,512	28,385
Released in Year	(17,512)	(10,873)
Balance as carried forward	-	17,512

14 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2023 £	Incoming £	Transfers £	Outgoing £	Balance 31 March 2024 £
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
Opens	3,794	-	-	(3,794)	-
BAME Holistic Mental Health Support	1,816	-	-	-	1,816
BME Network & Covid Support	6,136	-	-	-	6,136
Our Manchester VCS	20,618	99,990	-	(98,228)	22,380
Gr Mcr NHS Foundation Trust	1,015	-	-	-	1,015
Heritage Lottery Fund	(105)	36,192	-	(22,782)	13,305
MACC Cost of Living Grants	-	40,625	-	(18,300)	22,325
Members Trips	45	3,316	-	(471)	2,890
Partnership Payments - First 100 Days	2,757	-	-	(2,757)	-
	36,828	180,123	-	(146,332)	70,619
Restricted Capital Funds:					
National Lottery	14,414	-	-	(554)	13,860
Tudor Trust	7,800	-	-	(300)	7,500
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,001	-	-	(154)	3,847
Lankelley Foundation	4,262	-	-	(164)	4,098
Children In Need	13,340	-	-	(460)	12,880
Manchester City Council- CAS-H	2,022	-	-	(71)	1,951
Awards for All	2,568	-	-	(91)	2,477
	105,407	-	-	(1,794)	103,613
TOTAL	142,235	180,123	-	(148,126)	174,232
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	16,437	-	-	(738)	15,699
Designated Funds - development of cellar	60,000	-	-	-	60,000
General	140,561	28,591	-	(9,368)	159,784
Unrestricted Capital Funds	13,357	-	-	(584)	12,773
TOTAL	230,355	28,591	-	(10,690)	248,256
	372,590	208,714	-	(158,816)	422,488

Details re funds:

Restricted Funds:

Our Manchester VCS

Opens

Gr Mcr NHS Foundation Trust

Heritage Lottery Fund

MACC Cost of Living Grants

Restricted Capital Funds:

National Lottery - grant towards the purchase of premises for the project.

Tudor Trust - grant towards the purchase of premises for the project.

English Partnerships - grant towards the cost of construction work.

Lankelley Foundation - part of the grant was used for leasehold refurbishments.

Children In Need - towards extension of the creche.

Manchester City Council- CAS-H - towards replacing windows

Awards for All

Contribution Towards:

- general running costs of the charity.

- towards the Opens project

- towards a wellbeing and gardening project

- towards a part time Project Co-ordinator, training, workshops and exhibition

- grants to individuals to help with cost of living

- towards hinges, back wall, fire alarm etc. The balance carried forward is the book value of assets still to be depreciated.

The outgoing charge represents depreciation on capital assets.

Designated Funds:

The reserves are towards non-routine premises costs and a fund to be used to develop the cellar..

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

14

14 MOVEMENT IN CHARITY FUNDS cont...	Balance				Balance
Previous Year:	1 April	Incoming	Transfers	Outgoing	31 March
	2022				2023
	£	£	£	£	£
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
Opens	12,050	29,727	-	(37,983)	3,794
BAME Holistic Mental Health Support	1,816	-	-	-	1,816
BME Network & Covid Support	3,836	7,500	-	(5,200)	6,136
Our Manchester VCS	25,990	71,767	-	(77,139)	20,618
Gr Mcr NHS Foundation Trust	1,015	-	-	-	1,015
Heritage Lottery Fund	-	5,837	-	(5,942)	(105)
Members Trips	-	2,545	-	(2,500)	45
Partnership Payments - First 100 Days	6,852	1,909	-	(6,004)	2,757
	52,311	119,285	-	(134,768)	36,828
Restricted Capital Funds:					
National Lottery	14,968	-	-	(554)	14,414
Tudor Trust	8,100	-	-	(300)	7,800
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,155	-	-	(154)	4,001
Lankelley Foundation	4,426	-	-	(164)	4,262
Children In Need	13,800	-	-	(460)	13,340
Manchester City Council- CAS-H	2,093	-	-	(71)	2,022
Awards for All	2,691	-	-	(123)	2,568
	107,233	-	-	(1,826)	105,407
TOTAL	159,544	119,285	-	(136,594)	142,235
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	16,437	-	-	-	16,437
Designated Funds - development of cellar	60,000	-	-	-	60,000
General	76,781	28,591	-	(493)	104,879
Unrestricted Capital Funds	13,941	-	-	(584)	13,357
	167,159	28,591	-	(1,077)	194,673
TOTAL	326,703	147,876	-	(137,671)	336,908

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets	Net Current Assets	2024 Total	Fixed Assets	Net Current Assets	2023 Total
	£	£	£	£	£	£
RESTRICTED FUNDS:	-	70,619	70,619	-	36,828	36,828
RESTRICTED FUNDS (CAPITAL)	103,613	-	103,613	105,407	-	105,407
UNRESTRICTED FUNDS:	12,773	235,483	248,256	13,358	216,997	230,355
TOTAL FUNDS	116,386	306,102	422,488	118,765	253,825	372,590

16 GOING CONCERN

The charity's main source of income is grant funding and rental income. The trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

17 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements as presented.

18 FINANCIAL INSTRUMENTS

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised on a transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at an amortised cost using the effective interest method.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

TRADITIONAL INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 MARCH 2024 (for management purposes only)

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	2024		2023	
	£	£	£	£
<i>Income:</i>				
Grants and Contracts:				
Our Manchester VCS	99,990		71,767	
Heritage Lottery Fund	36,192		5,837	
MACC - Cost of Living Grant	40,625		-	
MCC Covid Recovery	16,320		-	
NHS Manchester	-		42,900	
BME Community Network	-		7,500	
Community Champions	-		29,201	
Opens	-	193,127	29,727	186,932
Interpreting				450
Partnership Payments				1,909
Bank Interest		3,703		1,066
Speaker Fees, Articles & Consultation Fees				500
Room Hire & Refreshments		4,199		1,900
Donations		87		60
Fundraising		1,566		1,134
Memberships		2,716		2,765
Members Trips		3,316		2,545
Members Events				441
Sundry Income				35
		<u>208,714</u>		<u>199,737</u>
<i>Expenditure:</i>				
Employment Costs	106,550		109,633	
Training	168		-	
Travel & Other Expenses	91		5	
DBS Costs	244		-	
Freelance & Sessional Work	470		1,600	
Grants Made - Cost of Living	18,300		-	
Partnership Payments	2,920		12,733	
Participant Costs	-		750	
Premises Costs	5,233		6,211	
Repairs & Maintenance	3,333		3,786	
Project Activities & Events	7,553		8,548	
Telephone & Broadband	934		925	
Printing, Postage & Stationery	580		841	
Insurance	2,467		2,125	
Accountancy	996		996	
Ananna expenses	360		-	
Trustee Meetings & AGM Costs	239		50	
IT Support, Software & Minor Equipment	1,726		1,714	
Website	36		36	
Fundraising Expenses	292		270	
Bank Charges	209		212	
Payroll Costs	1,000		1,037	
Consultancy	2,698		-	
Sundry	36		-	
Interest Paid	3		-	
Depreciation	2,378		2,378	
		<u>158,816</u>		<u>153,850</u>
Surplus / (Deficit) for the Year		<u>49,898</u>		<u>45,887</u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

England & Wales - Charity number 1030292

Accounts

MANCHESTER BANGLADESHI WOMEN'S PROJECT

REGISTERED CHARITY NUMBER : 1030292

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

MANCHESTER BANGLADESHI WOMEN'S PROJECT

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

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1 - 4	Trustees Annual Report
5	Independent Examiners Report
6	Statement of Financial Activities
7	Balance Sheet
8	Statement of Cash Flows
9 - 14	Notes to the Accounts
15	(For Management Purposes only) Traditional Income & Expenditure Account

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Report of the trustees for the year ended 31st March 2023

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2023. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland published (FRS 102) (January 2019).

Reference and administrative information

Charity Name: Manchester Bangladeshi Women's Organisation

Charity Number: 1030292

Trustees (at the date the report is approved)

<i>Chair</i>	<i>Dr S Islam</i>
<i>Vice Chair</i>	<i>Dr S Sobhani</i>
<i>Treasurer</i>	<i>Mrs L Choudhury</i>
<i>Joint Treasurer</i>	<i>Mrs N Ahmad</i>
<i>Secretary</i>	<i>Dr J Ahmed</i>
<i>Joint Secretary</i>	<i>Ms Hasina Islam (resigned 29.9.23)</i>
<i>Community Liaison Officer</i>	<i>Mrs T Doly</i>
<i>Joint Community Liaison</i>	<i>Mrs P Khair</i>
<i>Service User Representative</i>	<i>Mrs R Pasha</i>

Co-ordinator

Nasima Begum

Principal Office

360 Dickenson Road, Longsight
Manchester, M13 0NG

Independent Examiners

Community Accountancy Service Limited
The Grange , Pilgrim Drive
Beswick , Manchester, M11 3TQ

Bankers

The Royal Bank of Scotland
St Ann's Street, Manchester
M60 2SS

Structure, governance and management

The Charity is a registered charity and is constituted under a trust deed dated 26TH June 1993 and registered on 14th December 1993.

Appointment of trustees

New trustees are appointed by existing trustees and serve for one year after which they may put themselves forward for re-appointment. The Trust Deed provides for a maximum of 8 trustees. At the monthly trustee meetings, the trustees agree the broad strategy and areas of activity for the Charity, including investment, reserves and risk management policies and performance. The day to day administration of the Charity is delegated to the Co-ordinator.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Trustee induction and training

Trustees are given a staff/volunteers handbook when they start as a Trustee. This contains an overview of policies and where to find them. We are currently reviewing our Trustee recruitment, retention and induction process.

Objectives and activities

The purposes of the charity are to promote for the benefit of primarily women of Bangladeshi heritage in the city of Manchester, by associating the Local Authority, voluntary organisations and local inhabitants in a common effort to advance education and provide facilities in the interests of social welfare, for recreation and leisure time occupation, with the object of improving the condition of life with the particular attention for the said women.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through continuing to be a safe welcoming and inclusive community centre that is culturally competent and provides meaningful activities, support, information and signposting particularly for disadvantaged women that are victims/survivors of domestic abuse or mental ill health.

