

BENGALI WORKERS ASSOCIATION

England & Wales · Charity number 1039551

Details

Status Registered

Legal form Charitable company

Company number [02903924](#)

Registered 1994-07-21

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

Contact

Address Surma Community Centre
1 Robert Street
London
NW1 3JU

Phone 02073887313

Website www.bwa-surma.org

Activities

Objects: A)TO ADVANCE EDUCATION WITHIN THE LONDON BOROUGH OF CAMDEN B)TO RELIEVE POVERTY AMONGST THE INHABITANTS OF CAMDEN C)TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURETIME OCCUPATION TO IMPROVE CONDITIONS OF LIFE FOR LOCAL PEOPLE

Activities: - GENERALIST WELFARE ADVICE- SPECIALIST ADVICE ON HOUSING, IMMIGRATION, FINANCE & WELFARE RIGHTS- INFORMATION, ADVICE & GUIDANCE ON EMPLOYMENT, ENTERPRISE, EDUCATION & TRAINING- OLDER PEOPLES SERVICES INCLUDING CRITICAL & SUBSTANTIAL NEEDS- COMMUNITY DEVELOPMENT & ENGAGEMENT (PARENTAL, FAMILY & COMMUNITY INVOLVEMENT)- GENERIC & OUTCOME FOCUSED YOUTH WORK- LUNCHEON CLUB & COMMUNITY CAFE

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** LONDON BOROUGH OF CAMDEN
- Camden

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£170,960	£164,725	-	-
2024-03-31	£155,154	£169,945	-	-
2023-03-31	£170,183	£179,428	-	-
2022-03-31	£89,802	£232,923	-	-
2021-03-31	£338,054	£195,833	-	-

Trustees

Name	Role	Appointed
Salik Miah	Chair	2021-08-23
Mirza Mofazzul Hussain		2022-01-22
Mostafizur Rahman Tarafder		2022-01-22
Omar Faruk		2024-08-17
Rukban Nessa Rouf		2024-08-17
Sheik Salaur Rahman		2024-08-17

BENGALI WORKERS ASSOCIATION

England & Wales - Charity number 1039551

Accounts

REGISTERED COMPANY NUMBER: 02903924 (England and Wales)
REGISTERED CHARITY NUMBER: 1039551

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
BENGALI WORKERS ASSOCIATION

Contents of the Financial Statements
for the Year Ended 31 March 2025

	Page
Report of the Trustees	1 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11 to 12
Notes to the Financial Statements	13 to 18
Detailed Statement of Financial Activities	19 to 20

Report of the Trustees
for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and Core Strengths

We have three key strengths inclusive of:

1. The delivery of an interrelated holistic, tailor-made service, taking into account the specific issues and barriers each client faces in obtaining a stable socio-economic position within their community.

To that end, we offer every client:

a. An open, confidential service that begins with an informal assessment of all their needs and worries: this approach is particularly important for those clients accessing our services for the first time to ensure we understand and can see the complete - as opposed to a partial - picture of each client's needs.

b. Access to bilingual staff to better identify deeper issues such as literacy, numeracy and skills issues. Most of our staff and volunteers are bilingual and hold excellent credentials / track records in their field of work. The fact that most of our staff and volunteers stem from the same socio-economic background as our clients, enables us to hold a deeper understanding of difficulties and barriers they face, and tailor and deliver programmes which take into account each client groups' needs.

c. Tailored sessions with expert Advisors according to their needs. Our General Advice team works in conjunction with our Employment & Training, Older People's and Youth Teams to flag up any specific issues which need to be addressed by clients coming to us for support.

2. A reputation and a network that precedes us.

With work spanning over four decades, we have had the privilege of having worked with members of local families across generations. Local people - and especially those that refrain from approaching mainstream organisations - trust our work, services and staff, which means that simply through word of mouth alone, we are able to access the hardest-to-reach, most isolated and often 'invisible' sections of our local community. We have links with many local organisations, ranging from primary schools to GP surgeries to local council teams to other key advice and service-led agencies, corporate as well as local businesses, both mainstream and small. From engagement stage to service delivery, it is our ability to be as accessible and as visibly present as we can that forges one of the core foundations of our clients' trust being placed in us.

3. Creating living examples of our works .

One of the reasons we continue to experience a high demand for our programmes is because those who would not normally approach organisations themselves for help, are motivated to do so by directly seeing for themselves the positive impact our work has had on a friend, relative or neighbour who has used our services. Our client-based satisfaction surveys consistently highlight a high number of self-referrals resultant of recommendations made by friends, neighbours or family members who have felt the benefits of our advice service, young people's service, older people's service and training & employment support programmes.

OBJECTIVES AND ACTIVITIES

Public benefit

We have always, and will continue to, take out responsibilities of ensuring that our charitable activities contribute significantly to the lives of those we work with and specifically within the local areas in which those activities are undertaken.

We have referred to the guidance provided by the Charity Commission on public benefit, and all our charitable activities are directed towards having a lifelong impact in our area of benefit and service users alike and these activities are undertaken to further our charitable purposes for the public benefit. In particular the Board of Trustees consider how our services will contribute to these aims and objectives in planning our future services.

ACHIEVEMENT AND PERFORMANCE

Overview

The Bengali Workers' Association is one of the largest ethnic minority organizations in Camden providing services for people of all races in Camden and it is based in well located area in Camden. It is readily accessible for people living in Camden. There are good public transport link including bus, underground and British rail (Euston and Kings Cross). There is a large Bangladeshi community in Camden and the significant number of Bangladeshi residents are regularly using our services along with people of other communities (Chinese, Somali and Afro-Caribbean). During the pandemic we were providing services for people across Camden because the pandemic impacted upon the lives of elderly and vulnerable people. The COVID 19 has led to a dramatic loss of human life and presents an unprecedented challenge to public health, food and world of work. The economics and social disruption caused by the pandemic was devastating; people were at risk of falling into extreme poverty. During the pandemic, the BWA was distributing hot meals to the vulnerable and elderly people every week until the lockdown was fully withdrawn. We were also providing food parcels to children and families who were in need. Despite the pandemic we were able to secure funding to provide door to door service for the vulnerable people. The service included visiting vulnerable people every day, befriending with them, helping them with benefits, housing, contacting their GP, carrying out shopping, guiding, and advising to stay safe from COVID. The vulnerable people benefited from the services enormously. In doing these we were assisted by the board members, volunteers, staff and councillors from Camden council. We were also working in partnership with Fitzrovia Neighbourhood Centre, Hopscotch Centre, Camden council and we were providing hot meals to 400 to 600 people every week until the lockdown was fully lifted. Our staff and board members were actively involved in several key partnerships, funding bids including Big lottery funding, Edward Harvest, City Bridge and so forth. The aim of these services were to make them feel connected and supported during the pandemic. In addition to these, the BWA was providing food parcels to the families with children suffering financial hardship impacting upon the wellbeing of children. We have applied for funding to set up a family support services to assist vulnerable families. The aim of the project will be to reduce the hardship, maximise their income and reduce the involvement of social services. We are in the process of submitting more funding applications to provide services for children, young people, education and training for unemployed people, welfare rights services, and homework club for school age children.

Since 2022 till now we have secured fundings from various funding streams including City Bridge, HS2 and Garfield and we are now successfully running a full-time Day-Care Services for vulnerable people aged 55 and over for five days a week. The people who use our services are suffering loneliness, isolation, mental and physical health problems and we are providing holistic services including welfare benefits, health advice, healthy eating, cooking, exercise, arts and crafts, yoga, and so forth day trip and summer trips. In addition to this we provide community lunch every week for people of all ages who are in low income. The aim of our services is to enable people to enhance their life chances, reduce isolation, loneliness, and lead healthy life. .

Advice Services

The level of demand for welfare advice has always been high and is likely to continue. The impact of welfare reform has begun to impact local communities in all areas of life - including housing benefits and tax credits. It is therefore no surprise that a significant majority of enquiries concern welfare advice and income maximisation. The main areas of our advice works are comprised of the following areas:

- " Welfare Benefits.
- " Housing.
- " Debt & Money Matters.
- " Financial Inclusion.
- " Health and welfare.
- " Immigration.

We have submitted funding applications to continue to provide these services. Currently, we are providing these services in partnership with Hopscotch Asina Centre and Age UK Camden.

Skills & Employment Services

We aim to meet the priorities and needs of each of our clients approaching us both directly and indirectly for advice and/or employment, skills or training needs through our integrated advice and training teams.

The outcomes of our work in this area consistently highlight the need for all clients - especially those with low confidence and skills levels - to undergo and receive a holistic approach to enable them to:

- a. move from a status of benefit dependency (the benefit-trap mindset) to being engaged in skills development.
- b. move into - and stay - in newly acquired employment, voluntary or enhanced economic engagement roles.

To that end, each client approaching our services who have a clearly defined need or desire to move into competitive jobs market undergoes. These services vital as this helps people get back to employment and we are making effort to secure funding to provide this service.

Health & Well-Being Programme

Access to a safe, affordable space to come and just "be", make friends, maybe even learn something new, is crucial to enhancing the daily lives of individuals, and crucial for enabling greater understanding between communities. Ongoing funding cuts to such services across the borough makes it even more crucial that we continue to deliver such activities wherever possible.

Our health and wellbeing programmes have one key aim: to break down the walls of isolation and cultural segregation that all too easily forms around already secluded groups of our local communities. And through the two arms of food and healthy lifestyles, we hope to continue fulfilling this aim.

i. Luncheon Club for the Elderly

"I've made friends here and 2 get to enjoy 2 hot meal every week! It's the thing I look forward to most in my week."

Over this past year, we have continued to deliver twice weekly Luncheon Clubs for the benefit of our elder communities across Camden. This is currently run as an independent business model, subsidised through sales to wider consumers. This is crucial in sustaining the service to enable local, elderly, socially excluded individuals to meet for lunch and discussions, activities or games.

For many of those in attendance, these luncheon clubs constitute their only weekly social interaction activity. There is increasing demand for such projects as evidenced by the continuing increases in the number of older women and men approaching us to take part in such projects.

ii. Older People's Service

Our Older People's Project supported 84 people, some of whom are 'elderly old', with menus of healthy living and wellbeing activities, including exercises, IT classes, crafts, inter-generational contact with our youth service and, very importantly, social contact combating isolation.

Our Older People's Project provides social and health activities in conjunction with an outreach service, working with an average of over 40 people each week. The service provides crucial support to Bangladeshi men and women experiencing mental ill health and social isolation through a range of weekly group sessions.

These services have made significant difference to the lives of people in the community, notably older people and their carers - promoting independence and wellbeing, and providing personal care and respite to carers. Further, we have been evolving our Older People's Project to meet changing local and national agendas, through the 'personalisation' agenda, meaning access to our service is now across different ethnic groups and not just Bangladeshi's.

Report of the Trustees
for the Year Ended 31 March 2025

Young People's Services

Our Young People's Services successfully communicates the complex, non-linear, journey many young people go on as they move from being unengaged to becoming fully equipped for adulthood. As they progress, young people go through 4 phases where; young people Get involved (social engagement), Grow and learn (social learning), Give back (social action) and Gain independence (social leadership).

During the course of the year, the young people we worked with became more self-aware, receptive, confident, resilient, motivated, responsible, and better at communicating. This is crucial, as building these emotional and social capabilities enables young people to form positive relationship with peers; learn from and build trust with supportive role models and caring adults; challenge themselves and step outside of their comfort zone; broaden horizons and raise aspirations, and achieve things they might not have previously thought possible.

Our Youth Service works with young people aged 6-19 in activities and opportunities developing learning, life skills and raising aspirations, acting as a local youth hub. Over 200 young people took part in our youth service activities during the year with thrice weekly group sessions ranging from dance, boxing and other sports, IT and arts projects to one to one support including careers advice and homework club.

We also provide after school club service for our school age children. The after-school club will provide an opportunity for children to develop social skills and to engage in constructive activities

LOCAL PARTNERSHIP AND PROJECT WORK

We work in consultation and partnership with the local community and statutory and voluntary agencies in developing our programmes and responding to emerging need and new initiatives.

We are widely involved in collaborative and partnership work and developed further opportunities by being actively involved in new initiatives both locally and Camden wide. Partnership working benefits our users as it identifies need and gaps in provision, prevents duplication of services and enables accurate referral and information to and from partnership organisations. It enables access to funding streams and increases our effectiveness and resilience through joint provision of services and the exchange of good practice, policies and information.

We act as a strategic organisation working with partners across the sector as well as statutory providers to enable members of the community to engage with service providers and to enable those providers to adapt services to better meet the needs of the community. We provide ideas and input into discussions and consultations on policy matters. Staff and trustees attend a range of internal and external meetings to help set the direction of the organisation and to share best practice and ideas. Our status as Camden Council's Strategic Partner in the South West Zone places us in a key role in making community connections with other VCS organisations in the area.

