

**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 31<sup>st</sup> March 2025

The trustees present their annual report and financial statements of the charity for the year ended 31<sup>st</sup> 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 26<sup>TH</sup> June 1993 and registered on 14<sup>th</sup> 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 31<sup>st</sup> 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 19<sup>th</sup> October 2025 and signed on their behalf by:

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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 31<sup>st</sup> 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.

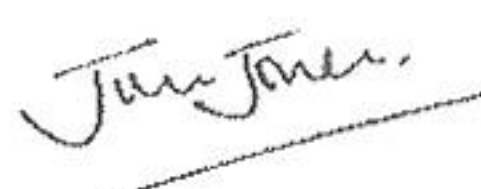
**Independent Examiner's Statement**

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: 19<sup>th</sup> October 2025

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



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 £
<b>INCOME FROM:</b>					
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
<b>TOTAL</b>		<b>28,642</b>	<b>132,674</b>	<b>161,316</b>	<b>208,714</b>
<b>EXPENDITURE ON:</b>					
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)
<b>TOTAL</b>		<b>(14,303)</b>	<b>(172,290)</b>	<b>(186,593)</b>	<b>(158,816)</b>
<b>NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR</b>		<b>14,339</b>	<b>(39,616)</b>	<b>(25,277)</b>	<b>49,898</b>
<b>TRANSFER BETWEEN FUNDS</b>	(14)	-	-	-	-
<b>RECONCILIATION OF FUNDS</b>					
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

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## BALANCE SHEET AS AT 31 MARCH 2025

	Notes	2025 £	2024 £
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	(10)	114,129	116,387
<b>CURRENT ASSETS</b>			
Debtors	(11)	2,533	4,809
Cash at Bank and in Hand		<u>287,665</u>	<u>313,349</u>
		290,198	318,158
<b>LIABILITIES:</b>			
Amounts falling due within one year	(12)	<u>(7,116)</u>	<u>(12,057)</u>
		283,082	306,101
<b>NET CURRENT ASSETS</b>		<u>397,211</u>	<u>422,488</u>
<b>ACCUMULATED FUNDS</b>			
Restricted	(14)	134,616	174,232
Unrestricted	(14)	262,595	248,256
		<u>397,211</u>	<u>422,488</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)
<b>Net cash used in operating activities</b>	<b>(29,711)</b>	<b>35,983</b>
<b>Cash flows from investment activities:</b>		
Interest	4,027	3,703
<b>Net cash provided by investing activities</b>	<b>4,027</b>	<b>3,703</b>
Increase/(decrease) in cash and cash equivalents during the year	(25,684)	39,686
Cash and cash equivalents brought forward	313,349	273,663
<b>Cash and cash equivalents carried forward</b>	<b>287,665</b>	<b>313,349</b>



**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 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 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
	<b>19,555</b>	<b>130,444</b>	<b>149,999</b>	<b>19,036</b>	<b>180,123</b>	<b>199,159</b>



# 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	-	-	-
	<b>4,956</b>	<b>-</b>	<b>4,956</b>	<b>4,199</b>	<b>-</b>	<b>4,199</b>

## 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
	<b>1,348</b>	<b>379</b>	<b>1,727</b>	<b>903</b>	<b>292</b>	<b>1,195</b>

## 5 GRANTS MADE

Cost of Living Grants (61 )	-	44,700	44,700	-	18,300	18,300
	<b>-</b>	<b>44,700</b>	<b>44,700</b>	<b>-</b>	<b>18,300</b>	<b>18,300</b>

## 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
	<b>12,955</b>	<b>127,211</b>	<b>140,166</b>	<b>9,787</b>	<b>129,534</b>	<b>139,321</b>

## 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
	<b>23,529</b>	<b>7,315</b>	<b>30,844</b>	<b>22,238</b>	<b>6,284</b>	<b>28,522</b>



# 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 £
<b>COST</b>					
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>
<b>DEPRECIATION</b>					
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>
<b>NET BOOK VALUE</b>					
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 £
<b>Restricted Funds:</b>					
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
<b>Restricted Capital Funds:</b>					
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
<b>TOTAL</b>	174,232	132,674	-	(172,290)	134,616
<b>Unrestricted Funds:</b>					
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
<b>TOTAL</b>	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...

#### Previous Year:

	Balance 1 April 2023 £	Incoming £	Transfers £	Outgoing £	Balance 31 March 2024 £
<b>Restricted Funds:</b>					
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
<b>Restricted Capital Funds:</b>					
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
<b>TOTAL</b>	142,235	180,123	-	(148,126)	174,232
<b>Unrestricted Funds:</b>					
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
<b>TOTAL</b>	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
<b>TOTAL FUNDS</b>	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>