Review of Activities

In 2022/23 we did this through providing our core activities and community development work. As Covid 19 restrictions had started to lift, we resumed to in person activities. Staff returned to the office and in person activities started in May 2022

The following is a summary of key activities, which included-

- Drop in information/signposting sessions, where we covered issues such as housing, education, welfare rights, health, employment and others. This was initially done via calls and video calls, when staff returned to the office, they were held in person, whilst adhering to social distancing rules.
- We provided learning and training opportunities to disadvantaged and vulnerable women such as ESOL entry level 1 and 2, ESOL for health and Digital Literacy. These sessions were held all held at the office and were in person.
- We have provided peer support and social engagement activities, where we have hosted weekly coffee mornings for women with ill mental health and/or those who are socially isolated. We have provided weekly lunch club for over 50's and those suffering from enduring mental health, long term health issues, carers and survivors/victims of domestic abuse. We also provided yoga, swimming, gardening and wellbeing sessions.
- Our carer's group continued remotely via WhatsApp due to the caring responsibilities the women have and they decided as a group to continue online. There have been two events held in real life where the carers and their children had a get together and a chance to socialise.
- This year our face to face activities and sessions resumed and we ensured that this was in line with the governments' social distancing rules and following all safety measures and Covid 19 guidelines.
- We continued our partnerships with local organisations and delivered creative sessions for all ages, addressing important issues.

Our community development work included-

- Providing one to one practical and emotional support and advocacy for women who suffer from enduring mental health issues.
- Providing outreach to marginalised, housebound women, who may be not be engaging in services, to prevent crisis and to provide some initial appropriate crisis support.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

- Working in partnership with local organisations to deliver services, with a common objective to alleviate social issues, such as housing, domestic abuse, social isolation.
- Continuing to participate and work with statutory/public sector organisations to engage in relevant health/social research projects, such as:
- We also worked with CHEM (Covid Health Equity Manchester) and the NHS to consult on how our community was being affected by Covid-19 and supported the planning creation of the Bangladeshi Sounding Board and the Community Champions Covid Chats project. These projects were created to feedback to commissioners about the health inequality exacerbated by Covid 19.
- We started our NHLF project with young girls, to celebrate 30 years of Ananna, with the intention of looking at identity and heritage through the lens of British/European Bangladesh young girls.
- Our mental health coffee morning, carers group and over 50's social group continued and we directly supported our community with bereavement, digital poverty, loss of income and those who were infected with the virus.

A review of our achievements and performance: How our activities delivered public benefit.

A summary of some of the outcomes during the year included-

- Ananna supported almost 500 women this year, who are disadvantaged and/or vulnerable, to improve their life outcomes through access to better information/advocacy around housing, welfare issues, employment, volunteering, education, health and training. As well as providing access for social connection, through trips, celebrations and events.
- Ananna improved the wellbeing of almost 400 local women who partook in health sessions, social groups, and accessed one to one practical and emotional support through our mental health project. This impacted them by improving social connectedness, reducing isolation and enabling our users to learn new skills and access training to becoming more economically independent, in safe space that is encouraging and inclusive.
- Through our volunteering programme and gaining experience through helping at the organisation, eight women have gone on to paid employment.

We currently have over 28 volunteers, including board members. They help facilitate weekly activities and events during the year. This encourages women to take ownership of the organisation, whilst improving their confidence and skills.

Financial review

Total income in the year was £199,737 and total expenditure £153,850 leaving a surplus of £45,887, (2022 surplus £46,424). Restricted reserves at the year end totalled £142,235 of which £36,828 were revenue reserves and the balance capital. The Trustees met throughout the year to look at any potential financial risk, to develop (and continuously review) the strategy for fundraising as well as mitigating any risk from current funding streams coming to an end.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing account.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2023 was £230,355 of which £216,997 are free reserves, after allowing for funds tied up in tangible fixed assets, with £76,437 being designated. The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately six months of charitable expenditure, currently £77,000. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered. The Trustees consider, having regard to the budget for the next twelve months, that the charity is a going concern.

Risk management

MANCHESTER BANGLADESHI WOMEN'S PROJECT

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods

This year we have been continuing to work to transfer our charity's assets to a CIO. We have been working with an external consultant who has expertise in governance with third sector organisations. They are supporting us with developing long term sustainability.

Our focus for future plans are for us to start the building work which had been put on hold due to the pandemic and issues around locating appropriate contractors that are willing to take on a project for a building works on a charity. The next two years we will focus on allocating resources to refurbish the building so that it is fit for purpose and execute this through meticulous planning and finding suitable funding through our reserves, CHEM and fundraising.

We are also looking at developing a social enterprise, where we will upskill the women first on self employability, branding, marketing and other skills.

Trustees responsibilities in relation to the financial statements

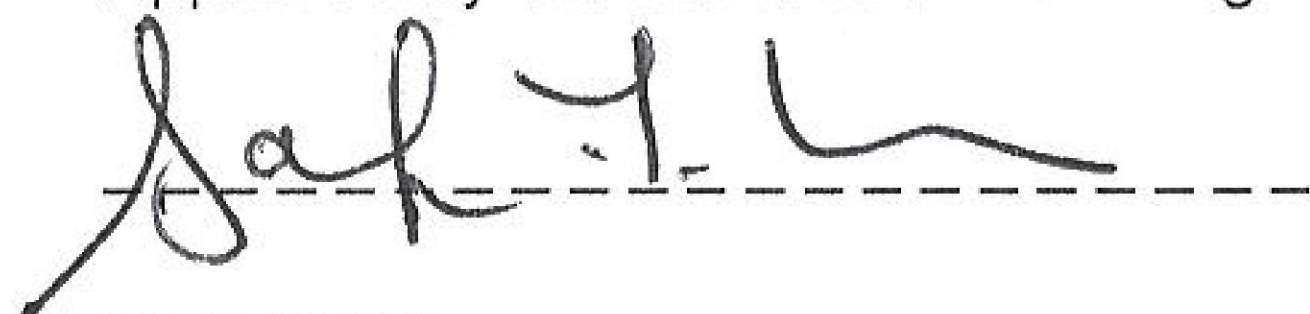
The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 29th August 2023 and signed on their behalf by:



Dr S Islam
Chair of Trustees

MANCHESTER BANGLADESHI WOMEN'S PROJECT

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.23 Total Funds £	Year Ended 31.3.22 Total Funds £
INCOME FROM:					
Fundraising & Donations		1,194	-	1,194	-
Charitable Income	(2)	75,807	119,285	195,092	195,016
Income from Trading Activities	(3)	2,385	-	2,385	-
Bank Interest		1,066	-	1,066	21
TOTAL		80,452	119,285	199,737	195,037
EXPENDITURE ON:					
Raising Funds	(4)	(992)	-	(992)	(1,630)
Charitable Activities	(5)	(15,264)	(136,594)	(152,858)	(146,983)
TOTAL		(17,256)	(136,594)	(153,850)	(148,613)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR		63,196	(17,309)	45,887	46,424
TRANSFER BETWEEN FUNDS	(13)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		167,159	159,544	326,703	280,279
Total Funds Carried Forward	(13)	<u>230,355</u>	<u>142,235</u>	<u>372,590</u>	<u>326,703</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

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BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible Fixed Assets	(9)	118,765	121,143
CURRENT ASSETS			
Debtors	(10)	7,189	1,528
Cash at Bank and in Hand		<u>273,663</u>	<u>246,921</u>
		280,852	248,449
LIABILITIES:			
Amounts falling due within one year	(11)	<u>(27,027)</u>	<u>(42,889)</u>
		253,825	205,560
NET CURRENT ASSETS		<u><u>372,590</u></u>	<u><u>326,703</u></u>
ACCUMULATED FUNDS			
Restricted	(13)	142,235	159,544
Unrestricted	(13)	230,355	167,159
		<u><u>372,590</u></u>	<u><u>326,703</u></u>

Approved and signed on behalf of the Trustees Management Committee

) Joint Treasurer
Mrs N Ahmad

) Joint Treasurer
Mrs L Choudhury



Date: 29th August 2023

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2023

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Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	2022 £
Net movement in funds	45,887	46,424
Add back depreciation	2,378	2,378
Deduct investment income	(1,066)	(21)
Decrease/(increase) in debtors	(5,661)	2,658
Increase/(decrease) in creditors	(15,862)	11,255
Net cash used in operating activities	<u>25,676</u>	<u>62,694</u>
Cash flows from investment activities:		
Interest	1,066	21
Net cash provided by investing activities	<u>1,066</u>	<u>21</u>
Increase/(decrease) in cash and cash equivalents during the year	26,742	62,715
Cash and cash equivalents brought forward	246,921	184,206
Cash and cash equivalents carried forward	<u><u>273,663</u></u>	<u><u>246,921</u></u>

1. ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 17 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 13.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 6.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 5.

(h) Debtors

Trade and other debtors are recognised at settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(i) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(j) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Long Leasehold Buildings	2% on cost
Computer & Office Equipment	20% on cost
Fixtures & Equipment	20% on cost

Long leasehold land is not being depreciated on the basis it does not have a limited useful life.

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment.

Areas not used directly by the charity are let or hired to other public benefit organisations, specifically those offering education and charitable services, at rates that aim to cover the running costs of the facilities over time.

The fair value of any investment component cannot be measured reliably.

The building and improvements are therefore stated at cost less accumulated depreciation.