With our roots in community activism, we have evolved into a well-known and locally respected 'community anchor'. We are immensely proud that the Surma Community Centre is a venue that provides for a wide range of social, cultural and community events, and now increasingly, support a more diverse range of service users, reflecting the changing demographics of the local community within which we are rooted.

FINANCIAL REVIEW

Since we were elected as board of directors, we inherited deficit of £42k. We are now in a stronger position financially compared to the past. There was no lease of the building when we took over from the previous management. Since we took over, we secured a 15year lease from the council.

The charity aims to develop a diverse funding base for its activities. While Camden council remains our source of funding, we continue to attract funding for various projects from a wide range of other sources - charitable trusts, private companies, donations and the community centre's own income generating activities.

Throughout the year, the Directors reviewed quarterly management accounts and control was also exercised by senior staff and the Treasurer in line with the Charity's Financial Management Policy.

Report of the Trustees
for the Year Ended 31 March 2025

PLANNING FOR THE FUTURE

Subject to satisfactory funding arrangements we intend to continue facilitating activities outlined as above over the forthcoming year.

Our future development aims include:

- i. Strengthening the Surma Community Centre as a community hub by maintaining and/or increasing the capacity of existing services.
- ii. Adding other provisions and developing further projects to meet the identified needs of the local community thus further enhancing community cohesion.
- iii. Increasing the level of volunteer engagement in service delivery arms.
- iv. Adopting a more holistic approach to clients to identify and tackle underlying needs.
- v. Further developing an all-round holistic employability support service.
- vi. Agreeing a model for the re-development of the Surma Centre as an exemplar community hub model which espouses joint working through co-location of services.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

Organisational structure

Bengali Workers' Association is managed by a voluntary Board of Trustees and operates from the Surma Community Centre. Established in 1976, it is a successful, vibrant community facility and resource providing a safe and welcoming hub for the wider community.

The Surma Community Centre exists to improve the quality of life for local people by offering excellent services which provide a range of educational, employment, healthy lifestyle, recreational, cultural and social opportunities. In addition, it provides information, advice and guidance to users on a wide range of matters and signposts them to the appropriate point for specialist advice. It is a place people from diverse backgrounds come to socialise, learn and develop.

The Board are responsible for setting general policy, finalising and approving the annual plan and budget, monitoring the charity and taking major decisions about the strategic direction of the charity and any capital expenditure.

Management

The Board employ a chief officer who manages the day to day administration of the charity, ensures the Trustees are fully informed of key changes in legislation and good practice and ensures adherence to all legal and financial requirements. The chief officer leads on strategy & sustainability, business & partnership development and co-ordinates fundraising initiatives. The remaining staff are employed to manage and develop particular service areas or have specific administration or premises-related responsibilities.

Report of the Trustees
for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Appointment, Induction & Training of Trustees

The Board of Trustees are selected at the AGM, or co-opted during the year, in accordance with the Memorandum and Articles of Association. Invitations for nominations of trustees are sent out prior to the AGM, requesting a personal statement summarising skills and reasons for being nominated as a Trustee. When considering the selection or co-option of trustees, the Board has regard for the diversity of skills needed, and that legal requirements under Charity and Company Law are met.

New trustee's induction includes detailed information on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. Each trustee is invited for a tour of the buildings to be introduced to the staff and functions of the charity as part of their induction. The functions of the board and its decision-making processes are also explained, as are their individual roles, responsibilities and legal obligations under both charity and company law. Each Trustee has clear responsibilities, are expected to attend all Trustee meetings and are often given a particular role.

Trustees are encouraged to attend appropriate external and internal training events where these will facilitate the undertaking of their role. Familiarisation on legal obligations takes place throughout the year as and when needed, and staff produce written reports and occasional presentations. There is usually a Forward Strategy and Business Review workshop during the year, to enable Trustees to review the strategic direction of the charity, and re-affirm key priorities. Trustees are invited and encouraged to attend Camden consultation events and to represent the charity at key off-site functions, locally and borough-wide.

Risk management

We continue to assess, review, monitor and plan for all risks which the organisation may face, now or in the future. Our Risk Management Strategy comprises a risk register of all aspects of the organisation and its activities, and for each project we undertake, outlining possible risks which may occur, procedures to mitigate the risks identified, and regular reassessments both of the risks already outlined on the register and of projects and activities for potential new risks. All new projects and activities developed and run by the organisation undergo a risk assessment before they begin. This process has heightened awareness to the potential risks faced and will assist with the development of robust contingency plans. These procedures are periodically reviewed by the Board to ensure that they continue to address the needs of the Charity.

Internal financial control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Significant external risks to funding have also led to the development of a strategic plan which allows for the diversification of the Charity's funding and activities.

The charity makes little use of financial instruments other than an operational bank account so its exposure to price risk, credit risk, liquidity risk and cash flow risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

We are grateful to our funders including Big lottery, City Bridge, Edward Harvest and Camden Council for providing funds to help our local residents. We are also thankful to our staff, volunteers, partner organisations, friends for their assistance during the pandemic , helping us distributing hot meals to the vulnerable people, children and families.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

02903924 (England and Wales)

Registered Charity number

1039551

Registered office

SURMA COMMUNITY CENTRE
1 ROBERT STREET
LONDON
NW1 3JU

BENGALI WORKERS ASSOCIATION

Report of the Trustees for the Year Ended 31 March 2025

Trustees

Mohammed Omar Faruk (appointed 17.8.24)
Salik Miah Chair
Jamal Ahmed (resigned 17.8.24)
Abdul Muhith (resigned 17.8.24)
Hena Begum (resigned 17.8.24)
Jalal Ahmed (resigned 17.8.24)
Muhammad Khurshed Alam (resigned 17.8.24)
Mirza Mofozzul Hussain
Mustafizur Tarafder
Salaur Rahman
Nazul Islam (resigned 17.8.24)
Rukban Nessa Rouf
Joynal Uddin Co-opted (resigned 17.8.24)
Emdad Rahman (resigned 17.8.24)
Mohammed Milan Co-opted (resigned 17.8.24)
Munzerin Rashid (resigned 17.8.24)

Independent Examiner

ACN Accountants
Chartered Certified Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

Website

www.bwa-surma.org

Bankers

NatWest
250 Bishopsgate
London
EC2M 4AA

Approved by order of the board of trustees on 3 February 2026 and signed on its behalf by:

Salik Miah - Trustee

Independent examiner's report to the trustees of BENGALI WORKERS ASSOCIATION ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Anwar Faruque Chowdhury FCCA

ACN Accountants
Chartered Certified Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

3 February 2026

BENGALI WORKERS ASSOCIATION

Statement of Financial Activities for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		31,454	139,506	170,960	154,954
Investment income	2	-	-	-	200
Total		<u>31,454</u>	<u>139,506</u>	<u>170,960</u>	<u>155,154</u>
EXPENDITURE ON					
Charitable activities					
Premises Cost		-	15,869	15,869	-
Luncheon Club		1,613	-	1,613	2,445
Older People's Project		-	35,160	35,160	49,944
Trips and Community Activities		1,110	-	1,110	660
LBC SPF Neighbourhoods		-	24,134	24,134	42,000
Venue Hire		22,496	-	22,496	17,500
Camden Giving		-	24,000	24,000	3,000
City Bridge Trust		-	-	-	18,830
Together for London Fund		-	10,058	10,058	10,000
BWA Equity Fund		-	-	-	5,000
CIL FUND		-	30,285	30,285	-
Other		-	-	-	20,566
Total		<u>25,219</u>	<u>139,506</u>	<u>164,725</u>	<u>169,945</u>
NET INCOME/(EXPENDITURE)		6,235	-	6,235	(14,791)
RECONCILIATION OF FUNDS					
Total funds brought forward		16,953	-	16,953	31,744
TOTAL FUNDS CARRIED FORWARD		<u><u>23,188</u></u>	<u><u>-</u></u>	<u><u>23,188</u></u>	<u><u>16,953</u></u>

The notes form part of these financial statements

BENGALI WORKERS ASSOCIATION

Balance Sheet 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	7	2	-	2	2
CURRENT ASSETS					
Cash at bank		26,686	-	26,686	20,451
CREDITORS					
Amounts falling due within one year	8	(3,500)	-	(3,500)	(3,500)
NET CURRENT ASSETS		<u>23,186</u>	<u>-</u>	<u>23,186</u>	<u>16,951</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>23,188</u>	<u>-</u>	<u>23,188</u>	<u>16,953</u>
NET ASSETS		<u>23,188</u>	<u>-</u>	<u>23,188</u>	<u>16,953</u>
FUNDS	9				
Unrestricted funds:					
General fund				16,953	16,953
Venue Hire				6,235	-
				<u>23,188</u>	<u>16,953</u>
TOTAL FUNDS				<u>23,188</u>	<u>16,953</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

BENGALI WORKERS ASSOCIATION

Balance Sheet - continued

31 March 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 3 February 2026 and were signed on its behalf by:

Salik Miah - Trustee

Notes to the Financial Statements
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and fittings	- 25% on cost
Computer equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

2. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	-	200
	<u> </u>	<u> </u>

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Other operating leases	28,851	28,850
	<u> </u>	<u> </u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Admin	1	1
Operation	1	2
	<u> </u>	<u> </u>
	2	3
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	26,275	128,679	154,954
Investment income	200	-	200
Total	<u>26,475</u>	<u>128,679</u>	<u>155,154</u>
EXPENDITURE ON			
Charitable activities			
Luncheon Club	2,445	-	2,445
Older People's Project	95	49,849	49,944
Trips and Community Activities	660	-	660
LBC SPF Neighbourhoods	-	42,000	42,000
Venue Hire	17,500	-	17,500
Camden Giving	-	3,000	3,000
City Bridge Trust	-	18,830	18,830
Together for London Fund	-	10,000	10,000

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
BWA Equity Fund	-	5,000	5,000
Other	20,566	-	20,566
Total	41,266	128,679	169,945
NET INCOME/(EXPENDITURE)	(14,791)	-	(14,791)
RECONCILIATION OF FUNDS			
Total funds brought forward	31,744	-	31,744
TOTAL FUNDS CARRIED FORWARD	16,953	-	16,953

7. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2024 and 31 March 2025	22,679	440	22,649	45,768
DEPRECIATION				
At 1 April 2024 and 31 March 2025	22,678	440	22,648	45,766
NET BOOK VALUE				
At 31 March 2025	1	-	1	2
At 31 March 2024	1	-	1	2

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Accrued expenses	3,500	3,500

9. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	16,953	-	16,953
Venue Hire	-	6,235	6,235
	16,953	6,235	23,188
TOTAL FUNDS	16,953	6,235	23,188

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Venue Hire	28,731	(22,496)	6,235
Trips and Community Events	1,110	(1,110)	-
Luncheon Club	1,613	(1,613)	-
	31,454	(25,219)	6,235
Restricted funds			
Older People's Project	35,160	(35,160)	-
LBC SPF Neighbourhoods	40,002	(40,002)	-
Camden Giving	24,001	(24,001)	-
Together for London Fund	10,058	(10,058)	-
CIL FUND	30,285	(30,285)	-
	139,506	(139,506)	-
TOTAL FUNDS			
	170,960	(164,725)	6,235

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	31,744	(14,791)	16,953
TOTAL FUNDS			
	31,744	(14,791)	16,953

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	5,870	(20,661)	(14,791)
Venue Hire	17,500	(17,500)	-
Trips and Community Events	660	(660)	-
Luncheon Club	2,445	(2,445)	-
	26,475	(41,266)	(14,791)
Restricted funds			
Older People's Project	49,849	(49,849)	-
LBC SPF Neighbourhoods	42,000	(42,000)	-
Camden Giving	3,000	(3,000)	-
City Bridge Trust	18,830	(18,830)	-
Together for London Fund	10,000	(10,000)	-
BWA Equity Fund	5,000	(5,000)	-
	128,679	(128,679)	-
TOTAL FUNDS			
	155,154	(169,945)	(14,791)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	31,744	(14,791)	16,953
Venue Hire	-	6,235	6,235
	31,744	(8,556)	23,188
TOTAL FUNDS			
	31,744	(8,556)	23,188

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	5,870	(20,661)	(14,791)
Venue Hire	46,231	(39,996)	6,235
Trips and Community Events	1,770	(1,770)	-
Luncheon Club	4,058	(4,058)	-
	57,929	(66,485)	(8,556)
Restricted funds			
Older People's Project	85,009	(85,009)	-
LBC SPF Neighbourhoods	82,002	(82,002)	-
Camden Giving	27,001	(27,001)	-
City Bridge Trust	18,830	(18,830)	-
Together for London Fund	20,058	(20,058)	-
BWA Equity Fund	5,000	(5,000)	-
CIL FUND	30,285	(30,285)	-
	268,185	(268,185)	-
TOTAL FUNDS			
	326,114	(334,670)	(8,556)