(k) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(l) Pensions

The charity has an auto enrolment pension scheme for employees. Contributions are charged against expenditure as they fall due. The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

(m) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(n) Independent Examiner's Remuneration	Total 2023 £	Total 2022 £
Independent Examination	996	990
Other Financial Services	1,037	989

2 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Our Manchester VCS	-	71,767	71,767	-	71,767	71,767
Heritage Lottery Fund	-	5,837	5,837	-	-	-
BAME Holistic Mental Health Suppr	-	-	-	-	11,400	11,400
MCC Covid Support	-	-	-	6,163	-	6,163
Opens	-	29,727	29,727	-	59,453	59,453
Community Champions	29,201	-	29,201	19,131	-	19,131
BME Community Network	-	7,500	7,500	-	-	-
NHS Manchester	42,900	-	42,900	-	-	-
Membership Fees & Activities	3,206	2,545	5,751	-	-	-
Speaker Fees, Articles & Consultat	500	-	500	650	-	650
Partnership Payments	-	1,909	1,909	15,000	11,452	26,452
	75,807	119,285	195,092	40,944	154,072	195,016

3 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Room Hire & Refreshments	1,900	-	1,900	-	-	-
Interpreting	450	-	450	-	-	-
Other	35	-	35	-	-	-
	2,385	-	2,385	-	-	-

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

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4 EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Employment Costs	722	-	722	644	-	644
Fundraising Expenses	270	-	270	-	-	-
Bad Debts	-	-	-	986	-	986
	992	-	992	1,630	-	1,630

5 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Employment Costs	13,610	86,376	99,986	7,333	90,791	98,124
Travel Expenses	-	5	5	-	-	-
DBS Checks	-	-	-	-	582	582
Freelance & Sessional Work	-	1,600	1,600	-	1,000	1,000
Partner Payments	150	12,583	12,733	150	25,167	25,317
Participant Costs	750	-	750	-	-	-
Project Activities	959	7,589	8,548	3	668	671
Support Costs	795	24,777	25,572	5,190	13,101	18,291
Governance Costs	-	3,664	3,664	199	2,799	2,998
	16,264	136,594	152,858	12,875	134,108	146,983

6 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support £	Governance £	Total 2023 £	General Support £	Governance £	Total 2022 £
Employment Costs	7,140	1,785	8,925	5,248	1,312	6,560
Premises Costs	5,590	621	6,211	2,565	285	2,850
Repairs & Maintenance	3,786	-	3,786	2,236	-	2,236
Telephone & Broadband	925	-	925	793	-	793
Print, Post & Stationery	841	-	841	233	-	233
Insurance	2,125	-	2,125	2,168	-	2,168
IT Support, Software & Minor Equipm	1,714	-	1,714	1,650	-	1,650
Website	36	-	36	31	-	31
Payroll Costs	1,037	-	1,037	989	-	989
Depreciation	2,378	-	2,378	2,378	-	2,378
Bank Charges	-	212	212	-	212	212
Trustee Meetings & AGM Costs	-	50	50	-	199	199
Accountancy	-	996	996	-	990	990
	25,572	3,664	29,236	18,291	2,998	21,289

7 STAFF COSTS

	2023 £	2022 £
Wages and Salaries	106,222	101,946
Employers National Insurance	1,522	1,698
Pension Costs	1,889	1,684
	109,633	105,328

The charity considers its key management personnel comprises the trustees and the Co-ordinator.

The total employment benefits, including employer pension contributions of the key management personnel were £21,262 (2022 £19,909). No employee has benefits in excess of £60,000.

The average number of employees, working on a part time or sessional basis, analysed by function was:

Services	2023	2022
Management & Administration	7	7
	1	1
	8	8

Estimated Full time Equivalent = 4

8 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them. No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

12

9 FIXED ASSETS

	Leasehold Land £	Leasehold Buildings £	Fixtures & Equipment £	Office Equipment £	Total £
COST					
As at 1st April 2022	57,000	112,436	5,042	4,682	179,160
Additions	-	-	-	-	-
As at 31 March 2023	57,000	112,436	5,042	4,682	179,160
DEPRECIATION					
As at 1st April 2022	-	48,534	5,042	4,441	58,017
Charge for year	-	2,258	-	120	2,378
As at 31 March 2023	-	50,792	5,042	4,561	60,395
NET BOOK VALUE					
As at 31 March 2023	57,000	61,644	-	121	118,765
As at 31 March 2022	57,000	63,902	-	241	121,143

10 DEBTORS

	2023 £	2022 £
Other Debtors	4,920	-
Prepayments	2,269	1,528
	7,189	1,528
Restricted Funds	3,750	1,528
Unrestricted Funds	3,439	-
	7,189	1,528

11 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Other Creditors	1,603	323
Deferred Income	17,512	28,385
Other Taxes & Social Security Costs	-	1,790
Third Party Grants Held	5,000	5,000
Accruals	2,912	7,391
	27,027	42,889
Restricted Funds	22,512	42,889
Unrestricted Funds	4,515	-
	27,027	42,889

Third Party Grants are being held on behalf of Ardwick & Longsight Mutual Aid Group

12 DEFERRED INCOME

	2023 £	2022 £
Deferred income comprises grants and commissioned services in advance		
Balance brought forward	28,385	23,350
Released in Year	(10,873)	-
Deferred in Year	-	5,035
Balance as carried forward	17,512	28,385

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

13

13 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2022	Incoming	Transfers	Outgoing	Balance 31 March 2023
	£	£	£	£	£
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
Opens	12,050	29,727	-	(37,983)	3,794
BAME Holistic Mental Health Support	1,816	-	-	-	1,816
BME Network & Covid Support	3,836	7,500	-	(5,200)	6,136
Our Manchester VCS	25,990	71,767	-	(77,139)	20,618
Gr Mcr NHS Foundation Trust	1,015	-	-	-	1,015
Heritage Lottery Fund	-	5,837	-	(5,942)	(105)
Members Trips	-	2,545	-	(2,500)	45
Partnership Payments - First 100 Days	6,852	1,909	-	(6,004)	2,757
	52,311	119,285	-	(134,768)	36,828
Restricted Capital Funds:					
National Lottery	14,968	-	-	(554)	14,414
Tudor Trust	8,100	-	-	(300)	7,800
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,155	-	-	(154)	4,001
Lankelley Foundation	4,426	-	-	(164)	4,262
Children In Need	13,800	-	-	(460)	13,340
Manchester City Council- CAS-H	2,093	-	-	(71)	2,022
Awards for All	2,691	-	-	(123)	2,568
	107,233	-	-	(1,826)	105,407
TOTAL	159,544	119,285	-	(136,594)	142,235
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	16,437	-	-	-	16,437
Designated Funds - development of cellar	60,000	-	-	-	60,000
General	76,781	80,452	-	(16,672)	140,561
Unrestricted Capital Funds	13,941	-	-	(584)	13,357
TOTAL	167,159	80,452	-	(17,256)	230,355
	326,703	199,737	-	(153,850)	372,590
Previous Year:					
	Balance 1 April 2021	Incoming	Transfers	Outgoing	Balance 31 March 2022
	£	£	£	£	£
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
Opens	-	59,453	-	(47,403)	12,050
BAME Holistic Mental Health Support	2,532	-	-	(716)	1,816
BME Network - Covid Support	-	11,400	-	(7,564)	3,836
Our Manchester VCS	20,014	71,767	-	(65,791)	25,990
Gr Mcr NHS Foundation Trust	1,095	-	-	(80)	1,015
Partnership Payments - First 100 Days	6,160	11,452	-	(10,760)	6,852
	30,553	154,072	-	(132,314)	52,311
Restricted Capital Funds:					
National Lottery	15,522	-	-	(554)	14,968
Tudor Trust	8,400	-	-	(300)	8,100
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,309	-	-	(154)	4,155
Lankelley Foundation	4,590	-	-	(164)	4,426
Children In Need	14,260	-	-	(460)	13,800
Manchester City Council- CAS-H	2,164	-	-	(71)	2,093
Awards for All	2,782	-	-	(91)	2,691
	109,027	-	-	(1,794)	107,233
TOTAL	139,580	154,072	-	(134,108)	159,544
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	16,437	-	-	-	16,437
Designated Funds - development of cellar	60,000	-	-	-	60,000
General	49,769	40,965	552	(14,505)	76,781
Unrestricted Capital Funds	14,493	-	(552)	-	13,941
	140,699	40,965	-	(14,505)	167,159
TOTAL	280,279	195,037	-	(148,613)	326,703

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

14

13 MOVEMENT IN FUNDS OF THE CHARITY cont....

Details re funds:

Restricted Funds:

Our Manchester VCS

Opens

Gr Mcr NHS Foundation Trust

Restricted Capital Funds:

National Lottery - grant towards the purchase of premises for the project.

Tudor Trust - grant towards the purchase of premises for the project.

English Partnerships - grant towards the cost of construction work.

Lankelley Foundation - part of the grant was used for leasehold refurbishments.

Children In Need - towards extension of the creche.

Manchester City Council- CAS-H - towards replacing windows

Awards for All

- towards hinges, back wall, fire alarm etc. The balance carried forward is the book value of assets still to be depreciated.

The outgoing charge represents depreciation on capital assets.

Designated Funds:

The reserves are towards non-routine premises costs and a fund to be used to develop the cellar..

Contribution Towards:

- general running costs of the charity.

- towards the Opens project

- towards a wellbeing and gardening project

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2023 Total £	Fixed Assets £	Net Current Assets £	2022 Total £
RESTRICTED FUNDS:	-	36,828	36,828	-	52,311	52,311
	-	36,828	36,828	-	52,311	52,311
RESTRICTED FUNDS (CAPITAL):	105,407	-	105,407	107,233	-	107,233
UNRESTRICTED FUNDS:						
General	13,358	140,560	153,918	13,910	76,812	90,722
Designated	-	76,437	76,437	-	76,437	76,437
	13,358	216,997	230,355	13,910	153,249	167,159
TOTAL FUNDS	118,765	253,825	372,590	121,143	205,560	326,703

15 GOING CONCERN

The charity's main source of income is grant funding and rental income. The trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

16 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements as presented.

17 FINANCIAL INSTRUMENTS

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised on a transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at an amortised cost using the effective interest method.

The bank current account has a sweep function whereby funds are transferred from a deposit account on a daily basis. At any point in time cheques issued may not have been presented resulting in an overdrawn balance when a reconciliation is performed, as the sweep is only activated when a transaction is cleared.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

TRADITIONAL INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 MARCH 2023
(for management purposes only)

15

<i>Income:</i>	2023		2022	
	£	£	£	£
Grants and Contracts:				
Our Manchester VCS	71,767		71,767	
Heritage Lottery Fund	5,837		-	
BAME Holistic Mental Health Support	-		11,400	
MCC Covid Support	-		6,163	
NHS Manchester	42,900		-	
BME Community Network	7,500		-	
Community Champions	29,201		19,131	
Opens	<u>29,727</u>	186,932	<u>59,453</u>	167,914
Interpreting		450		-
Partnership Payments		1,909		26,452
Bank Interest		1,066		21
Speaker Fees, Articles & Consultation Fees		500		650
Room Hire & Refreshments		1,900		-
Donations		60		-
Fundraising		1,134		-
Memberships		2,765		-
Members Trips		2,545		-
Members Events		441		-
Sundry Income		<u>35</u>		-
		<u>199,737</u>		<u>195,037</u>
<i>Expenditure:</i>				
Employment Costs	109,633		105,328	
Travel Expenses	5		-	
Freelance & Sessional Work	1,600		1,000	
DBS Checks	-		582	
Partnership Payments	12,733		25,317	
Participant Costs	750		-	
Premises Costs	6,211		2,850	
Repairs & Maintenance	3,786		2,236	
Project Activities & Events	8,548		671	
Telephone & Broadband	925		793	
Printing, Postage & Stationery	841		233	
Insurance	2,125		2,168	
Accountancy	996		990	
Trustee Meetings & AGM Costs	50		199	
IT Support, Software & Minor Equipment	1,714		1,650	
Website	36		31	
Fundraising Expenses	270		-	
Bank Charges	212		212	
Payroll Costs	1,037		989	
Bad Debts	-		986	
Depreciation	<u>2,378</u>		<u>2,378</u>	
		153,850		148,613
Surplus / (Deficit) for the Year		<u><u>45,887</u></u>		<u><u>46,424</u></u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

England & Wales - Charity number 1030292

Accounts

MANCHESTER BANGLADESHI WOMEN'S PROJECT

REGISTERED CHARITY NUMBER : 1030292

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

MANCHESTER BANGLADESHI WOMEN'S PROJECT

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

Pages	Index
1 - 4	Trustees Annual Report
5	Independent Examiners Report
6	Statement of Financial Activities
7	Balance Sheet
8	Statement of Cash Flows
9 - 14	Notes to the Accounts
15	(For Management Purposes only) Traditional Income & Expenditure Account

Report of the trustees for the year ended 31st March 2022

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland published (FRS 102) (January 2019).

Reference and administrative information

Charity Name: Manchester Bangladeshi Women's Organisation
Charity Number: 1030292

Trustees (at the date the report is approved)

<i>Chair</i>	<i>Dr S Islam</i>
<i>Vice Chair</i>	<i>Dr S Sobhani</i>
<i>Treasurer</i>	<i>Mrs L Choudhury</i>
<i>Joint Treasurer</i>	<i>Mrs N Ahmad</i>
<i>Secretary</i>	<i>Dr J Ahmed</i>
<i>Joint Secretary</i>	<i>Ms Hasina Islam</i>
<i>Community Liaison Officer</i>	<i>Mrs T Doly</i>
<i>Joint Community Liaison</i>	<i>Mrs P Khair</i>
<i>Service User Representative</i>	<i>Mrs R Pasha</i>

Co-ordinator

Nasima Begum

Principal Office

360 Dickenson Road, Longsight
Manchester, M13 0NG

Independent Examiners

Community Accountancy Service Limited
The Grange , Pilgrim Drive
Beswick , Manchester, M11 3TQ

Bankers

The Royal Bank of Scotland
St Ann's Street, Manchester
M60 2SS

Structure, governance and management

The Charity is a registered charity and is constituted under a trust deed dated 26TH June 1993 and registered on 14th December 1993.

Appointment of trustees

New trustees are appointed by existing trustees and serve for one year after which they may put themselves forward for re-appointment. The Trust Deed provides for a maximum of 8 trustees. At the monthly trustee meetings, the trustees agree the broad strategy and areas of activity for the Charity, including investment, reserves and risk management policies and performance. The day to day administration of the Charity is delegated to the Co-ordinator.

Trustee induction and training

Trustees are given a staff/volunteers handbook when they start as a Trustee. This contains an overview of policies and where to find them. We are currently reviewing our Trustee recruitment, retention and induction process.

Objectives and activities

The purposes of the charity are to promote for the benefit of primarily women of Bangladeshi heritage in the city of Manchester, by associating the Local Authority, voluntary organisations and local inhabitants in a common effort to advance education and provide facilities in the interests of social welfare, for recreation and leisure time occupation, with the object of improving the condition of life with the particular attention for the said women.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through continuing to be a safe welcoming and inclusive community centre that is culturally competent and provides meaningful activities, support, information and signposting particularly for disadvantaged women that are victims/survivors of domestic abuse or mental ill health.

In 2021/22 we did this through providing our core activities and community development work. Due to the Covid 19 pandemic, the majority of our activities were adapted and delivered remotely online. The following is a summary of key activities, which included-

- Drop in information/signposting sessions, where we covered issues such as housing, education, welfare rights, health, employment and others. We did these via 1-1 calls with service users.
- We provided learning and training opportunities to disadvantaged and vulnerable women such as ESOL, Talk English and Employability. These sessions were held via Zoom.
- We have provided peer support and social engagement activities, where we have hosted weekly coffee mornings for women with ill mental health and/or those who are socially isolated. We have provided weekly lunch club for over 50's and those suffering from enduring mental health, long term health issues, carers and survivors/victims of domestic abuse. We also provided yoga and wellbeing sessions. These sessions took place via Zoom, WhatsApp and IMO.
- Our carer's group and over 50's social group continued remotely via Zoom, WhatsApp and IMO.
- Throughout this year our face to face activities and sessions reduced and we only provided this support when vital due to bereavement or mental health. This took place outdoors following all safety measures and Covid 19 guidelines.
- We continued our partnerships with local organisations and delivered creative sessions for all ages, addressing important issues. This work was delivered remotely.

Our community development work included-

- Providing one to one practical and emotional support and advocacy for women who suffer from enduring mental health issues.
- Providing outreach to marginalised, housebound women, who may be not be engaging in services, to prevent crisis and to provide some initial appropriate crisis support.
- Working in partnership with local organisations to deliver services, with a common objective to alleviate social issues, such as housing, domestic abuse, social isolation.
- Continuing to participate and work with statutory/public sector organisations to engage in relevant health/social research projects, such as:
- Our work with the national organisation Turn2Us, partnering on a grant giving scheme to support women and families who were affected by Covid 19. This included coproduction, design and delivery.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

- We began leading on the OPEN's partnership funded by OMVCS, managing and working with 3 local partners engaging the age friendly population.
 - We also worked with CHEM (Covid Health Equity Manchester) and the NHS to consult on how our community was being affected by Covid-19 and supported the planning creation of the Bangladeshi Sounding Board and the Community Champions Covid Chats project. These projects were created to feedback to commissioners about the health inequality exacerbated by Covid 19.
 - We continued working with our partners GM BME Network to support service users with mental health issues due to the Covid 19 pandemic.
- Our young mental health coffee morning, carers group and over 50's social group continued and we directly supported our community with bereavement, digital poverty, loss of income and those who were infected with the virus.

A review of our achievements and performance: How our activities delivered public benefit.

A summary of some of the outcomes during the year included-

- Ananna supported almost 400 women this year, who are disadvantaged and/or vulnerable, to improve their life outcomes through access to better information/advocacy around housing, welfare issues, employment, volunteering, education, health and training.
- Almost 200 of the women we supported this year were directly affected by Covid 19.
- Ananna also supported over 100 local families who were isolating and vulnerable during the Covid 19 lockdowns through volunteering our time to help create and run Longsight and Ardwick Mutual Aid group.
- Ananna improved the wellbeing of almost 300 local women who partook in health sessions, social groups, and accessed one to one practical and emotional support through our mental health project. This impacted them by improving social connectedness, reducing isolation and enabling our users to learn new skills and access training to becoming more economically independent, in safe space that is encouraging and inclusive.
- We supported 100's of local families by partnering with the national organisation Turn2Us to support their targeted micro grant giving where we enabled them to award approximately £160,000.

We currently have over 30 volunteers, including board members. They help facilitate weekly activities and events during the year. This encourages women to take ownership of the organisation, whilst improving their confidence and skills.

Financial review

Total income in the year was £195,037 and total expenditure £148,613 leaving a surplus of £46,424, (2021 surplus £26,074). Restricted reserves at the year end totalled £159,544 of which £52,311 were revenue reserves and the balance capital. The Trustees met throughout the year to look at any potential financial risk, to develop (and continuously review) the strategy for fundraising as well as mitigating any risk from current funding streams coming to an end.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing account.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2022 was £167,159 of which £153,249 are free reserves, after allowing for funds tied up in tangible fixed assets, with £76,437 being designated. The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately six months of charitable expenditure, currently £74,000. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered. The Trustees consider, having regard to the budget for the next twelve months, that the charity is a going concern.

Risk management

MANCHESTER BANGLADESHI WOMEN'S PROJECT

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods

This year we have been working to transfer our charity's assets to a CIO. We worked with an external consultant who has expertise in governance with third sector organisations. They supported us with developing long term sustainability.

Our focus of the future continues to be securing longer term sustainability. One of the mechanisms for the organisation to achieve this is by generating some income from hiring out meeting rooms to other local much needed CVS organisations. This would require developing the currently unused basement space. The space when developed would enable the organisation to potentially generate enough income to cover the basic running costs of the building. We have plans to create a project plan, bring an architect to do the plans and feasibility assessment. After which we are seeking funders who will potentially match fund for this project and to start the work imminently. We also aim to develop the community kitchen/café, which will tie in the gardening project, and will also be an income generator for us.

There are also plans to convert the crèche into a community café/kitchen.

Due to the Covid 19 pandemic, we were unable to work on site so were unable to develop our building plans as much as we hoped to.