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

BENGALI WORKERS ASSOCIATION**Detailed Statement of Financial Activities**
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Grants and donations received	170,960	154,954
Investment income		
Deposit account interest	-	200
Total incoming resources	170,960	155,154
EXPENDITURE		
Charitable activities		
Luncheon Club	5,705	2,445
Older People's Project	32,785	15,882
Trips and Community Activities	4,068	-
LBC SPF Neighbourhoods	-	10,509
Staff and board meeting expenses	-	3,825
CIL FUND	1,350	-
	43,908	32,661
Support costs		
Management		
Rent	28,851	28,850
Rates and water	4,985	4,565
Light and heat	6,855	9,934
	40,691	43,349
Finance		
Bank charges	-	30
Other		
Licence & insurance	1,977	2,031
Telephone	872	470
Postage and stationery	1,936	1,794
Sundries	3,047	970
Repairs and maintenance	10,795	4,760
IT Support	7,010	4,330
Cleaning & refuse collection	2,436	1,431
Health & safety	3,184	2,204
Subscriptions	-	500
Meeting expenses	-	600
Travel and subsistence	124	-
Bookkeeping & payroll expenses	-	276
	31,381	19,366
Administrative costs		
Wages and subcontractor fees	37,696	65,569
Carried forward	37,696	65,569

This page does not form part of the statutory financial statements

BENGALI WORKERS ASSOCIATION

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
Administrative costs		
Brought forward	37,696	65,569
Accountancy fees	3,960	3,480
Legal and professional fees	7,089	5,490
	48,745	74,539
Total resources expended	164,725	169,945
Net income/(expenditure)	6,235	(14,791)

This page does not form part of the statutory financial statements

Accounts

REGISTERED COMPANY NUMBER: 02903924 (England and Wales)
REGISTERED CHARITY NUMBER: 1039551

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2024
for
BENGALI WORKERS ASSOCIATION

Contents of the Financial Statements
for the Year Ended 31 March 2024

	Page
Report of the Trustees	1 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Financial Statements	12 to 17
Detailed Statement of Financial Activities	18 to 19

Report of the Trustees
for the Year Ended 31 March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and Core Strengths

We have three key strengths inclusive of:

1. The delivery of an interrelated holistic, tailor-made service, taking into account the specific issues and barriers each client faces in obtaining a stable socio-economic position within their community.

To that end, we offer every client:

a. An open, confidential service that begins with an informal assessment of all their needs and worries: this approach is particularly important for those clients accessing our services for the first time to ensure we understand and can see the complete - as opposed to a partial - picture of each client's needs.

b. Access to bilingual staff to better identify deeper issues such as literacy, numeracy and skills issues. Most of our staff and volunteers are bilingual and hold excellent credentials / track records in their field of work. The fact that most of our staff and volunteers stem from the same socio-economic background as our clients, enables us to hold a deeper understanding of difficulties and barriers they face, and tailor and deliver programmes which take into account each client groups' needs.

c. Tailored sessions with expert Advisors according to their needs. Our General Advice team works in conjunction with our Employment & Training, Older People's and Youth Teams to flag up any specific issues which need to be addressed by clients coming to us for support.

2. A reputation and a network that precedes us.

With work spanning over four decades, we have had the privilege of having worked with members of local families across generations. Local people - and especially those that refrain from approaching mainstream organisations - trust our work, services and staff, which means that simply through word of mouth alone, we are able to access the hardest-to-reach, most isolated and often 'invisible' sections of our local community. We have links with many local organisations, ranging from primary schools to GP surgeries to local council teams to other key advice and service-led agencies, corporate as well as local businesses, both mainstream and small. From engagement stage to service delivery, it is our ability to be as accessible and as visibly present as we can that forges one of the core foundations of our clients' trust being placed in us.

3. Creating living examples of our works .

One of the reasons we continue to experience a high demand for our programmes is because those who would not normally approach organisations themselves for help, are motivated to do so by directly seeing for themselves the positive impact our work has had on a friend, relative or neighbour who has used our services. Our client-based satisfaction surveys consistently highlight a high number of self-referrals resultant of recommendations made by friends, neighbours or family members who have felt the benefits of our advice service, young people's service, older people's service and training & employment support programmes.

OBJECTIVES AND ACTIVITIES

Public benefit

We have always, and will continue to, take out responsibilities of ensuring that our charitable activities contribute significantly to the lives of those we work with and specifically within the local areas in which those activities are undertaken.

We have referred to the guidance provided by the Charity Commission on public benefit, and all our charitable activities are directed towards having a lifelong impact in our area of benefit and service users alike and these activities are undertaken to further our charitable purposes for the public benefit. In particular the Board of Trustees consider how our services will contribute to these aims and objectives in planning our future services.

ACHIEVEMENT AND PERFORMANCE

Overview

The Bengali Workers' Association is one of the largest ethnic minority organizations in Camden providing services for people of all races in Camden and it is based in well located area in Camden. It is readily accessible for people living in Camden. There are good public transport link including bus, underground and British rail (Euston and Kings Cross). There is a large Bangladeshi community in Camden and the significant number of Bangladeshi residents are regularly using our services along with people of other communities (Chinese, Somali and Afro-Caribbean). During the pandemic we were providing services for people across Camden because the pandemic impacted upon the lives of elderly and vulnerable people. The COVID 19 has led to a dramatic loss of human life and presents an unprecedented challenge to public health, food and world of work. The economics and social disruption caused by the pandemic was devastating; people were at risk of falling into extreme poverty. During the pandemic, the BWA was distributing hot meals to the vulnerable and elderly people every week until the lockdown was fully withdrawn. We were also providing food parcels to children and families who were in need. Despite the pandemic we were able to secure funding to provide door to door service for the vulnerable people. The service included visiting vulnerable people every day, befriending with them, helping them with benefits, housing, contacting their GP, carrying out shopping, guiding, and advising to stay safe from COVID. The vulnerable people benefited from the services enormously. In doing these we were assisted by the board members, volunteers, staff and councillors from Camden council. We were also working in partnership with Fitzrovia Neighbourhood Centre, Hopscotch Centre, Camden council and we were providing hot meals to 400 to 600 people every week until the lockdown was fully lifted. Our staff and board members were actively involved in several key partnerships, funding bids including Big lottery funding, Edward Harvest, City Bridge and so forth. The aim of these services were to make them feel connected and supported during the pandemic. In addition to these, the BWA was providing food parcels to the families with children suffering financial hardship impacting upon the wellbeing of children. We have applied for funding to set up a family support services to assist vulnerable families. The aim of the project will be to reduce the hardship, maximise their income and reduce the involvement of social services. We are in the process of submitting more funding applications to provide services for children, young people, education and training for unemployed people, welfare rights services, and homework club for school age children.

Since 2022 till now we have secured fundings from various funding streams including City Bridge, HS2 and Garfield and we are now successfully running a full-time Day-Care Services for vulnerable people aged 55 and over for five days a week. The people who use our services are suffering loneliness, isolation, mental and physical health problems and we are providing holistic services including welfare benefits, health advice, healthy eating, cooking, exercise, arts and crafts, yoga, and so forth day trip and summer trips. In addition to this we provide community lunch every week for people of all ages who are in low income. The aim of our services is to enable people to enhance their life chances, reduce isolation, loneliness, and lead healthy life. .

Advice Services

The level of demand for welfare advice has always been high and is likely to continue. The impact of welfare reform has begun to impact local communities in all areas of life - including housing benefits and tax credits. It is therefore no surprise that a significant majority of enquiries concern welfare advice and income maximisation. The main areas of our advice works are comprised of the following areas:

- " Welfare Benefits.
- " Housing.
- " Debt & Money Matters.
- " Financial Inclusion.
- " Health and welfare.
- " Immigration.

We have submitted funding applications to continue to provide these services. Currently, we are providing these services in partnership with Hopscotch Asina Centre and Age UK Camden.

Skills & Employment Services

We aim to meet the priorities and needs of each of our clients approaching us both directly and indirectly for advice and/or employment, skills or training needs through our integrated advice and training teams.

The outcomes of our work in this area consistently highlight the need for all clients - especially those with low confidence and skills levels - to undergo and receive a holistic approach to enable them to:

- a. move from a status of benefit dependency (the benefit-trap mindset) to being engaged in skills development.
- b. move into - and stay - in newly acquired employment, voluntary or enhanced economic engagement roles.

To that end, each client approaching our services who have a clearly defined need or desire to move into competitive jobs market undergoes. These services vital as this helps people get back to employment and we are making effort to secure funding to provide this service.

Health & Well-Being Programme

Access to a safe, affordable space to come and just "be", make friends, maybe even learn something new, is crucial to enhancing the daily lives of individuals, and crucial for enabling greater understanding between communities. Ongoing funding cuts to such services across the borough makes it even more crucial that we continue to deliver such activities wherever possible.

Our health and wellbeing programmes have one key aim: to break down the walls of isolation and cultural segregation that all too easily forms around already secluded groups of our local communities. And through the two arms of food and healthy lifestyles, we hope to continue fulfilling this aim.

i. Luncheon Club for the Elderly

"I've made friends here and 2 get to enjoy 2 hot meal every week! It's the thing I look forward to most in my week."

Over this past year, we have continued to deliver twice weekly Luncheon Clubs for the benefit of our elder communities across Camden. This is currently run as an independent business model, subsidised through sales to wider consumers. This is crucial in sustaining the service to enable local, elderly, socially excluded individuals to meet for lunch and discussions, activities or games.

For many of those in attendance, these luncheon clubs constitute their only weekly social interaction activity. There is increasing demand for such projects as evidenced by the continuing increases in the number of older women and men approaching us to take part in such projects.

ii. Older People's Service

Our Older People's Project supported 84 people, some of whom are 'elderly old', with menus of healthy living and wellbeing activities, including exercises, IT classes, crafts, inter-generational contact with our youth service and, very importantly, social contact combating isolation.

Our Older People's Project provides social and health activities in conjunction with an outreach service, working with an average of over 40 people each week. The service provides crucial support to Bangladeshi men and women experiencing mental ill health and social isolation through a range of weekly group sessions.

These services have made significant difference to the lives of people in the community, notably older people and their carers - promoting independence and wellbeing, and providing personal care and respite to carers. Further, we have been evolving our Older People's Project to meet changing local and national agendas, through the 'personalisation' agenda, meaning access to our service is now across different ethnic groups and not just Bangladeshi's.

Report of the Trustees
for the Year Ended 31 March 2024

Young People's Services

Our Young People's Services successfully communicates the complex, non-linear, journey many young people go on as they move from being unengaged to becoming fully equipped for adulthood. As they progress, young people go through 4 phases where; young people Get involved (social engagement), Grow and learn (social learning), Give back (social action) and Gain independence (social leadership).

During the course of the year, the young people we worked with became more self-aware, receptive, confident, resilient, motivated, responsible, and better at communicating. This is crucial, as building these emotional and social capabilities enables young people to form positive relationship with peers; learn from and build trust with supportive role models and caring adults; challenge themselves and step outside of their comfort zone; broaden horizons and raise aspirations, and achieve things they might not have previously thought possible.

Our Youth Service works with young people aged 6-19 in activities and opportunities developing learning, life skills and raising aspirations, acting as a local youth hub. Over 200 young people took part in our youth service activities during the year with thrice weekly group sessions ranging from dance, boxing and other sports, IT and arts projects to one to one support including careers advice and homework club.

We also provide after school club service for our school age children. The after-school club will provide an opportunity for children to develop social skills and to engage in constructive activities

LOCAL PARTNERSHIP AND PROJECT WORK

We work in consultation and partnership with the local community and statutory and voluntary agencies in developing our programmes and responding to emerging need and new initiatives.

We are widely involved in collaborative and partnership work and developed further opportunities by being actively involved in new initiatives both locally and Camden wide. Partnership working benefits our users as it identifies need and gaps in provision, prevents duplication of services and enables accurate referral and information to and from partnership organisations. It enables access to funding streams and increases our effectiveness and resilience through joint provision of services and the exchange of good practice, policies and information.

We act as a strategic organisation working with partners across the sector as well as statutory providers to enable members of the community to engage with service providers and to enable those providers to adapt services to better meet the needs of the community. We provide ideas and input into discussions and consultations on policy matters. Staff and trustees attend a range of internal and external meetings to help set the direction of the organisation and to share best practice and ideas. Our status as Camden Council's Strategic Partner in the South West Zone places us in a key role in making community connections with other VCS organisations in the area.