Trustees responsibilities in relation to the financial statements

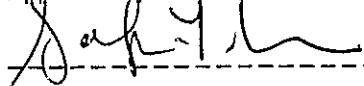
The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 22ND December 2022 and signed on their behalf by:



Dr S Islam
Chair of Trustees

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
MANCHESTER BANGLADESHI WOMEN'S PROJECT
REGISTERED CHARITY NO. 1030292**

I report on the accounts of the charity, for the Year Ended 31ST March 2022 which are set out on pages 6 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records have in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act,
have not been met; or

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

Signed: E.L. Anderson

E.L. Anderson

Date: 22nd December 2022

Community Accountancy Service Ltd
The Grange, Pilgrim Drive, Beswick,
Manchester, M11 3TQ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.22 Total Funds £	Year Ended 31.3.21 Total Funds £
INCOME FROM:					
Charitable Income	(2)	40,944	154,072	195,016	136,859
Income from Trading Activities	(3)	-	-	-	878
Bank Interest		21	-	21	54
TOTAL		40,965	154,072	195,037	137,791
EXPENDITURE ON:					
Raising Funds	(4)	(1,630)	-	(1,630)	-
Charitable Activities	(5)	(12,875)	(134,108)	(146,983)	(111,717)
TOTAL		(14,505)	(134,108)	(148,613)	(111,717)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR		26,460	19,964	46,424	26,074
TRANSFER BETWEEN FUNDS	(13)	-	-	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		140,699	139,580	280,279	254,205
Total Funds Carried Forward	(13)	167,159	159,544	328,703	280,279

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible Fixed Assets	(9)	121,143	123,521
CURRENT ASSETS			
Debtors	(10)	1,528	4,186
Cash at Bank and In Hand		<u>246,921</u>	<u>184,208</u>
		248,449	188,392
LIABILITIES:			
Amounts falling due within one year	(11)	<u>(42,889)</u>	<u>(31,834)</u>
		205,560	156,758
NET CURRENT ASSETS		<u><u>326,703</u></u>	<u><u>280,279</u></u>
ACCUMULATED FUNDS			
Restricted	(13)	159,544	139,580
Unrestricted	(14)	167,159	140,698
		<u><u>326,703</u></u>	<u><u>280,279</u></u>

Approved and signed on behalf of the Trustees Management Committee

N Ahmad

) Joint Treasurer
Mrs N Ahmad

L Choudhury

) Joint Treasurer
Mrs L Choudhury

Date: 22nd December 2022

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2022

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Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net movement in funds	46,424	26,074
Add back depreciation	2,378	2,605
Deduct investment income	(21)	(54)
Decrease/(Increase) in debtors	2,658	10,149
Increase/(decrease) in creditors	11,255	(4,550)
Net cash used in operating activities	62,694	34,224
Cash flows from investment activities:		
Interest	21	54
Net cash provided by Investing activities	21	54
Increase/(decrease) in cash and cash equivalents during the year	62,715	34,278
Cash and cash equivalents brought forward	184,206	149,928
Cash and cash equivalents carried forward	246,921	184,206

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 15 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 13.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 6.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 5.

(h) Debtors

Trade and other debtors are recognised at settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(i) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

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(j) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets). Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Long Leasehold Buildings	2% on cost
Computer & Office Equipment	20% on cost
Fixtures & Equipment	20% on cost

Long leasehold land is not being depreciated on the basis it does not have a limited useful life.

The charity, being a public benefit entity, does not consider that it holds the buildings as an investment.

Areas not used directly by the charity are let or hired to other public benefit organisations, specifically those offering education and charitable services, at rates that aim to cover the running costs of the facilities over time.

The fair value of any investment component cannot be measured reliably.

The building and improvements are therefore stated at cost less accumulated depreciation.

(k) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(l) Pensions

The charity has an auto enrolment pension scheme for employees. Contributions are charged against expenditure as they fall due. The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

(m) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(n) Independent Examiner's Remuneration

	Total 2022 £	Total 2021 £
Independent Examination	990	990
Other Financial Services	989	952
	<u>1,979</u>	<u>1,942</u>

2 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Our Manchester VCS	-	71,767	71,767	-	71,767	71,767
Big Lottery	-	-	-	-	33,623	33,623
BAME Holistic Mental Health Support	-	11,400	11,400	-	8,000	8,000
MCC Covid Support	6,163	-	6,163	10,000	-	10,000
Opens	-	59,453	59,453	-	-	-
Community Champions	19,131	-	19,131	-	-	-
Other Grants	-	-	-	-	977	977
Commissioned Services	-	-	-	500	-	500
Speaker Fees	650	-	650	-	-	-
Partnership Payments	15,000	11,452	26,452	540	11,452	11,992
	<u>40,944</u>	<u>154,072</u>	<u>195,016</u>	<u>11,040</u>	<u>125,819</u>	<u>136,859</u>

3 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Room Hire & Refreshments	-	-	-	574	-	574
Other	-	-	-	304	-	304
	-	-	-	<u>878</u>	-	<u>878</u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

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4 EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Employment Costs	644	-	644	-	-	-
Bad Debts	986	-	986	-	-	-
	<u>1,630</u>	<u>-</u>	<u>1,630</u>	<u>-</u>	<u>-</u>	<u>-</u>

5 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Employment Costs	7,333	90,791	98,124	(798)	90,354	89,556
DBS Checks	-	582	582	-	-	-
Freelance & Sessional Work	-	1,000	1,000	25	300	325
Partner Payments	150	25,167	25,317	-	-	-
Project Activities	3	668	671	-	-	-
Service User Expenses	-	-	-	-	590	590
Support Costs	5,190	13,101	18,291	810	17,520	18,330
Governance Costs	199	2,799	2,998	-	2,916	2,916
	<u>12,875</u>	<u>134,108</u>	<u>146,983</u>	<u>37</u>	<u>111,680</u>	<u>111,717</u>

6 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support £	Governance £	Total 2022 £	General Support £	Governance £	Total 2021 £
Employment Costs	5,248	1,312	6,560	5,431	1,358	6,789
Premises Costs	2,565	285	2,850	2,964	358	3,322
Repairs & Maintenance	2,236	-	2,236	1,624	-	1,624
Telephone & Broadband	793	-	793	1,002	-	1,002
Print, Post & Stationery	233	-	233	139	-	139
Insurance	2,168	-	2,168	2,135	-	2,135
IT Support, Software & Minor Equipmer	1,650	-	1,650	1,371	-	1,371
Website	31	-	31	107	-	107
Payroll Costs	989	-	989	952	-	952
Depreciation	2,378	-	2,378	2,605	-	2,605
Bank Charges	-	212	212	-	210	210
Trustee Meetings & AGM Costs	-	199	199	-	-	-
Accountancy	-	990	990	-	990	990
	<u>18,291</u>	<u>2,998</u>	<u>21,289</u>	<u>18,330</u>	<u>2,916</u>	<u>21,246</u>

7 STAFF COSTS

	2022 £	2021 £
Wages and Salaries	101,946	93,251
Employers National Insurance	1,898	1,470
Pension Costs	1,684	1,624
	<u>105,328</u>	<u>96,345</u>

The charity considers its key management personnel comprises the trustees and the Co-ordinator.

The total employment benefits, including employer pension contributions of the key management personnel were £19,909 (2021 £12,911). No employee has benefits in excess of £60,000.

The average number of employees, working on a part time or sessional basis, analysed by function was:

Services	7	6
Management & Administration	1	1
	<u>8</u>	<u>7</u>

Estimated Full time Equivalent = 4

8 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them. No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

12

9 FIXED ASSETS

	Leasehold Land £	Leasehold Buildings £	Fixtures & Equipment £	Office Equipment £	Total £
COST					
As at 1st April 2021	57,000	112,436	5,042	4,682	179,160
Additions	-	-	-	-	-
As at 31 March 2022	57,000	112,436	5,042	4,682	179,160
DEPRECIATION					
As at 1st April 2021	-	46,276	5,042	4,321	55,639
Charge for year	-	2,258	-	120	2,378
As at 31 March 2022	-	48,534	5,042	4,441	58,017
NET BOOK VALUE					
As at 31 March 2022	57,000	63,902	-	241	121,143
As at 31 March 2021	57,000	66,160	-	361	123,521

10 DEBTORS

	2022 £	2021 £
Other Debtors	-	2,231
Prepayments	1,528	1,955
	1,528	4,186
Restricted Funds	1,528	1,955
Unrestricted Funds	-	2,231
	1,528	4,186

11 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Other Creditors	323	743
Deferred Income	28,385	23,350
Other Taxes & Social Security Costs	1,790	1,492
Third Party Grants Held	5,000	5,000
Accruals	7,391	1,049
	42,889	31,634
Restricted Funds	42,889	29,842
Unrestricted Funds	-	1,792
	42,889	31,634

Third Party Grants are being held on behalf of Ardwick & Longsight Mutual Aid Group

12 DEFERRED INCOME

	2022 £	2021 £
Deferred Income comprises grants and commissioned services in advance		
Balance brought forward	23,350	34,197
Released in Year	-	(34,197)
Deferred in Year	5,035	23,350
Balance as carried forward	28,385	23,350

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

13

13 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2021 £	Incoming £	Transfers £	Outgoing £	Balance 31 March 2022 £
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
Opens	-	59,453	-	(47,403)	12,050
BAME Holistic Mental Health Support	2,532	-	-	(716)	1,816
BME Network - Covid Support	-	11,400	-	(7,564)	3,836
Our Manchester VCS	20,014	71,767	-	(65,791)	25,990
Gr Mcr NHS Foundation Trust	1,095	-	-	(80)	1,015
Partnership Payments - First 100 Days	8,160	11,452	-	(10,760)	6,852
	<u>30,553</u>	<u>154,072</u>	<u>-</u>	<u>(132,314)</u>	<u>52,311</u>
Restricted Capital Funds:					
National Lottery	15,522	-	-	(554)	14,968
Tudor Trust	8,400	-	-	(300)	8,100
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,309	-	-	(154)	4,155
Lankelley Foundation	4,590	-	-	(164)	4,426
Children in Need	14,260	-	-	(460)	13,800
Manchester City Council- CAS-H	2,164	-	-	(71)	2,093
Awards for All	2,782	-	-	(91)	2,691
	<u>109,027</u>	<u>-</u>	<u>-</u>	<u>(1,794)</u>	<u>107,233</u>
TOTAL	<u>139,580</u>	<u>154,072</u>	<u>-</u>	<u>(134,108)</u>	<u>159,544</u>
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	16,437	-	-	-	16,437
Designated Funds - development of cellar	60,000	-	-	-	60,000
General	49,769	40,965	552	(14,505)	76,781
Unrestricted Capital Funds	14,493	-	(552)	-	13,941
	<u>140,699</u>	<u>40,965</u>	<u>552</u>	<u>(14,505)</u>	<u>167,159</u>
TOTAL	<u>280,279</u>	<u>195,037</u>	<u>-</u>	<u>(148,613)</u>	<u>326,703</u>

Previous Year:

	Balance 1 April 2020 £	Incoming £	Transfers £	Outgoing £	Balance 31 March 2021 £
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
BAME Holistic Mental Health Support	-	8,000	-	(5,468)	2,532
Our Manchester VCS	12,613	71,767	-	(64,366)	20,014
Big Lottery	115	33,623	-	(33,738)	-
Gr Mcr NHS Foundation Trust	1,095	-	-	-	1,095
Small Grants	-	977	45	(1,022)	-
Partnership Payments - First 100 Days	-	11,452	-	(5,292)	6,160
	<u>14,575</u>	<u>125,819</u>	<u>45</u>	<u>(109,886)</u>	<u>30,553</u>
Restricted Capital Funds:					
National Lottery	16,076	-	-	(554)	15,522
Tudor Trust	8,700	-	-	(300)	8,400
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,463	-	-	(154)	4,309
Lankelley Foundation	4,754	-	-	(164)	4,590
Children in Need	14,720	-	-	(460)	14,260
Manchester City Council- CAS-H	2,235	-	-	(71)	2,164
Awards for All	2,873	-	-	(91)	2,782
	<u>110,821</u>	<u>-</u>	<u>-</u>	<u>(1,794)</u>	<u>109,027</u>
TOTAL	<u>125,396</u>	<u>125,819</u>	<u>-</u>	<u>(111,680)</u>	<u>139,580</u>
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	16,437	-	-	-	16,437
Designated Funds - development of cellar	60,000	-	-	-	60,000
General Funds	37,263	11,972	571	(37)	49,769
Unrestricted Capital Funds (spent)	15,109	-	(616)	-	14,493
	<u>128,809</u>	<u>11,972</u>	<u>(45)</u>	<u>(37)</u>	<u>140,699</u>
TOTAL	<u>254,205</u>	<u>137,791</u>	<u>-</u>	<u>(111,717)</u>	<u>280,279</u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

14

13 MOVEMENT IN FUNDS OF THE CHARITY cont....

Details re funds:	Contribution Towards:
Restricted Funds:	
Our Manchester VCS	- general running costs of the charity.
Opens	- towards the Opens project
Gr Mcr NHS Foundation Trust	- towards a wellbeing and gardening project
Restricted Capital Funds:	
National Lottery - grant towards the purchase of premises for the project.	
Tudor Trust - grant towards the purchase of premises for the project.	
English Partnerships - grant towards the cost of construction work.	
Lankelley Foundation - part of the grant was used for leasehold refurbishments.	
Children In Need - towards extension of the creche.	
Manchester City Council- CAS-H - towards replacing windows	
Awards for All	- towards hinges, back wall, fire alarm etc. The balance carried forward is the book value of assets still to be depreciated.
The outgoing charge represents depreciation on capital assets.	
Designated Funds:	
The reserves are towards non-routine premises costs and a fund to be used to develop the cellar..	

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2022 Total £	Fixed Assets £	Net Current Assets £	2021 Total £
RESTRICTED FUNDS:	-	52,311	52,311	-	30,553	30,553
	-	52,311	52,311	-	30,553	30,553
RESTRICTED FUNDS (CAPITAL):	107,233	-	107,233	109,027	-	109,027
UNRESTRICTED FUNDS:						
General	13,910	76,812	90,722	11,889	52,373	64,262
Designated	-	76,437	76,437	-	76,437	76,437
	13,910	153,249	167,159	11,889	128,810	140,699
TOTAL FUNDS	121,143	205,560	326,703	120,916	159,363	280,279

15 GOING CONCERN

The charity's main source of income is grant funding and rental income. The trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

16 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements as presented.

17 FINANCIAL INSTRUMENTS

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised on a transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at an amortised cost using the effective interest method.

The bank current account has a sweep function whereby funds are transferred from a deposit account on a daily basis. At any point in time cheques issued may not have been presented resulting in an overdrawn balance when a reconciliation is performed, as the sweep is only activated when a transaction is cleared.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

15

TRADITIONAL INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 MARCH 2022
(for management purposes only)

	2022		2021	
	£	£	£	£
<i>Income:</i>				
Grants and Contracts:				
Our Manchester VCS	71,767		71,767	
Big Lottery	-		33,623	
BAME Holistic Mental Health Support	11,400		8,000	
MCC Covid Support	6,163		10,000	
Other	-		977	
Community Champions	19,131		-	
Opens	<u>59,453</u>	<u>167,914</u>	<u>-</u>	<u>124,367</u>
Commissioned Services		-		500
Partnership Payments		26,452		11,992
Bank Interest		21		54
Speaker Fees		650		-
Room Hire		-		574
Sundry Income		-		<u>304</u>
		<u>195,037</u>		<u>137,791</u>
<i>Expenditure:</i>				
Employment Costs	105,328		96,345	
Freelance & Sessional Work	1,000		325	
DBS Checks	582		-	
Partnership Payments	25,317		-	
Premises Costs	2,850		3,322	
Repairs & Maintenance	2,236		1,624	
Project Activities & Events	671		-	
Service User Expenses	-		590	
Telephone & Broadband	793		1,002	
Printing, Postage & Stationery	233		139	
Insurance	2,168		2,135	
Accountancy	990		980	
Trustee Meetings & AGM Costs	199		-	
IT Support, Software & Minor Equipment	1,650		1,371	
Website	31		107	
Bank Charges	212		210	
Payroll Costs	989		952	
Bad Debts	986		-	
Depreciation	<u>2,378</u>		<u>2,605</u>	
		<u>148,613</u>		<u>111,717</u>
Surplus / (Deficit) for the Year		<u>46,424</u>		<u>26,074</u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

England & Wales - Charity number 1030292

Accounts

MANCHESTER BANGLADESHI WOMEN'S PROJECT

REGISTERED CHARITY NUMBER : 1030292

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

MANCHESTER BANGLADESHI WOMEN'S PROJECT

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

Pages	Index
1 - 4	Trustees Annual Report
5	Independent Examiners Report
6	Statement of Financial Activities
7	Balance Sheet
8	Statement of Cash Flows
9 - 14	Notes to the Accounts
15	(For Management Purposes only) Traditional Income & Expenditure Account

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Report of the trustees for the year ended 31st March 2021

The trustees present their annual report and financial statements of the charity for the year ended 31st March 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland published (FRS 102) (January 2019).

Reference and administrative information

Charity Name: Manchester Bangladeshi Women's Organisation

Charity Number: 1030292

Trustees (at the date the report is approved)

<i>Chair</i>	<i>Dr S Islam</i>
<i>Vice Chair</i>	<i>Dr S Sobhani</i>
<i>Treasurer</i>	<i>Mrs L Choudhury</i>
<i>Joint Treasurer</i>	<i>Mrs N Ahmed</i>
<i>Secretary</i>	<i>Dr J Ahmed</i>
<i>Joint Secretary</i>	<i>Mrs L Amin</i>
<i>Community Liaison Officer</i>	<i>Mrs T Doly</i>
<i>Joint Community Liaison</i>	<i>Mrs P Khair</i>
<i>Service User Representative</i>	<i>Mrs R Pasha</i>

Co-ordinator

Hasna Choudhury (until 31.12.20)

Nasima Begum (01.01.21 – present as interim coordinator)

Principal Office

360 Dickenson Road, Longsight
Manchester, M13 0NG

Independent Examiners

Community Accountancy Service Limited
The Grange, Pilgrim Drive
Beswick, Manchester, M11 3TQ

Bankers

The Royal Bank of Scotland
St Ann's Street, Manchester
M60 2SS

Structure, governance and management

The Charity is a registered charity and is constituted under a trust deed dated 26TH June 1993 and registered on 14th December 1993.

Appointment of trustees

New trustees are appointed by existing trustees and serve for one year after which they may put themselves forward for re-appointment. The Trust Deed provides for a maximum of 8 trustees. At the monthly trustee meetings, the trustees agree the broad strategy and areas of activity for the Charity, including investment, reserves and risk management policies and performance. The day to day administration of the Charity is delegated to the Co-ordinator.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

Trustee induction and training

Trustees are given a staff/volunteers handbook when they start as a Trustee. This contains an overview of policies and where to find them. We are currently reviewing our Trustee recruitment, retention and induction process.

Objectives and activities

The purposes of the charity are to promote for the benefit of primarily women of Bangladeshi heritage in the city of Manchester, by associating the Local Authority, voluntary organisations and local inhabitants in a common effort to advance education and provide facilities in the interests of social welfare, for recreation and leisure time occupation, with the object of improving the condition of life with the particular attention for the said women.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through continuing to be a safe welcoming and inclusive community centre that is culturally competent and provides meaningful activities, support, information and signposting particularly for disadvantaged women that are victims/survivors of domestic abuse or mental ill health.

In 2020/21 we did this through providing our core activities and community development work. Due to the Covid 19 pandemic, the majority of our activities were adapted and delivered remotely online.

The following is a summary of key activities, which included-

- Drop in information/signposting sessions, where we covered issues such as housing, education, welfare rights, health, employment and others. We did these via 1-1 calls with service users.
- We provided learning and training opportunities to disadvantaged and vulnerable women such as ESOL, Talk English and Employability. These sessions were held via Zoom.
- We have provided peer support and social engagement activities, where we have hosted weekly coffee mornings for women with ill mental health and/or those who are socially isolated. We have provided weekly lunch club for over 50's and those suffering from enduring mental health, long term health issues, carers and survivors/victims of domestic abuse. We also provided yoga and well being sessions. These sessions took place via Zoom, Whatsapp and IMO.
- Our career's group and over 50's social group continued remotely via Zoom, Whatsapp and IMO.
- Throughout this year our face to face activities and sessions reduced and we only provided this support when vital due to bereavement or mental health. This took place outdoors following all safety measures and Covid 19 guidelines.
- We continued our partnerships with local organisations and delivered creative sessions for all ages, addressing important issues. This work was delivered remotely.
- We have continued the young girls group, for girl's aged 11-18, delivering group sessions and one to one support. This was all delivered remotely via Zoom.

Our community development work included-

- Providing one to one practical and emotional support and advocacy for women who suffer from enduring mental health issues.
- Providing outreach to marginalised, housebound women, who may be not be engaging in services, to prevent crisis and to provide some initial appropriate crisis support.
- Working in partnership with local organisations to deliver services, with a common objective to alleviate social issues, such as housing, domestic abuse, social isolation. Working within a BAMER women's sector partnership within Manchester for Big Lottery's, Women and Girls Fund. This partnership was extended and finished in December 2020.
- Continuing to participate and work with statutory/public sector organisations to engage in relevant health/social research projects, such as:

MANCHESTER BANGLADESHI WOMEN'S PROJECT

- our work with the national organisation Turn2Us, partnering on a grant giving scheme to support women and families who were affected by Covid 19. This included coproduction, design and delivery.
- We also worked with CHEM (Covid Health Equity Manchester) and the NHS to consult on how our community was being affected by Covid-19 and supported the planning creation of the Bangladeshi Sounding Board and the Community Champions Covid Chats project. These projects were created to feedback to commissioners about the health inequality exacerbated by Covid 19.
- Ananna staff were also integral in volunteering in kind to set up the Longsight and Ardwick Mutual Aid Group which supported hundreds of vulnerable families with food, medication and essential items during the Covid 19 pandemic lockdowns.
- We also worked with our partners GM BME Network to support service users with mental health issues due to the Covid 19 pandemic.
- Our young girls group, carers group and over 50's social group continued and we directly supported our community with bereavement, digital poverty, loss of income and those who were infected with the virus.