With our roots in community activism, we have evolved into a well-known and locally respected 'community anchor'. We are immensely proud that the Surma Community Centre is a venue that provides for a wide range of social, cultural and community events, and now increasingly, support a more diverse range of service users, reflecting the changing demographics of the local community within which we are rooted.

FINANCIAL REVIEW

Since we were elected as board of directors, we inherited deficit of £42k. We are now in a stronger position financially compared to the past. There was no lease of the building when we took over from the previous management. Since we took over, we secured a 15year lease from the council.

The charity aims to develop a diverse funding base for its activities. While Camden council remains our source of funding, we continue to attract funding for various projects from a wide range of other sources - charitable trusts, private companies, donations and the community centre's own income generating activities.

Throughout the year, the Directors reviewed quarterly management accounts and control was also exercised by senior staff and the Treasurer in line with the Charity's Financial Management Policy.

Report of the Trustees
for the Year Ended 31 March 2024

PLANNING FOR THE FUTURE

Subject to satisfactory funding arrangements we intend to continue facilitating activities outlined as above over the forthcoming year.

Our future development aims include:

- i. Strengthening the Surma Community Centre as a community hub by maintaining and/or increasing the capacity of existing services.
- ii. Adding other provisions and developing further projects to meet the identified needs of the local community thus further enhancing community cohesion.
- iii. Increasing the level of volunteer engagement in service delivery arms.
- iv. Adopting a more holistic approach to clients to identify and tackle underlying needs.
- v. Further developing an all-round holistic employability support service.
- vi. Agreeing a model for the re-development of the Surma Centre as an exemplar community hub model which espouses joint working through co-location of services.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

Organisational structure

Bengali Workers' Association is managed by a voluntary Board of Trustees and operates from the Surma Community Centre. Established in 1976, it is a successful, vibrant community facility and resource providing a safe and welcoming hub for the wider community.

The Surma Community Centre exists to improve the quality of life for local people by offering excellent services which provide a range of educational, employment, healthy lifestyle, recreational, cultural and social opportunities. In addition, it provides information, advice and guidance to users on a wide range of matters and signposts them to the appropriate point for specialist advice. It is a place people from diverse backgrounds come to socialise, learn and develop.

The Board are responsible for setting general policy, finalising and approving the annual plan and budget, monitoring the charity and taking major decisions about the strategic direction of the charity and any capital expenditure.

Management

The Board employ a chief officer who manages the day to day administration of the charity, ensures the Trustees are fully informed of key changes in legislation and good practice and ensures adherence to all legal and financial requirements. The chief officer leads on strategy & sustainability, business & partnership development and co-ordinates fundraising initiatives. The remaining staff are employed to manage and develop particular service areas or have specific administration or premises-related responsibilities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Appointment, Induction & Training of Trustees

The Board of Trustees are selected at the AGM, or co-opted during the year, in accordance with the Memorandum and Articles of Association. Invitations for nominations of trustees are sent out prior to the AGM, requesting a personal statement summarising skills and reasons for being nominated as a Trustee. When considering the selection or co-option of trustees, the Board has regard for the diversity of skills needed, and that legal requirements under Charity and Company Law are met.

New trustee's induction includes detailed information on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. Each trustee is invited for a tour of the buildings to be introduced to the staff and functions of the charity as part of their induction. The functions of the board and its decision-making processes are also explained, as are their individual roles, responsibilities and legal obligations under both charity and company law. Each Trustee has clear responsibilities, are expected to attend all Trustee meetings and are often given a particular role.

Trustees are encouraged to attend appropriate external and internal training events where these will facilitate the undertaking of their role. Familiarisation on legal obligations takes place throughout the year as and when needed, and staff produce written reports and occasional presentations. There is usually a Forward Strategy and Business Review workshop during the year, to enable Trustees to review the strategic direction of the charity, and re-affirm key priorities. Trustees are invited and encouraged to attend Camden consultation events and to represent the charity at key off-site functions, locally and borough-wide.

Risk management

We continue to assess, review, monitor and plan for all risks which the organisation may face, now or in the future. Our Risk Management Strategy comprises a risk register of all aspects of the organisation and its activities, and for each project we undertake, outlining possible risks which may occur, procedures to mitigate the risks identified, and regular reassessments both of the risks already outlined on the register and of projects and activities for potential new risks. All new projects and activities developed and run by the organisation undergo a risk assessment before they begin. This process has heightened awareness to the potential risks faced and will assist with the development of robust contingency plans. These procedures are periodically reviewed by the Board to ensure that they continue to address the needs of the Charity.

Internal financial control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Significant external risks to funding have also led to the development of a strategic plan which allows for the diversification of the Charity's funding and activities.

The charity makes little use of financial instruments other than an operational bank account so its exposure to price risk, credit risk, liquidity risk and cash flow risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

We are grateful to our funders including Big lottery, City Bridge, Edward Harvest and Camden Council for providing funds to help our local residents. We are also thankful to our staff, volunteers, partner organisations, friends for their assistance during the pandemic , helping us distributing hot meals to the vulnerable people, children and families.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

02903924 (England and Wales)

Registered Charity number

1039551

Registered office

SURMA COMMUNITY CENTRE
1 ROBERT STREET
LONDON
NW1 3JU

BENGALI WORKERS ASSOCIATION

Report of the Trustees for the Year Ended 31 March 2024

Trustees

Mohammed Omar Faruk (appointed 17.8.24)
Salik Miah Chair
Nuruzzaman Hira Treasurer (resigned 30.10.23)
Jamal Ahmed (resigned 17.8.24)
Abdul Muhith (resigned 17.8.24)
Abdul Salim (resigned 30.10.23)
Hena Begum
Jalal Ahmed (resigned 17.8.24)
Muhammad Khurshed Alam (resigned 17.8.24)
Ziaul Haque Chowdhury (resigned 30.10.23)
Mirza Mofazzul Hussain
Mustafizur Tarafder
Salaur Rahman (appointed 30.10.23)
Nazul Islam (appointed 30.10.23) (resigned 17.8.24)
Rukban Nessa Rouf (appointed 30.10.23)
Joynal Uddin Co-opted (appointed 30.10.23) (resigned 17.8.24)
Emdad Rahman (appointed 30.10.23) (resigned 17.8.24)
Mohammed Milan Co-opted (appointed 30.10.23) (resigned 17.8.24)
Munzerin Rashid (appointed 30.10.23) (resigned 17.8.24)

Independent Examiner

ACN Accountants
Chartered Certified Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

Website

www.bwa-surma.org

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Mailing
Kent
ME19 4JQ

Approved by order of the board of trustees on 31 January 2025 and signed on its behalf by:

Salik Miah - Trustee

Independent examiner's report to the trustees of BENGALI WORKERS ASSOCIATION ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Anwar Faruque Chowdhury FCCA

ACN Accountants
Chartered Certified Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

31 January 2025

BENGALI WORKERS ASSOCIATION

Statement of Financial Activities for the Year Ended 31 March 2024

		Unrestricted funds	Restricted funds	31.3.24 Total funds	31.3.23 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies		26,275	128,679	154,954	170,183
Investment income	2	200	-	200	-
Total		<u>26,475</u>	<u>128,679</u>	<u>155,154</u>	<u>170,183</u>
EXPENDITURE ON					
Charitable activities					
Luncheon Club		2,445	-	2,445	2,477
Older People's Project		95	49,849	49,944	18,103
Training & Employment project		-	-	-	1,001
Trips and Community Activities		660	-	660	825
LBC SPF Neighbourhoods		-	42,000	42,000	63,000
Venue Hire		17,500	-	17,500	20,471
Camden Giving		-	3,000	3,000	13,771
Sports England		-	-	-	10,000
City Bridge Trust		-	18,830	18,830	18,830
Flood Victims		-	-	-	19,408
Together for London Fund		-	10,000	10,000	-
BWA Equity Fund		-	5,000	5,000	-
Other		<u>20,566</u>	<u>-</u>	<u>20,566</u>	<u>11,542</u>
Total		<u>41,266</u>	<u>128,679</u>	<u>169,945</u>	<u>179,428</u>
NET INCOME/(EXPENDITURE)		(14,791)	-	(14,791)	(9,245)
RECONCILIATION OF FUNDS					
Total funds brought forward		31,744	-	31,744	40,989
TOTAL FUNDS CARRIED FORWARD		<u><u>16,953</u></u>	<u><u>-</u></u>	<u><u>16,953</u></u>	<u><u>31,744</u></u>

The notes form part of these financial statements

BENGALI WORKERS ASSOCIATION**Balance Sheet**
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	7	2	-	2	2
CURRENT ASSETS					
Cash at bank		20,451	-	20,451	35,242
CREDITORS					
Amounts falling due within one year	8	(3,500)	-	(3,500)	(3,500)
NET CURRENT ASSETS		<u>16,951</u>	<u>-</u>	<u>16,951</u>	<u>31,742</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		16,953	-	16,953	31,744
NET ASSETS		<u>16,953</u>	<u>-</u>	<u>16,953</u>	<u>31,744</u>
FUNDS	9				
Unrestricted funds:					
General fund				16,953	31,744
TOTAL FUNDS				<u>16,953</u>	<u>31,744</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 31 January 2025 and were signed on its behalf by:

Salik Miah - Trustee

Notes to the Financial Statements
for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and fittings	- 25% on cost
Computer equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

2. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	200	-
	<u>200</u>	<u>-</u>

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Other operating leases	28,850	14,424
	<u>28,850</u>	<u>14,424</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.24	31.3.23
Admin	1	1
Operation	2	2
	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	<u>27,071</u>	<u>143,112</u>	<u>170,183</u>
EXPENDITURE ON			
Charitable activities			
Luncheon Club	2,477	-	2,477
Older People's Project	-	18,103	18,103
Training & Employment project	1,001	-	1,001
Trips and Community Activities	825	-	825
LBC SPF Neighbourhoods	-	63,000	63,000
Venue Hire	20,471	-	20,471
Camden Giving	-	13,771	13,771
Sports England	-	10,000	10,000
City Bridge Trust	-	18,830	18,830
Flood Victims	-	19,408	19,408
Other	11,542	-	11,542

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	36,316	143,112	179,428
NET INCOME/(EXPENDITURE)	(9,245)	-	(9,245)
RECONCILIATION OF FUNDS			
Total funds brought forward	40,989	-	40,989
TOTAL FUNDS CARRIED FORWARD	31,744	-	31,744

7. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2023 and 31 March 2024	22,679	440	22,649	45,768
DEPRECIATION				
At 1 April 2023 and 31 March 2024	22,678	440	22,648	45,766
NET BOOK VALUE				
At 31 March 2024	1	-	1	2
At 31 March 2023	1	-	1	2

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24 £	31.3.23 £
Accrued expenses	3,500	3,500

9. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	31,744	(14,791)	16,953
TOTAL FUNDS	31,744	(14,791)	16,953

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	5,870	(20,661)	(14,791)
Venue Hire	17,500	(17,500)	-
Trips and Community Events	660	(660)	-
Luncheon Club	2,445	(2,445)	-
	26,475	(41,266)	(14,791)
Restricted funds			
Older People's Project	49,849	(49,849)	-
LBC SPF Neighbourhoods	42,000	(42,000)	-
Camden Giving	3,000	(3,000)	-
City Bridge Trust	18,830	(18,830)	-
Together for London Fund	10,000	(10,000)	-
BWA Equity Fund	5,000	(5,000)	-
	128,679	(128,679)	-
TOTAL FUNDS			
	155,154	(169,945)	(14,791)

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	19,827	(9,245)	21,162	31,744
Venue Hire	5,822	-	(5,822)	-
Membership Subscription	3,030	-	(3,030)	-
LBC Business Rate Award	12,310	-	(12,310)	-
	40,989	(9,245)	-	31,744
TOTAL FUNDS				
	40,989	(9,245)	-	31,744

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,374	(10,619)	(9,245)
Venue Hire	22,395	(22,395)	-
Trips and Community Events	825	(825)	-
Luncheon Club	2,477	(2,477)	-
	<u>27,071</u>	<u>(36,316)</u>	<u>(9,245)</u>
Restricted funds			
Older People's Project	18,103	(18,103)	-
LBC SPF Neighbourhoods	63,000	(63,000)	-
Camden Giving	13,771	(13,771)	-
Sports England	10,000	(10,000)	-
City Bridge Trust	18,830	(18,830)	-
Flood Victims	19,408	(19,408)	-
	<u>143,112</u>	<u>(143,112)</u>	<u>-</u>
TOTAL FUNDS	<u><u>170,183</u></u>	<u><u>(179,428)</u></u>	<u><u>(9,245)</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	19,827	(24,036)	21,162	16,953
Venue Hire	5,822	-	(5,822)	-
Membership Subscription	3,030	-	(3,030)	-
LBC Business Rate Award	12,310	-	(12,310)	-
	<u>40,989</u>	<u>(24,036)</u>	<u>-</u>	<u>16,953</u>
TOTAL FUNDS	<u><u>40,989</u></u>	<u><u>(24,036)</u></u>	<u><u>-</u></u>	<u><u>16,953</u></u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	7,244	(31,280)	(24,036)
Venue Hire	39,895	(39,895)	-
Trips and Community Events	1,485	(1,485)	-
Luncheon Club	4,922	(4,922)	-
	53,546	(77,582)	(24,036)
Restricted funds			
Older People's Project	67,952	(67,952)	-
LBC SPF Neighbourhoods	105,000	(105,000)	-
Camden Giving	16,771	(16,771)	-
Sports England	10,000	(10,000)	-
City Bridge Trust	37,660	(37,660)	-
Flood Victims	19,408	(19,408)	-
Together for London Fund	10,000	(10,000)	-
BWA Equity Fund	5,000	(5,000)	-
	271,791	(271,791)	-
TOTAL FUNDS	325,337	(349,373)	(24,036)

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

BENGALI WORKERS ASSOCIATION**Detailed Statement of Financial Activities**
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Grants and donations received	154,954	170,183
Investment income		
Deposit account interest	200	-
Total incoming resources	155,154	170,183
EXPENDITURE		
Charitable activities		
Luncheon Club	2,445	13,994
Older People's Project	15,882	7,422
Cultural and Community Events	-	5,039
Trips and Community Activities	-	825
LBC SPF Neighbourhoods	10,509	-
Flood Victims	-	19,589
Staff and board meeting expenses	3,825	1,185
	32,661	48,054
Support costs		
Management		
Rent	28,850	14,424
Rates and water	4,565	6,011
Light and heat	9,934	10,195
	43,349	30,630
Finance		
Bank charges	30	88
Other		
Licence & insurance	2,031	1,198
Telephone	470	812
Postage and stationery	1,794	1,449
Sundries	970	403
Repairs and maintenance	4,760	2,341
IT Support	4,330	6,353
Cleaning & refuse collection	1,431	1,971
Health & safety	2,204	948
Subscriptions	500	175
Meeting expenses	600	989
Bookkeeping & payroll expenses	276	408
	19,366	17,047
Administrative costs		
Wages and subcontractor fees	65,569	54,031
Carried forward	65,569	54,031

This page does not form part of the statutory financial statements

BENGALI WORKERS ASSOCIATION

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
Administrative costs		
Brought forward	65,569	54,031
Accountancy and legal fees	3,480	9,260
Legal and professional fees	-	20,318
Professional fees	5,490	-
	74,539	83,609
Total resources expended	169,945	179,428
Net expenditure	(14,791)	(9,245)

This page does not form part of the statutory financial statements

Accounts

REGISTERED COMPANY NUMBER: 02903924 (England and Wales)
REGISTERED CHARITY NUMBER: 1039551

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2023
for
BENGALI WORKERS ASSOCIATION

Contents of the Financial Statements
for the Year Ended 31 March 2023

	Page
Report of the Trustees	1 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11 to 12
Notes to the Financial Statements	13 to 18
Detailed Statement of Financial Activities	19 to 20

Report of the Trustees
for the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and Core Strengths

We have three key strengths inclusive of:

1. The delivery of an interrelated holistic, tailor-made service, taking into account the specific issues and barriers each client faces in obtaining a stable socio-economic position within their community.

To that end, we offer every client:

- a.** An open, confidential service that begins with an informal assessment of all their needs and worries: this approach is particularly important for those clients accessing our services for the first time to ensure we understand and can see the complete - as opposed to a partial - picture of each client's needs.
- b.** Access to bilingual staff to better identify deeper issues such as literacy, numeracy and skills issues. Most of our staff and volunteers are bilingual and hold excellent credentials / track records in their field of work. The fact that most of our staff and volunteers stem from the same socio-economic background as our clients, enables us to hold a deeper understanding of difficulties and barriers they face, and tailor and deliver programmes which take into account each client groups' needs.
- c.** Tailored sessions with expert Advisors according to their needs. Our General Advice team works in conjunction with our Employment & Training, Older People's and Youth Teams to flag up any specific issues which need to be addressed by clients coming to us for support.

2. A reputation and a network that precedes us.

With work spanning over four decades, we have had the privilege of having worked with members of local families across generations. Local people - and especially those that refrain from approaching mainstream organisations - trust our work, services and staff, which means that simply through word of mouth alone, we are able to access the hardest-to-reach, most isolated and often 'invisible' sections of our local community. We have links with many local organisations, ranging from primary schools to GP surgeries to local council teams to other key advice and service-led agencies, corporate as well as local businesses, both mainstream and small. From engagement stage to service delivery, it is our ability to be as accessible and as visibly present as we can that forges one of the core foundations of our clients' trust being placed in us.

3. Creating living examples of our works .

One of the reasons we continue to experience a high demand for our programmes is because those who would not normally approach organisations themselves for help, are motivated to do so by directly seeing for themselves the positive impact our work has had on a friend, relative or neighbour who has used our services. Our client-based satisfaction surveys consistently highlight a high number of self-referrals resultant of recommendations made by friends, neighbours or family members who have felt the benefits of our advice service, young people's service, older people's service and training & employment support programmes.

OBJECTIVES AND ACTIVITIES

Public benefit

We have always, and will continue to, take out responsibilities of ensuring that our charitable activities contribute significantly to the lives of those we work with and specifically within the local areas in which those activities are undertaken.

We have referred to the guidance provided by the Charity Commission on public benefit, and all our charitable activities are directed towards having a lifelong impact in our area of benefit and service users alike and these activities are undertaken to further our charitable purposes for the public benefit. In particular the Board of Trustees consider how our services will contribute to these aims and objectives in planning our future services.

Report of the Trustees
for the Year Ended 31 March 2023

ACHIEVEMENT AND PERFORMANCE

Overview

The year 2022 to 2023 was challenging post pandemic which impacted upon the lives of elderly and vulnerable people. The COVID 19 has led to a dramatic loss of human life and presents an unprecedented challenge to public health, food and world of work. The economics and social disruption caused by the pandemic is devastating; people are at risk of falling into extreme poverty. During the pandemic, the BWA was distributing hot meals to the vulnerable and elderly people every week until the lockdown was eased up. We were also providing food parcels to children and families who were in need. Despite the pandemic we were able to secure funding to provide door to door service for the vulnerable people. The service included visiting vulnerable people every day, befriending with them, helping them with benefits, housing, contacting their GP, carrying out shopping, guiding, and advising to stay safe from COVID. The vulnerable people benefited from the services enormously. In doing these we were assisted by the board members, volunteers, staff and councillors from Camden council. We were also working in partnership with Fitzrovia Neighbourhood Centre, Hopscotch Centre, Camden council and we were providing hot meals to 400 to 500 people every week until the lockdown was lifted. Our staff and board members were actively involved in several key partnerships, funding bids including Big lottery funding, Edward Harvist, City Bridge and so forth. The aim of these services is to make them feel connected and supported during the pandemic. In addition to these, the BWA was providing food parcels to the families with children suffering financial hardship impacting upon the wellbeing of children. We have applied for funding to set up a family support services to assist vulnerable families. The aim of the project will be to reduce the hardship, maximise their income and reduce the involvement of social services. We are in the process of submitting more funding applications to provide services for children, young people, education and training for unemployed people, welfare rights services, and homework club for school age children.

During 2022, We applied for Surma Centre to be used as vaccination Hub, which was approved, but it did not happen as there were and are a handful of people causing trouble continuously to take control of Surma Centre by force in order to gain their own political interest. They were writing to funders and spreading malicious rumours against Surma Centre by making up frivolous stories and consequently, this group illegally occupied the centre by entering the centre forcibly which resulted in court action being taken to remove this group from the centre. This incurred Surma Centre large amount of cost. Their actions and behaviour have brought the organization into disrepute and the funders has withheld some funding which is impacting upon the service users.

Advice Services

The level of demand for welfare advice has always been high and is likely to continue. The impact of welfare reform has begun to impact local communities in all areas of life - including housing benefits and tax credits. It is therefore no surprise that a significant majority of enquiries concern welfare advice and income maximisation. The main arms of our advice works are comprised of the following areas:

- " Welfare Benefits;
- " Housing;
- " Debt & Money Matters;
- " Financial Inclusion;
- " Health and welfare;
- " Immigration.

We are in the process of securing funding for these services

Skills & Employment Services

We aim to meet the priorities and needs of each of our clients approaching us both directly and indirectly for advice and/or employment, skills or training needs through our integrated advice and training teams.

The outcomes of our work in this area consistently highlight the need for all clients - especially those with low confidence and skills levels - to undergo and receive a holistic approach to enable them to:

Report of the Trustees
for the Year Ended 31 March 2023

- a. move from a status of benefit dependency (the benefit-trap mindset) to being engaged in skills development.
- b. move into - and stay - in newly acquired employment, voluntary or enhanced economic engagement roles.

To that end, each client approaching our services who have a clearly defined need or desire to move into competitive jobs market undergoes. These services vital as this helps people get back to employment and we are making effort to secure funding to provide this service.

Health & Well-Being Programme

Access to a safe, affordable space to come and just "be", make friends, maybe even learn something new, is crucial to enhancing the daily lives of individuals, and crucial for enabling greater understanding between communities. Ongoing funding cuts to such services across the borough makes it even more crucial that we continue to deliver such activities wherever possible.

Our health and wellbeing programmes have one key aim: to break down the walls of isolation and cultural segregation that all too easily forms around already secluded groups of our local communities. And through the two arms of food and healthy lifestyles, we hope to continue fulfilling this aim.

i. Luncheon Club for the Elderly

"I've made friends here and get to enjoy 2 hot meal every week! It's the thing I look forward to most in my week."

Over this past year, we have continued to deliver twice weekly Luncheon Clubs for the benefit of our elder communities across Camden. This is currently run as an independent business model, subsidised through sales to wider consumers. This is crucial in sustaining the service to enable local, elderly, socially excluded individuals to meet for lunch and discussions, activities or games.

For many of those in attendance, these luncheon clubs constitute their only weekly social interaction activity. There is increasing demand for such projects as evidenced by the continuing increases in the number of older women and men approaching us to take part in such projects.

ii. Older People's Service

Our Older People's Project supported 84 people, some of whom are 'elderly old', with menus of healthy living and wellbeing activities, including exercises, IT classes, crafts, inter-generational contact with our youth service and, very importantly, social contact combating isolation.

Our Older People's Project provides social and health activities in conjunction with an outreach service, working with an average of over 40 people each week. The service provides crucial support to Bangladeshi men and women experiencing mental ill health and social isolation through a range of weekly group sessions.

These services have made significant difference to the lives of people in the community, notably older people and their carers - promoting independence and wellbeing, and providing personal care and respite to carers. Further, we have been evolving our Older People's Project to meet changing local and national agendas, through the 'personalisation' agenda, meaning access to our service is now across different ethnic groups and not just Bangladeshi's.

Young People's Services

Our Young People's Services successfully communicates the complex, non-linear, journey many young people go on as they move from being unengaged to becoming fully equipped for adulthood. As they progress, young people go through 4 phases where; young people Get involved (social engagement), Grow and learn (social learning), Give back (social action) and Gain independence (social leadership).

Report of the Trustees
for the Year Ended 31 March 2023

During the course of the year, the young people we worked with became more self-aware, receptive, confident, resilient, motivated, responsible, and better at communicating. This is crucial, as building these emotional and social capabilities enables young people to form positive relationship with peers; learn from and build trust with supportive role models and caring adults; challenge themselves and step outside of their comfort zone; broaden horizons and raise aspirations, and achieve things they might not have previously thought possible.

Our Youth Service works with young people aged 6-19 in activities and opportunities developing learning, life skills and raising aspirations, acting as a local youth hub. Over 200 young people took part in our youth service activities during the year with thrice weekly group sessions ranging from dance, boxing and other sports, IT and arts projects to one to one support including careers advice and homework club.

We also provide after school club service for our school age children. The after-school club will provide an opportunity for children to develop social skills and to engage in constructive activities

LOCAL PARTNERSHIP AND PROJECT WORK

We work in consultation and partnership with the local community and statutory and voluntary agencies in developing our programmes and responding to emerging need and new initiatives.

We are widely involved in collaborative and partnership work and developed further opportunities by being actively involved in new initiatives both locally and Camden wide. Partnership working benefits our users as it identifies need and gaps in provision, prevents duplication of services and enables accurate referral and information to and from partnership organisations. It enables access to funding streams and increases our effectiveness and resilience through joint provision of services and the exchange of good practice, policies and information.