A review of our achievements and performance: How our activities delivered public benefit.

A summary of some of the outcomes during the year included-

- Ananna supported almost 400 women this year, who are disadvantaged and/or vulnerable, to improve their life outcomes through access to better information/advocacy around housing, welfare issues, employment, volunteering, education, health and training.
- Almost 300 of the women we supported this year were directly affected by Covid 19.
- Ananna also supported over 100 local families who were isolating and vulnerable during the Covid 19 lockdowns through volunteering our time to help create and run Longsight and Ardwick Mutual Aid group.
- Ananna improved the wellbeing of almost 200 local women who partook in health sessions, social groups, and accessed one to one practical and emotional support through our mental health project. This impacted them by improving social connectedness, reducing isolation and enabling our users to learn new skills and access training to becoming more economically independent, in safe space that is encouraging and inclusive.
- We supported 100's of local families by partnering with the national organisation Turn2Us to support their targeted micro grant giving where we enabled them to award approximately £160,000.

We currently have over 30 volunteers, including board members. They help facilitate weekly activities and events during the year. This encourages women to take ownership of the organisation, whilst improving their confidence and skills.

Financial review

Total income in the year was £137,791 and total expenditure £111,717 leaving a surplus of £26,074, (2020 deficit £5,563). Restricted reserves at the year end totalled £139,580 of which £30,553 were revenue reserves and the balance capital. The Trustees met throughout the year to look at any potential financial risk, to develop (and continuously review) the strategy for fundraising as well as mitigating any risk from current funding streams coming to an end.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing account.

Reserves policy and going concern

The balance held in unrestricted reserves at 31st March 2021 was £140,699 of which £126,205 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately six months of charitable expenditure. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered. The Trustees consider, having regard to the budget for the next twelve months, that the charity is a going concern.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

Plans for Future Periods

This year we have been working to transfer our charity's assets to a CIO. We worked with an external consultant who has expertise in governance with third sector organisations. They supported us with developing long term sustainability.

Our focus of the future continues to be securing longer term sustainability. One of the mechanisms for the organisation to achieve this is by generating some income from hiring out meeting rooms to other local much needed CVS organisations. This would require developing the currently unused basement space. The space when developed would enable the organisation to potentially generate enough income to cover the basic running costs of the building. We have plans to create a project plan, bring an architect to do the plans and feasibility assessment. After which we are seeking funders who will potentially match fund for this project and to start the work imminently. We also aim to develop the community kitchen/café, which will tie in the gardening project, and will also be an income generator for us.

There are also plans to convert the crèche into a community café/kitchen.

Due to the Covid 19 pandemic, we were unable to work on site so were unable to develop our building plans as much as we hoped to.

Trustees responsibilities in relation to the financial statements

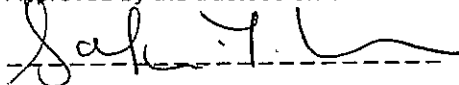
The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 15TH December 2021 and signed on their behalf by:



Dr S Islam
Chair of Trustees

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
MANCHESTER BANGLADESHI WOMEN'S PROJECT
REGISTERED CHARITY NO. 1030292**

I report on the accounts of the charity, for the Year Ended 31ST March 2021 which are set out on pages 6 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records have in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act, have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: E.L. Anderson

E.L. Anderson

Date: 15th December 2021

Community Accountancy Service Ltd
The Grange, Pilgrim Drive, Beswick,
Manchester, M11 3TQ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 31.3.21 Total Funds £	Year Ended 31.3.20 Total Funds £
INCOME FROM:					
Donations & Legacies	(2)	-	-	-	190
Charitable Income	(3)	11,040	125,819	136,859	126,135
Income from Trading Activities	(4)	878		878	3,827
Bank Interest		54		54	221
TOTAL		11,972	125,819	137,791	130,373
EXPENDITURE ON:					
Raising Funds	(5)	-	-	-	(1,548)
Charitable Activities	(6)	(37)	(111,680)	(111,717)	(134,388)
TOTAL		(37)	(111,680)	(111,717)	(135,936)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR		11,935	14,139	26,074	(5,563)
TRANSFER BETWEEN FUNDS	(14)	(45)	45	-	-
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		128,809	125,396	254,205	259,768
Total Funds Carried Forward	(14)	140,689	139,580	280,279	254,205

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible Fixed Assets	(10)	123,521	126,126
CURRENT ASSETS			
Debtors	(11)	4,186	14,335
Cash at Bank and In Hand		<u>184,206</u>	<u>149,928</u>
		188,392	164,263
LIABILITIES:			
Amounts falling due within one year	(12)	<u>(31,634)</u>	<u>(36,184)</u>
		156,758	128,079
NET CURRENT ASSETS		<u><u>280,279</u></u>	<u><u>254,205</u></u>
ACCUMULATED FUNDS			
Restricted	(14)	139,580	125,396
Unrestricted	(15)	140,699	128,809
		<u><u>280,279</u></u>	<u><u>254,205</u></u>

Approved and signed on behalf of the Trustees Management Committee

S. Sobhani

) Vice Chair
Dr S Sobhani

) Treasurer
Mrs L Choudhury

L Choudhury

Date: 15th December 2021

The notes on pages 9 to 14 form part of these accounts.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31ST MARCH 2021

8

Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net movement in funds	26,074	(5,563)
Add back depreciation	2,605	3,194
Deduct investment income	(54)	(221)
Decrease/(increase) in debtors	10,149	(5,946)
Increase/(decrease) in creditors	(4,550)	30,095
Net cash used in operating activities	34,224	21,559
Cash flows from investment activities:		
Interest	54	221
Purchase of fixed assets	-	(600)
Net cash provided by investing activities	54	(379)
Increase/(decrease) in cash and cash equivalents during the year	34,278	21,180
Cash and cash equivalents brought forward	149,928	128,748
Cash and cash equivalents carried forward	184,206	149,928

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 12 restricted funds at the year end. Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose. Further details of each fund are disclosed in note 14.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs. Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity. The allocation of support and governance costs is analysed in note 7.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 6.

(h) Debtors

Trade and other debtors are recognised at settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(i) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

10

(j) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets). Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Long Leasehold Buildings	2% on cost
Computer & Office Equipment	20% on cost
Fixtures & Equipment	20% on cost

Long leasehold land is not being depreciated on the basis it does not have a limited useful life. The charity, being a public benefit entity, does not consider that it holds the buildings as an investment.

Areas not used directly by the charity are let or hired to other public benefit organisations, specifically those offering education and charitable services, at rates that aim to cover the running costs of the facilities over time.

The fair value of any investment component cannot be measured reliably.

The building and improvements are therefore stated at cost less accumulated depreciation.

(k) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(l) Pensions

The charity has an auto enrolment pension scheme for employees. Contributions are charged against expenditure as they fall due. The charity has no liability beyond making its contributions and paying across the deductions for the employees' contributions.

(m) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(n) Independent Examiner's Remuneration

	Total 2021 £	Total 2020 £
Independent Examination	990	990
Other Financial Services	952	964

2 DONATIONS & LEGACIES	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Donations	-	-	-	190	-	190
	-	-	-	190	-	190

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Manchester City Council - Lunch Club	-	-	-	-	1,000	1,000
Our Manchester VCS	-	71,767	71,767	-	71,767	71,767
Big Lottery	-	33,623	33,623	-	42,804	42,804
BAME Holistic Mental Health Support	-	8,000	8,000	-	-	-
MCC Covid Support	10,000	-	10,000	-	-	-
Other Grants	-	977	977	-	-	-
UK Youth - Young Girls Project	-	-	-	800	-	800
Commissioned Services	500	-	500	6,370	-	6,370
Memberships	-	-	-	1,790	-	1,790
Contribution to Trips	-	-	-	1,604	-	1,604
Partnership Payments	540	11,452	11,992	-	-	-
	11,040	125,819	136,859	10,564	115,571	126,135

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

11

4 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Fundraising Events	-	-	-	1,278	-	1,278
Room Hire & Refreshments	574	-	574	1,244	-	1,244
Photocopying	-	-	-	58	-	58
Telephone Income	-	-	-	134	-	134
Other	304	-	304	1,113	-	1,113
	878	-	878	3,827	-	3,827

5 EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Employment Costs	-	-	-	652	-	652
Fundraising Costs & Donations	-	-	-	218	376	594
Website	-	-	-	302	-	302
	-	-	-	1,172	376	1,548

6 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Employment Costs	(798)	90,354	89,556	6,638	87,643	94,281
Freelance & Sessional Work	25	300	325	1,917	1,825	3,742
Travel & Subsistence	-	-	-	-	252	252
Training	-	-	-	-	2,073	2,073
Volunteer Expenses	-	-	-	-	69	69
Project Activities	-	-	-	4,380	1,217	5,597
Service User Expenses	-	590	590	-	-	-
Support Costs	810	17,520	18,330	4,946	18,566	23,512
Governance Costs	-	2,916	2,916	700	4,162	4,862
	37	111,680	111,717	18,581	115,807	134,388

7 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	General Support £	Governance £	Total 2021 £	General Support £	Governance £	Total 2020 £
Employment Costs	5,431	1,358	6,789	5,150	1,287	6,437
Premises Costs	2,964	358	3,322	3,219	358	3,577
Repairs & Maintenance	1,624	-	1,624	3,027	-	3,027
Telephone & Broadband	1,002	-	1,002	1,079	-	1,079
Print, Post & Stationery	139	-	139	28	-	28
Insurance	2,135	-	2,135	2,098	-	2,098
IT Support, Software & Minor Equipmer	1,371	-	1,371	4,716	-	4,716
Website	107	-	107	37	-	37
Payroll Costs	952	-	952	964	-	964
Depreciation	2,605	-	2,605	3,194	-	3,194
Bank Charges	-	210	210	-	88	88
Trustee Meetings & AGM Costs	-	-	-	-	179	179
Consultancy	-	-	-	-	1,960	1,960
Accountancy	-	990	990	-	990	990
	18,330	2,916	21,246	23,512	4,862	28,374

8 STAFF COSTS

	2021 £	2020 £
Wages and Salaries	93,251	96,587
Employers National Insurance	1,470	2,950
Pension Costs	1,624	1,833
	96,345	101,370

The charity considers its key management personnel comprises the trustees and the Co-ordinator.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

12

8 STAFF COSTS cont...

The total employment benefits, including employer pension contributions of the key management personnel were £12,911 (2019 £11,755). No employee has benefits in excess of £60,000 .