We act as a strategic organisation working with partners across the sector as well as statutory providers to enable members of the community to engage with service providers and to enable those providers to adapt services to better meet the needs of the community. We provide ideas and input into discussions and consultations on policy matters. Staff and trustees attend a range of internal and external meetings to help set the direction of the organisation and to share best practice and ideas. Our status as Camden Council's Strategic Partner in the South West Zone places us in a key role in making community connections with other VCS organisations in the area.

With our roots in community activism, we have evolved into a well-known and locally respected 'community anchor'. We are immensely proud that the Surma Community Centre is a venue that provides for a wide range of social, cultural and community events, and now increasingly, support a more diverse range of service users, reflecting the changing demographics of the local community within which we are rooted.

FINANCIAL REVIEW

Since we were elected as board of directors, we inherited deficit of £42k. We are now in a stronger position financially compared to the past. There was no lease of the building when we took over from the previous management. Since we took over, we secured a 15year lease from the council.

The charity aims to develop a diverse funding base for its activities. While Camden council remains our source of funding, we continue to attract funding for various projects from a wide range of other sources - charitable trusts, private companies, donations and the community centre's own income generating activities.

Throughout the year, the Directors reviewed quarterly management accounts and control was also exercised by senior staff and the Treasurer in line with the Charity's Financial Management Policy.

Report of the Trustees
for the Year Ended 31 March 2023

PLANNING FOR THE FUTURE

Subject to satisfactory funding arrangements we intend to continue facilitating activities outlined as above over the forthcoming year.

Our future development aims include:

- i. Strengthening the Surma Community Centre as a community hub by maintaining and/or increasing the capacity of existing services.
- ii. Adding other provisions and developing further projects to meet the identified needs of the local community thus further enhancing community cohesion.
- iii. Increasing the level of volunteer engagement in service delivery arms.
- iv. Adopting a more holistic approach to clients to identify and tackle underlying needs.
- v. Further developing an all-round holistic employability support service.
- vi. Agreeing a model for the re-development of the Surma Centre as an exemplar community hub model which espouses joint working through co-location of services.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

Organisational structure

Bengali Workers' Association is managed by a voluntary Board of Trustees and operates from the Surma Community Centre. Established in 1976, it is a successful, vibrant community facility and resource providing a safe and welcoming hub for the wider community.

The Surma Community Centre exists to improve the quality of life for local people by offering excellent services which provide a range of educational, employment, healthy lifestyle, recreational, cultural and social opportunities. In addition, it provides information, advice and guidance to users on a wide range of matters and signposts them to the appropriate point for specialist advice. It is a place people from diverse backgrounds come to socialise, learn and develop.

The Board are responsible for setting general policy, finalising and approving the annual plan and budget, monitoring the charity and taking major decisions about the strategic direction of the charity and any capital expenditure.

Management

The Board employ a chief officer who manages the day to day administration of the charity, ensures the Trustees are fully informed of key changes in legislation and good practice and ensures adherence to all legal and financial requirements. The chief officer leads on strategy & sustainability, business & partnership development and co-ordinates fundraising initiatives. The remaining staff are employed to manage and develop particular service areas or have specific administration or premises-related responsibilities.

Report of the Trustees
for the Year Ended 31 March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Appointment, Induction & Training of Trustees

The Board of Trustees are selected at the AGM, or co-opted during the year, in accordance with the Memorandum and Articles of Association. Invitations for nominations of trustees are sent out prior to the AGM, requesting a personal statement summarising skills and reasons for being nominated as a Trustee. When considering the selection or co-option of trustees, the Board has regard for the diversity of skills needed, and that legal requirements under Charity and Company Law are met.

New trustee's induction includes detailed information on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. Each trustee is invited for a tour of the buildings to be introduced to the staff and functions of the charity as part of their induction. The functions of the board and its decision-making processes are also explained, as are their individual roles, responsibilities and legal obligations under both charity and company law. Each Trustee has clear responsibilities, are expected to attend all Trustee meetings and are often given a particular role.

Trustees are encouraged to attend appropriate external and internal training events where these will facilitate the undertaking of their role. Familiarisation on legal obligations takes place throughout the year as and when needed, and staff produce written reports and occasional presentations. There is usually a Forward Strategy and Business Review workshop during the year, to enable Trustees to review the strategic direction of the charity, and re-affirm key priorities. Trustees are invited and encouraged to attend Camden consultation events and to represent the charity at key off-site functions, locally and borough-wide.

Risk management

We continue to assess, review, monitor and plan for all risks which the organisation may face, now or in the future. Our Risk Management Strategy comprises a risk register of all aspects of the organisation and its activities, and for each project we undertake, outlining possible risks which may occur, procedures to mitigate the risks identified, and regular reassessments both of the risks already outlined on the register and of projects and activities for potential new risks. All new projects and activities developed and run by the organisation undergo a risk assessment before they begin. This process has heightened awareness to the potential risks faced and will assist with the development of robust contingency plans. These procedures are periodically reviewed by the Board to ensure that they continue to address the needs of the Charity.

Internal financial control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Significant external risks to funding have also led to the development of a strategic plan which allows for the diversification of the Charity's funding and activities.

The charity makes little use of financial instruments other than an operational bank account so its exposure to price risk, credit risk, liquidity risk and cash flow risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

We are grateful to our funders including Big lottery, City Bridge, Edward Harvest and Camden Council for providing funds to help our local residents. We are also thankful to our staff, volunteers, partner organisations, friends for their assistance during the pandemic, helping us distributing hot meals to the vulnerable people, children and families.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

02903924 (England and Wales)

Registered Charity number

1039551

Registered office

SURMA COMMUNITY CENTRE
1 ROBERT STREET
LONDON
NW1 3JU

BENGALI WORKERS ASSOCIATION

Report of the Trustees
for the Year Ended 31 March 2023

Trustees

Salik Miah Chair
Nuruzzaman Hira Treasurer (resigned 30.10.23)
Jamal Ahmed
Abdul Muhith
Abdul Salim (resigned 30.10.23)
Hena Begum (resigned 30.10.23)
Jalal Ahmed
Muhammad Khurshed Alam
Ziaul Haque Chowdhury (resigned 30.10.23)
Mirza Mofazzul Hussain
Mustafizur Tarafder
Salaur Rahman (appointed 30.10.23)
Nazul Islam (appointed 30.10.23)
Rukban Rouf (appointed 30.10.23)
Joynal Uddin (appointed 30.10.23)
Emdad Rahman (appointed 30.10.23)
Mohammed Milan (appointed 30.10.23)
Munzerin Rashid (appointed 30.10.23)

Independent Examiner

ACN Accountants
Chartered Certified Accountants
ACN Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

Website

www.bwa-surma.org

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Mailing
Kent
ME19 4JQ

Approved by order of the board of trustees on 29 December 2023 and signed on its behalf by:

Salik Miah - Trustee

Independent examiner's report to the trustees of BENGALI WORKERS ASSOCIATION ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Anwar Faruque Chowdhury FCCA

ACN Accountants
Chartered Certified Accountants
ACN Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

30 December 2023

BENGALI WORKERS ASSOCIATION

Statement of Financial Activities for the Year Ended 31 March 2023

		Unrestricted funds	Restricted funds	31.3.23 Total funds	31.3.22 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies		27,071	143,112	170,183	89,785
Investment income	2	-	-	-	17
Total		<u>27,071</u>	<u>143,112</u>	<u>170,183</u>	<u>89,802</u>
EXPENDITURE ON					
Charitable activities					
Luncheon Club		2,477	-	2,477	500
Older People's Project		-	18,103	18,103	-
Training & Employment project		1,001	-	1,001	-
Trips and Community Activities		825	-	825	-
LBC SPF Neighbourhoods		-	63,000	63,000	47,367
Venue Hire		20,471	-	20,471	-
Ageing Better Camden		-	-	-	14,376
City of London Fund		-	-	-	22,416
Camden Giving		-	13,771	13,771	37,351
Big Lottery Covid 19 Respond Fund		-	-	-	31,688
LBC Business Rate Award		-	-	-	13,286
Shared Endeavour Fund		-	-	-	24,962
Sports England		-	10,000	10,000	-
City Bridge Trust		-	18,830	18,830	-
Flood Victims		-	19,408	19,408	-
Other		11,542	-	11,542	40,977
Total		<u>36,316</u>	<u>143,112</u>	<u>179,428</u>	<u>232,923</u>
NET INCOME/(EXPENDITURE)		(9,245)	-	(9,245)	(143,121)
RECONCILIATION OF FUNDS					
Total funds brought forward		40,989	-	40,989	184,110
TOTAL FUNDS CARRIED FORWARD		<u><u>31,744</u></u>	<u><u>-</u></u>	<u><u>31,744</u></u>	<u><u>40,989</u></u>

The notes form part of these financial statements

BENGALI WORKERS ASSOCIATION

Balance Sheet 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	7	2	-	2	2
CURRENT ASSETS					
Cash at bank		35,242	-	35,242	45,787
CREDITORS					
Amounts falling due within one year	8	(3,500)	-	(3,500)	(4,800)
NET CURRENT ASSETS		<u>31,742</u>	<u>-</u>	<u>31,742</u>	<u>40,987</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		31,744	-	31,744	40,989
NET ASSETS		<u>31,744</u>	<u>-</u>	<u>31,744</u>	<u>40,989</u>
FUNDS	9				
Unrestricted funds:					
General fund				31,744	19,827
Venue Hire				-	5,822
Membership Subscription				-	3,030
LBC Business Rate Award				-	12,310
				<u>31,744</u>	<u>40,989</u>
TOTAL FUNDS				<u>31,744</u>	<u>40,989</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

BENGALI WORKERS ASSOCIATION

Balance Sheet - continued

31 March 2023

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 29 December 2023 and were signed on its behalf by:

Salik Miah - Trustee

Notes to the Financial Statements
for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and fittings	- 25% on cost
Computer equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

2. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Deposit account interest	-	17
	<u> </u>	<u> </u>

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Auditors' remuneration	-	3,748
Other operating leases	14,424	17,449
	<u> </u>	<u> </u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.23	31.3.22
Admin	1	1
Operation	2	2
	<u> </u>	<u> </u>
	3	3
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	35,646	54,139	89,785
Investment income	17	-	17
Total	<u>35,663</u>	<u>54,139</u>	<u>89,802</u>
EXPENDITURE ON			
Charitable activities			
Luncheon Club	500	-	500
LBC SPF Neighbourhoods	-	47,367	47,367
Ageing Better Camden	-	14,376	14,376
City of London Fund	-	22,416	22,416
Camden Giving	-	37,351	37,351
Big Lottery Covid 19 Respond Fund	-	31,688	31,688
LBC Business Rate Award	13,286	-	13,286

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Shared Endeavour Fund	-	24,962	24,962
Other	40,977	-	40,977
Total	54,763	178,160	232,923
NET INCOME/(EXPENDITURE)	(19,100)	(124,021)	(143,121)
RECONCILIATION OF FUNDS			
Total funds brought forward	60,089	124,021	184,110
TOTAL FUNDS CARRIED FORWARD	40,989	-	40,989

7. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2022 and 31 March 2023	22,679	440	22,649	45,768
DEPRECIATION				
At 1 April 2022 and 31 March 2023	22,678	440	22,648	45,766
NET BOOK VALUE				
At 31 March 2023	1	-	1	2
At 31 March 2022	1	-	1	2

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Accrued expenses	3,500	4,800

9. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	19,827	(9,245)	21,162	31,744
Venue Hire	5,822	-	(5,822)	-
Membership Subscription	3,030	-	(3,030)	-
LBC Business Rate Award	12,310	-	(12,310)	-
	40,989	(9,245)	-	31,744
TOTAL FUNDS	40,989	(9,245)	-	31,744

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,374	(10,619)	(9,245)
Venue Hire	22,395	(22,395)	-
Trips and Community Events	825	(825)	-
Lunchon Club	2,477	(2,477)	-
	<u>27,071</u>	<u>(36,316)</u>	<u>(9,245)</u>
Restricted funds			
Older People's Project	18,103	(18,103)	-
LBC SPF Neighbourhoods	63,000	(63,000)	-
Camden Giving	13,771	(13,771)	-
Sports England	10,000	(10,000)	-
City Bridge Trust	18,830	(18,830)	-
Flood Victims	19,408	(19,408)	-
	<u>143,112</u>	<u>(143,112)</u>	<u>-</u>
TOTAL FUNDS	<u>170,183</u>	<u>(179,428)</u>	<u>(9,245)</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	38,927	(19,100)	19,827
Venue Hire	5,822	-	5,822
Membership Subscription	3,030	-	3,030
LBC Business Rate Award	12,310	-	12,310
	<u>60,089</u>	<u>(19,100)</u>	<u>40,989</u>
Restricted funds			
LBC SPF Neighbourhoods	26,367	(26,367)	-
City of London Fund	22,416	(22,416)	-
Shared Endeavour Fund	19,970	(19,970)	-
Camden Giving	23,580	(23,580)	-
Big Lottery Covid 19 Respond Fund	31,688	(31,688)	-
	<u>124,021</u>	<u>(124,021)</u>	<u>-</u>
TOTAL FUNDS	<u>184,110</u>	<u>(143,121)</u>	<u>40,989</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	77	(19,177)	(19,100)
Venue Hire	21,800	(21,800)	-
Lunchon Club	500	(500)	-
LBC Business Rate Award	13,286	(13,286)	-
	<u>35,663</u>	<u>(54,763)</u>	<u>(19,100)</u>
Restricted funds			
LBC SPF Neighbourhoods	21,000	(47,367)	(26,367)
Ageing Better Camden Project	14,376	(14,376)	-
City of London Fund	-	(22,416)	(22,416)
Shared Endeavour Fund	4,992	(24,962)	(19,970)
Camden Giving	13,771	(37,351)	(23,580)
Big Lottery Covid 19 Respond Fund	-	(31,688)	(31,688)
	<u>54,139</u>	<u>(178,160)</u>	<u>(124,021)</u>
TOTAL FUNDS	<u>89,802</u>	<u>(232,923)</u>	<u>(143,121)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	38,927	(28,345)	21,162	31,744
Venue Hire	5,822	-	(5,822)	-
Membership Subscription	3,030	-	(3,030)	-
LBC Business Rate Award	12,310	-	(12,310)	-
	<u>60,089</u>	<u>(28,345)</u>	<u>-</u>	<u>31,744</u>
Restricted funds				
LBC SPF Neighbourhoods	26,367	(26,367)	-	-
City of London Fund	22,416	(22,416)	-	-
Shared Endeavour Fund	19,970	(19,970)	-	-
Camden Giving	23,580	(23,580)	-	-
Big Lottery Covid 19 Respond Fund	31,688	(31,688)	-	-
	<u>124,021</u>	<u>(124,021)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>184,110</u>	<u>(152,366)</u>	<u>-</u>	<u>31,744</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,451	(29,796)	(28,345)
Venue Hire	44,195	(44,195)	-
Trips and Community Events	825	(825)	-
Lunchon Club	2,977	(2,977)	-
LBC Business Rate Award	13,286	(13,286)	-
	62,734	(91,079)	(28,345)
Restricted funds			
Older People's Project	18,103	(18,103)	-
LBC SPF Neighbourhoods	84,000	(110,367)	(26,367)
Ageing Better Camden Project	14,376	(14,376)	-
City of London Fund	-	(22,416)	(22,416)
Shared Endeavour Fund	4,992	(24,962)	(19,970)
Camden Giving	27,542	(51,122)	(23,580)
Big Lottery Covid 19 Respond Fund	-	(31,688)	(31,688)
Sports England	10,000	(10,000)	-
City Bridge Trust	18,830	(18,830)	-
Flood Victims	19,408	(19,408)	-
	197,251	(321,272)	(124,021)
TOTAL FUNDS	<u>259,985</u>	<u>(412,351)</u>	<u>(152,366)</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

BENGALI WORKERS ASSOCIATION**Detailed Statement of Financial Activities**
for the Year Ended 31 March 2023

	31.3.23 £	31.3.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Grants and donations received	170,183	89,725
Subscriptions	-	60
	170,183	89,785
Investment income		
Deposit account interest	-	17
	-	17
Total incoming resources	170,183	89,802
EXPENDITURE		
Charitable activities		
Luncheon Club	13,994	5,017
Older People's Project	7,422	6,681
Cultural and Community Events	5,039	2,652
Trips and Community Activities	825	-
Volunteer expenses	-	150
Food distribution expenses	-	4,430
Shared Endeavour Fund	-	20,970
Flood Victims	19,589	-
Staff and board meeting expenses	1,185	-
	48,054	39,900
Support costs		
Management		
Rent	14,424	17,449
Rates and water	6,011	4,180
Light and heat	10,195	6,954
	30,630	28,583
Finance		
Bank charges	88	259
Other		
Licence & insurance	1,198	2,012
Telephone	812	2,286
Postage and stationery	1,449	2,606
Sundries	403	13
Repairs and maintenance	2,341	10,263
IT Support	6,353	4,703
Cleaning & refuse collection	1,971	3,060
Refreshments	-	131
Health & safety	948	1,695
Publicity and promotion	-	2,264
Carried forward	15,475	29,033

This page does not form part of the statutory financial statements

BENGALI WORKERS ASSOCIATION

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	31.3.23 £	31.3.22 £
Other		
Brought forward	15,475	29,033
Subscriptions	175	21
Meeting expenses	989	4,453
Bookkeeping & payroll expenses	408	528
	17,047	34,035
Administrative costs		
Wages and subcontractor fees	54,031	58,822
Auditors' remuneration	-	3,748
Accountancy and legal fees	9,260	-
Legal and professional fees	20,318	67,576
	83,609	130,146
Total resources expended	179,428	232,923
Net expenditure	(9,245)	(143,121)

Accounts

REGISTERED COMPANY NUMBER: 02903924 (England and Wales)
REGISTERED CHARITY NUMBER: 1039551

Report of the Trustees and
Audited Financial Statements for the Year Ended 31 March 2022
for
BENGALI WORKERS ASSOCIATION

Contents of the Financial Statements
for the Year Ended 31 March 2022

	Page
Report of the Trustees	1 to 9
Report of the Independent Auditors	10 to 13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16 to 22
Detailed Statement of Financial Activities	23 to 24

Report of the Trustees
for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and Core Strengths

We have three key strengths inclusive of:

1. The delivery of an interrelated holistic, tailor-made service, taking into account the specific issues and barriers each client faces in obtaining a stable socio-economic position within their community.

To that end, we offer every client:

a. An open, confidential service that begins with an informal assessment of all their needs and worries: this approach is particularly important for those clients accessing our services for the first time to ensure we understand and can see the complete - as opposed to a partial - picture of each client's needs.

b. Access to bilingual staff to better identify deeper issues such as literacy, numeracy and skills issues. Most of our staff and volunteers are bilingual and hold excellent credentials / track records in their field of work. The fact that most of our staff and volunteers stem from the same socio-economic background as our clients, enables us to hold a deeper understanding of difficulties and barriers they face, and tailor and deliver programmes which take into account each client groups' needs.

c. Tailored sessions with expert Advisors according to their needs. Our General Advice team works in conjunction with our Employment & Training, Older People's and Youth Teams to flag up any specific issues which need to be addressed by clients coming to us for support.

2. A reputation and a network that precedes us.

With work spanning over four decades, we have had the privilege of having worked with members of local families across generations. Local people - and especially those that refrain from approaching mainstream organisations - trust our work, services and staff, which means that simply through word of mouth alone, we are able to access the hardest-to-reach, most isolated and often 'invisible' sections of our local community. We have links with many local organisations, ranging from primary schools to GP surgeries to local council teams to other key advice and service-led agencies, corporate as well as local businesses, both mainstream and small. From engagement stage to service delivery, it is our ability to be as accessible and as visibly present as we can that forges one of the core foundations of our clients' trust being placed in us.

3. Creating living examples of our works .

One of the reasons we continue to experience a high demand for our programmes is because those who would not normally approach organisations themselves for help, are motivated to do so by directly seeing for themselves the positive impact our work has had on a friend, relative or neighbour who has used our services. Our client-based satisfaction surveys consistently highlight a high number of self-referrals resultant of recommendations made by friends, neighbours or family members who have felt the benefits of our advice service, young people's service, older people's service and training & employment support programmes.

OBJECTIVES AND ACTIVITIES

Public benefit

We have always, and will continue to, take out responsibilities of ensuring that our charitable activities contribute significantly to the lives of those we work with and specifically within the local areas in which those activities are undertaken.

We have referred to the guidance provided by the Charity Commission on public benefit, and all our charitable activities are directed towards having a lifelong impact in our area of benefit and service users alike and these activities are undertaken to further our charitable purposes for the public benefit. In particular the Board of Trustees consider how our services will contribute to these aims and objectives in planning our future services.

ACHIEVEMENT AND PERFORMANCE

Overview

The year 2021 to 2022 was challenging as there was pandemic which impacted upon the lives of elderly and vulnerable people. The COVID 19 has led to a dramatic loss of human life and presents an unprecedented challenge to public health, food and world of work. The economics and social disruption caused by the pandemic is devastating; people are at risk of falling into extreme poverty. During the pandemic, the BWA was distributing hot meals to the vulnerable and elderly people every week until the lockdown was eased up. We were also providing food parcels to children and families who were in need. Despite the pandemic we were able to secure funding to provide door to door service for the vulnerable people. The service included visiting vulnerable people every day, befriending with them, helping them with benefits, housing, contacting their GP, carrying out shopping, guiding, and advising to stay safe from COVID. The vulnerable people benefited from the services enormously. In doing these we were assisted by the board members, volunteers, staff and councillors from Camden council. We were also working in partnership with Fitzrovia Neighbourhood Centre, Hopscotch Centre, Camden council and we were providing hot meals to 400 to 500 people every week until the lockdown was lifted. Our staff and board members were actively involved in several key partnerships, funding bids including Big lottery funding, Edward Harvist, City Bridge and so forth. The aim of these services is to make them feel connected and supported during the pandemic. In addition to these, the BWA was providing food parcels to the families with children suffering financial hardship impacting upon the wellbeing of children. We have applied for funding to set up a family support services to assist vulnerable families. The aim of the project will be to reduce the hardship, maximise their income and reduce the involvement of social services. We are in the process of submitting more funding applications to provide services for children, young people, education and training for unemployed people, welfare rights services, and homework club for school age children.

We could not hold any national events due to the lockdown, however we will do so once the lockdown restrictions are fully lifted. We applied for Surma Centre to be used as vaccination Hub, which was approved, but it did not happen as there were and are a handful of people causing trouble continuously to take control of Surma Centre by force in order to gain their own political interest. They were writing to funders and spreading malicious rumours against Surma Centre by making up frivolous stories and consequently, this group illegally occupied the centre by entering the centre forcibly which resulted in court action being taken to remove this group from the centre. This incurred Surma Centre large amount of cost. Their actions and behaviour have brought the organization into disrepute and the funders has withheld some funding which is impacting upon the service users.

Advice Services

The level of demand for welfare advice has always been high and is likely to continue. The impact of welfare reform has begun to impact local communities in all areas of life - including housing benefits and tax credits. It is therefore no surprise that a significant majority of enquiries concern welfare advice and income maximisation. The main arms of our advice works are comprised of the following areas:

- " Welfare Benefits;
- " Housing;
- " Debt & Money Matters;
- " Financial Inclusion;
- " Health and welfare;
- " Immigration.

We are in the process of securing funding for these services

Skills & Employment Services

We aim to meet the priorities and needs of each of our clients approaching us both directly and indirectly for advice and/or employment, skills or training needs through our integrated advice and training teams.

Report of the Trustees
for the Year Ended 31 March 2022

The outcomes of our work in this area consistently highlight the need for all clients - especially those with low confidence and skills levels - to undergo and receive a holistic approach to enable them to:

- a. move from a status of benefit dependency (the benefit-trap mindset) to being engaged in skills development.
- b. move into - and stay - in newly acquired employment, voluntary or enhanced economic engagement roles.

To that end, each client approaching our services who have a clearly defined need or desire to move into competitive jobs market undergoes. These services vital as this helps people get back to employment and we are making effort to secure funding to provide this service.

Health & Well-Being Programme

Access to a safe, affordable space to come and just "be", make friends, maybe even learn something new, is crucial to enhancing the daily lives of individuals, and crucial for enabling greater understanding between communities. Ongoing funding cuts to such services across the borough makes it even more crucial that we continue to deliver such activities wherever possible.

Our health and wellbeing programmes have one key aim: to break down the walls of isolation and cultural segregation that all too easily forms around already secluded groups of our local communities. And through the two arms of food and healthy lifestyles, we hope to continue fulfilling this aim.

i. Luncheon Club for the Elderly

"I've made friends here and 2 get to enjoy 2 hot meal every week! It's the thing I look forward to most in my week."

Over this past year, we have continued to deliver twice weekly Luncheon Clubs for the benefit of our elder communities across Camden. This is currently run as an independent business model, subsidised through sales to wider consumers. This is crucial in sustaining the service to enable local, elderly, socially excluded individuals to meet for lunch and discussions, activities or games.

For many of those in attendance, these luncheon clubs constitute their only weekly social interaction activity. There is increasing demand for such projects as evidenced by the continuing increases in the number of older women and men approaching us to take part in such projects.

ii. Older People's Service

Our Older People's Project supported 84 people, some of whom are 'elderly old', with menus of healthy living and wellbeing activities, including exercises, IT classes, crafts, inter-generational contact with our youth service and, very importantly, social contact combating isolation.