The average number of employees, working on a part time or sessional basis, analysed by function was:

Services	6	7
Management & Administration	1	1
	<u>7</u>	<u>8</u>

Estimated Full time Equivalent = 4

9 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid directly or indirectly out of the funds of the charity to any trustee or to any persons known to be connected with them. No reimbursement of expenses has been made or is due to be made to any of the trustees in respect of the period.

10 FIXED ASSETS

	Leasehold Land £	Leasehold Buildings £	Fixtures & Equipment £	Computer & Office Equipment £	Total £
COST					
As at 1st April 2020	57,000	112,436	5,042	4,682	179,160
Additions	-	-	-	-	-
As at 31 March 2021	<u>57,000</u>	<u>112,436</u>	<u>5,042</u>	<u>4,682</u>	<u>179,160</u>
DEPRECIATION					
As at 1st April 2020	-	44,018	5,042	3,974	53,034
Charge for year	-	2,258	-	347	2,605
As at 31 March 2021	-	<u>46,276</u>	<u>5,042</u>	<u>4,321</u>	<u>55,639</u>
NET BOOK VALUE					
As at 31 March 2021	<u>57,000</u>	<u>66,160</u>	-	<u>361</u>	<u>123,521</u>
As at 31 March 2020	<u>57,000</u>	<u>68,418</u>	-	<u>708</u>	<u>126,126</u>

11 DEBTORS

	2021 £	2020 £
Other Debtors	2,231	12,296
Prepayments	1,955	2,039
	<u>4,186</u>	<u>14,335</u>
Restricted Funds	1,955	12,748
Unrestricted Funds	2,231	1,587
	<u>4,186</u>	<u>14,335</u>

12 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other Creditors	743	225
Bank Current Account	-	243
Deferred Income	23,350	34,197
Other Taxes & Social Security Costs	1,482	-
Third Party Grants Held	5,000	-
Accruals	1,049	1,519
	<u>31,634</u>	<u>36,184</u>
Restricted Funds	29,842	35,941
Unrestricted Funds	1,792	243
	<u>31,634</u>	<u>36,184</u>

Third Party Grants are being held on behalf of _____

13 DEFERRED INCOME

	2021 £	2020 £
Deferred income comprises grants and commissioned services in advance		
Balance brought forward	34,197	2,778
Released in Year	(34,197)	(2,778)
Deferred in Year	23,350	34,197
Balance as carried forward	<u>23,350</u>	<u>34,197</u>

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

13

14 MOVEMENT IN FUNDS OF THE CHARITY

	Balance 1 April 2020	Incoming	Transfers	Outgoing	Balance 31 March 2021
	£	£	£	£	£
Restricted Funds:					
Manchester City Council - Lunch Group	752	-	-	-	752
BAME Holistic Mental Health Support	-	8,000	-	(5,468)	2,532
Our Manchester VCS	12,613	71,767	-	(64,366)	20,014
Big Lottery	115	33,623	-	(33,738)	-
Gr Mcr NHS Foundation Trust	1,095	-	-	-	1,095
Small Grants	-	977	45	(1,022)	-
Partnership Payments - First 100 Days	-	11,452	-	(5,292)	6,160
	14,575	125,819	45	(109,886)	30,553
Restricted Capital Funds:					
National Lottery	16,076	-	-	(554)	15,522
Tudor Trust	8,700	-	-	(300)	8,400
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,463	-	-	(154)	4,309
Lankelley Foundation	4,754	-	-	(164)	4,590
Children In Need	14,720	-	-	(460)	14,260
Manchester City Council- CAS-H	2,235	-	-	(71)	2,164
Awards for All	2,873	-	-	(91)	2,782
	110,821	-	-	(1,794)	109,027
TOTAL	125,396	125,819	45	(111,680)	139,580
Unrestricted Funds:					
Designated Funds - Covid adaptations & building maintenance	16,437	-	-	-	16,437
Designated Funds - development of cellar	60,000	-	-	-	60,000
General	37,263	11,972	571	(37)	49,769
Unrestricted Capital Funds	15,109	-	(616)	-	14,493
TOTAL	128,809	11,972	571	(37)	140,699
	254,205	137,791	-	(111,717)	280,279
Previous Year:					
	Balance 1 April 2019	Incoming	Transfers	Outgoing	Balance 31 March 2020
	£	£	£	£	£
Restricted Funds:					
Manchester City Council - Main	-	1,000	-	(248)	752
Our Manchester VCS	7,642	71,767	-	(66,796)	12,613
Big Lottery	3,636	42,804	-	(46,325)	115
Gr Mcr NHS Foundation Trust	1,095	-	-	-	1,095
Donations - Macmillan	-	376	-	(376)	-
	12,373	115,947	-	(113,745)	14,575
Restricted Capital Funds:					
National Lottery	16,630	-	-	(554)	16,076
Tudor Trust	9,000	-	-	(300)	8,700
English Partnership-Land	57,000	-	-	-	57,000
English Partnership-Building	4,617	-	-	(154)	4,463
Lankelley Foundation	4,918	-	-	(164)	4,754
Children In Need	15,180	-	-	(460)	14,720
Manchester City Council- CAS-H	2,306	-	-	(71)	2,235
Awards for All	2,964	-	-	(91)	2,873
Greater Manchester Police	644	-	-	(644)	-
	113,259	-	-	(2,438)	110,821
TOTAL	125,632	115,947	-	(116,183)	125,396
Unrestricted Funds:					
Designated Funds - Covid adaptations & building main	8,547	-	8,000	(110)	16,437
Designated Funds - development of cellar	60,000	-	-	-	60,000
Designated Funds - organisational development	-	-	4,998	(4,998)	-
General	50,128	14,428	(12,998)	(14,293)	37,263
Unrestricted Capital Funds	15,461	-	-	(352)	15,109
	134,136	14,426	-	(19,753)	128,809
TOTAL	259,768	130,373	-	(135,936)	254,205

MANCHESTER BANGLADESHI WOMEN'S PROJECT

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

14

14 MOVEMENT IN FUNDS OF THE CHARITY cont....

Details re funds:

Restricted Funds:

Our Manchester VCS

Big Lottery

Gr Mcr NHS Foundation Trust

Restricted Capital Funds:

National Lottery - grant towards the purchase of premises for the project.

Tudor Trust - grant towards the purchase of premises for the project.

English Partnerships - grant towards the cost of construction work.

Lankelley Foundation - part of the grant was used for leasehold refurbishments.

Children In Need - towards extension of the creche.

Manchester City Council- CAS-H - towards replacing windows

Awards for All

- towards hinges, back wall, fire alarm etc. The balance carried forward is the book value of assets still to be depreciated.

Greater Manchester Police

- towards equipment

The outgoing charge represents depreciation on capital assets.

Designated Funds:

The reserves are towards non-routine premises costs and a fund to be used to develop the cellar..

Contribution Towards:

- general running costs of the charity.

- towards the Maya project

- towards a wellbeing and gardening project

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2021 Total £	Fixed Assets £	Net Current Assets £	2020 Total £
RESTRICTED FUNDS:	-	30,553	30,553	-	14,575	14,575
	-	30,553	30,553	-	14,575	14,575
RESTRICTED FUNDS (CAPITAL):	109,027	-	109,027	110,821	-	110,821
UNRESTRICTED FUNDS:						
General	14,494	49,768	64,262	15,305	37,087	52,372
Designated		76,437	76,437	-	78,437	78,437
	14,494	128,205	140,699	15,305	113,504	128,809
TOTAL FUNDS	123,521	156,758	280,279	126,126	128,079	254,205

16 GOING CONCERN

The charity's main source of income is grant funding and rental income. The trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently, the accounts do not include any adjustments that would be necessary if the funding income should cease.

17 POST BALANCE SHEET EVENTS

The Trustees do not consider that there have been any events since the balance sheet date that significantly impact on the financial statements as presented.

Covid - the charity are continuing to operate to support the community through online and socially distanced support and are planning to make adaptations to the building to increase the Covid safety for staff and clients.

18 FINANCIAL INSTRUMENTS

Financial instruments comprise bank accounts.

Bank Current Account

	2021 Total £	2020 Total £
Bank Current Account	-	243
	-	243

The bank current account has a sweep function whereby funds are transferred from a deposit account on a daily basis. At any point in time cheques issued may not have been presented resulting in an overdrawn balance when a reconciliation is performed, as the sweep is only activated when a transaction is cleared.

MANCHESTER BANGLADESHI WOMEN'S PROJECT

TRADITIONAL INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 MARCH 2021 (for management purposes only)

15

	2021		2020	
	£	£	£	£
<i>Income:</i>				
Grants and Contracts:				
Manchester City Council - lunch group	-		1,000	
Our Manchester VCS	71,767		71,767	
Big Lottery	33,823		42,804	
BAME Holistic Mental Health Support	8,000		-	
MCC Covid Support	10,000		-	
Other	977		-	
UK Youth - Young Girls Project	-	124,367	800	116,371
Commissioned Services		500		6,370
Partnership Payments		11,992		-
Bank Interest		54		221
Donations		-		190
Fundraising & Sponsorship		-		1,278
Room Hire		574		1,244
Sundry Income		304		1,305
Memberships & Trips		-		3,394
		<u>137,791</u>	<u>800</u>	<u>130,373</u>
<i>Expenditure:</i>				
Employment Costs	96,345		101,370	
Training	-		2,073	
Freelance & Seasonal Work	325		3,742	
Volunteer Expenses	-		69	
Premises Costs	3,322		3,577	
Repairs & Maintenance	1,624		3,027	
Project Activities & Events	-		5,597	
Service User Expenses	590		-	
Fundraising Costs	-		594	
Travel & Subsistence	-		252	
Telephone & Broadband	1,002		1,079	
Printing, Postage & Stationery	139		28	
Insurance	2,135		2,098	
Accountancy	990		990	
Trustee Meetings & AGM Costs	-		179	
IT Support, Software & Minor Equipment	1,371		4,716	
Website	107		339	
Bank Charges	210		88	
Consultancy	-		1,960	
Payroll Costs	952		964	
Depreciation	2,605		3,194	
		<u>111,717</u>	<u>135,936</u>	
Surplus / (Deficit) for the Year		<u>26,074</u>	<u>(5,563)</u>	