Our Older People's Project provides social and health activities in conjunction with an outreach service, working with an average of over 40 people each week. The service provides crucial support to Bangladeshi men and women experiencing mental ill health and social isolation through a range of weekly group sessions.

These services have made significant difference to the lives of people in the community, notably older people and their carers - promoting independence and wellbeing, and providing personal care and respite to carers. Further, we have been evolving our Older People's Project to meet changing local and national agendas, through the 'personalisation' agenda, meaning access to our service is now across different ethnic groups and not just Bangladeshi's.

Young People's Services

Report of the Trustees
for the Year Ended 31 March 2022

Our Young People's Services successfully communicates the complex, non-linear, journey many young people go on as they move from being unengaged to becoming fully equipped for adulthood. As they progress, young people go through 4 phases where; young people Get involved (social engagement), Grow and learn (social learning), Give back (social action) and Gain independence (social leadership).

During the course of the year, the young people we worked with became more self-aware, receptive, confident, resilient, motivated, responsible, and better at communicating. This is crucial, as building these emotional and social capabilities enables young people to form positive relationship with peers; learn from and build trust with supportive role models and caring adults; challenge themselves and step outside of their comfort zone; broaden horizons and raise aspirations, and achieve things they might not have previously thought possible.

Our Youth Service works with young people aged 6-19 in activities and opportunities developing learning, life skills and raising aspirations, acting as a local youth hub. Over 200 young people took part in our youth service activities during the year with thrice weekly group sessions ranging from dance, boxing and other sports, IT and arts projects to one to one support including careers advice and homework club.

We also provide after school club service for our school age children. The after-school club will provide an opportunity for children to develop social skills and to engage in constructive activities

LOCAL PARTNERSHIP AND PROJECT WORK

We work in consultation and partnership with the local community and statutory and voluntary agencies in developing our programmes and responding to emerging need and new initiatives.

We are widely involved in collaborative and partnership work and developed further opportunities by being actively involved in new initiatives both locally and Camden wide. Partnership working benefits our users as it identifies need and gaps in provision, prevents duplication of services and enables accurate referral and information to and from partnership organisations. It enables access to funding streams and increases our effectiveness and resilience through joint provision of services and the exchange of good practice, policies and information.

We act as a strategic organisation working with partners across the sector as well as statutory providers to enable members of the community to engage with service providers and to enable those providers to adapt services to better meet the needs of the community. We provide ideas and input into discussions and consultations on policy matters. Staff and trustees attend a range of internal and external meetings to help set the direction of the organisation and to share best practice and ideas. Our status as Camden Council's Strategic Partner in the South West Zone places us in a key role in making community connections with other VCS organisations in the area.

With our roots in community activism, we have evolved into a well-known and locally respected 'community anchor'. We are immensely proud that the Surma Community Centre is a venue that provides for a wide range of social, cultural and community events, and now increasingly, support a more diverse range of service users, reflecting the changing demographics of the local community within which we are rooted.

FINANCIAL REVIEW

Since we were elected as board of directors, we inherited deficit of £42k. We are now in surplus, stronger financially compared to the past. There was no lease of the building when we took over from the previous management. Since we took over, we secured a 15year lease from the council.

The charity aims to develop a diverse funding base for its activities. While Camden council remains our source of funding, we continue to attract funding for various projects from a wide range of other sources - charitable trusts, private companies, donations and the community centre's own income generating activities.

Throughout the year, the Directors reviewed quarterly management accounts and control was also exercised by senior staff and the Treasurer in line with the Charity's Financial Management Policy.

PLANNING FOR THE FUTURE

Subject to satisfactory funding arrangements we intend to continue facilitating activities outlined as above over the forthcoming year.

Our future development aims include:

- i. Strengthening the Surma Community Centre as a community hub by maintaining and/or increasing the capacity of existing services.
- ii. Adding other provisions and developing further projects to meet the identified needs of the local community thus further enhancing community cohesion.
- iii. Increasing the level of volunteer engagement in service delivery arms.
- iv. Adopting a more holistic approach to clients to identify and tackle underlying needs.
- v. Further developing an all-round holistic employability support service.
- vi. Agreeing a model for the re-development of the Surma Centre as an exemplar community hub model which espouses joint working through co-location of services.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

Organisational structure

Bengali Workers' Association is managed by a voluntary Board of Trustees and operates from the Surma Community Centre. Established in 1976, it is a successful, vibrant community facility and resource providing a safe and welcoming hub for the wider community.

The Surma Community Centre exists to improve the quality of life for local people by offering excellent services which provide a range of educational, employment, healthy lifestyle, recreational, cultural and social opportunities. In addition, it provides information, advice and guidance to users on a wide range of matters and signposts them to the appropriate point for specialist advice. It is a place people from diverse backgrounds come to socialise, learn and develop.

The Board are responsible for setting general policy, finalising and approving the annual plan and budget, monitoring the charity and taking major decisions about the strategic direction of the charity and any capital expenditure.

Management

The Board employ a chief officer who manages the day to day administration of the charity, ensures the Trustees are fully informed of key changes in legislation and good practice and ensures adherence to all legal and financial requirements. The chief officer leads on strategy & sustainability, business & partnership development and co-ordinates fundraising initiatives. The remaining staff are employed to manage and develop particular service areas or have specific administration or premises-related responsibilities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Appointment, Induction & Training of Trustees

The Board of Trustees are selected at the AGM, or co-opted during the year, in accordance with the Memorandum and Articles of Association. Invitations for nominations of trustees are sent out prior to the AGM, requesting a personal statement summarising skills and reasons for being nominated as a Trustee. When considering the selection or co-option of trustees, the Board has regard for the diversity of skills needed, and that legal requirements under Charity and Company Law are met.

New trustee's induction includes detailed information on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. Each trustee is invited for a tour of the buildings to be introduced to the staff and functions of the charity as part of their induction. The functions of the board and its decision-making processes are also explained, as are their individual roles, responsibilities and legal obligations under both charity and company law. Each Trustee has clear responsibilities, are expected to attend all Trustee meetings and are often given a particular role.

Trustees are encouraged to attend appropriate external and internal training events where these will facilitate the undertaking of their role. Familiarisation on legal obligations takes place throughout the year as and when needed, and staff produce written reports and occasional presentations. There is usually a Forward Strategy and Business Review workshop during the year, to enable Trustees to review the strategic direction of the charity, and re-affirm key priorities. Trustees are invited and encouraged to attend Camden consultation events and to represent the charity at key off-site functions, locally and borough-wide.

Risk management

We continue to assess, review, monitor and plan for all risks which the organisation may face, now or in the future. Our Risk Management Strategy comprises a risk register of all aspects of the organisation and its activities, and for each project we undertake, outlining possible risks which may occur, procedures to mitigate the risks identified, and regular reassessments both of the risks already outlined on the register and of projects and activities for potential new risks. All new projects and activities developed and run by the organisation undergo a risk assessment before they begin. This process has heightened awareness to the potential risks faced and will assist with the development of robust contingency plans. These procedures are periodically reviewed by the Board to ensure that they continue to address the needs of the Charity.

Internal financial control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Significant external risks to funding have also led to the development of a strategic plan which allows for the diversification of the Charity's funding and activities.

The charity makes little use of financial instruments other than an operational bank account so its exposure to price risk, credit risk, liquidity risk and cash flow risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

We are grateful to our funders including Big lottery, City Bridge, Edward Harvest and Camden Council for providing funds to help our local residents. We are also thankful to our staff, volunteers, partner organisations, friends for their assistance during the pandemic , helping us distributing hot meals to the vulnerable people, children and families.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

02903924 (England and Wales)

Registered Charity number

1039551

Registered office

SURMA COMMUNITY CENTRE
1 ROBERT STREET
LONDON
NW1 3JU

BENGALI WORKERS ASSOCIATION

Report of the Trustees for the Year Ended 31 March 2022

Trustees

Humayun Khan (resigned 23.8.21)
Salik Miah Chair
Nuruzzaman Hira Treasurer
Jamal Ahmed
Rahel Bokth (resigned 23.8.21)
Abdul Muhith
Abdul Salim
Hena Begum
Shawkat Ali (resigned 23.8.21)
Jalal Ahmed
Munzerin Rashid (resigned 23.8.21)
Muhammad Khurshed Alam (appointed 22.1.22)
Ziaul Haque Chowdhury (appointed 22.1.22)
Mirza Mofazzul Hussain (appointed 22.1.22)
Mustafizur Tarafder (appointed 22.1.22)

Auditors

ACN Accountants
Chartered Certified Accountants &
Statutory Auditors
41 Orsett Road
Grays
Essex
RM17 5DS

Website

www.bwa-surma.org

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Mailing
Kent
ME19 4JQ

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also the directors of BENGALI WORKERS ASSOCIATION for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

TRUSTEES' RESPONSIBILITY STATEMENT - continued

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 30 December 2022 and signed on its behalf by:

Salik Miah - Trustee

Opinion

We have audited the financial statements of BENGALI WORKERS ASSOCIATION (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and noncompliance with laws and regulations, our procedures included the following:

- a) We enquired of management and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - i.. Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - ii. Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - iii. The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- b) We inspected the minutes of meetings of those charged with governance.
- c) We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- d) We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- e) We reviewed any reports made to regulators.
- f) We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- g) We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- h) In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of
BENGALI WORKERS ASSOCIATION

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Anwar F Chowdhury FCCA (Senior Statutory Auditor)
for and on behalf of ACN Accountants
Chartered Certified Accountants &
Statutory Auditors
41 Orsett Road
Grays
Essex
RM17 5DS

30 December 2022

BENGALI WORKERS ASSOCIATION

**Statement of Financial Activities
for the Year Ended 31 March 2022**

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		35,646	54,139	89,785	338,001
Investment income	2	17	-	17	53
Total		35,663	54,139	89,802	338,054
EXPENDITURE ON					
Charitable activities					
Luncheon Club		500	-	500	-
LBC SPF Neighbourhoods		-	47,367	47,367	15,634
Venue Hire		-	-	-	4,182
Community Infrastructure Levy Project		-	-	-	40,000
Ageing Better Camden		-	14,376	14,376	12,555
London Community Respond Fund		-	-	-	19,959
City of London Fund		-	22,416	22,416	15,654
Edward Harvest Fund		-	-	-	7,387
Camden Giving		-	37,351	37,351	10,231
Big Lottery Covid 19 Respond Fund		-	31,688	31,688	51,925
LBC Business Rate Award		13,286	-	13,286	12,691
Shared Endeavour Fund		-	24,962	24,962	-
Other		40,977	-	40,977	5,615
Total		54,763	178,160	232,923	195,833
NET INCOME/(EXPENDITURE)		(19,100)	(124,021)	(143,121)	142,221
RECONCILIATION OF FUNDS					
Total funds brought forward		60,089	124,021	184,110	41,889
TOTAL FUNDS CARRIED FORWARD		40,989	-	40,989	184,110

The notes form part of these financial statements

BENGALI WORKERS ASSOCIATION

Balance Sheet 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
FIXED ASSETS					
Tangible assets	7	2	-	2	2
CURRENT ASSETS					
Cash at bank		45,787	-	45,787	188,908
CREDITORS					
Amounts falling due within one year	8	(4,800)	-	(4,800)	(4,800)
NET CURRENT ASSETS		40,987	-	40,987	184,108
TOTAL ASSETS LESS CURRENT LIABILITIES		40,989	-	40,989	184,110
NET ASSETS		40,989	-	40,989	184,110
FUNDS	9				
Unrestricted funds:					
General fund				19,827	38,927
Venue Hire				5,822	5,822
Membership Subscription				3,030	3,030
LBC Business Rate Award				12,310	12,310
				40,989	60,089
Restricted funds:					
LBC SPF Neighbourhoods				-	26,367
City of London Fund				-	22,416
Shared Endeavour Fund				-	19,970
Camden Giving				-	23,580
Big Lottery Covid 19 Respond Fund				-	31,688
				-	124,021
TOTAL FUNDS				40,989	184,110

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 30 December 2022 and were signed on its behalf by:

Salik Miah - Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 March 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and fittings	- 25% on cost
Computer equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

2. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Deposit account interest	17	53
	<u>17</u>	<u>53</u>

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.22	31.3.21
	£	£
Auditors' remuneration	3,748	4,800
Other operating leases	17,449	15,654
	<u>17,449</u>	<u>15,654</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.22	31.3.21
Admin	1	1
Operation	2	3
	<u>3</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	40,635	297,366	338,001
Investment income	53	-	53
Total	<u>40,688</u>	<u>297,366</u>	<u>338,054</u>
EXPENDITURE ON			
Charitable activities			
LBC SPF Neighbourhoods	-	15,634	15,634
Venue Hire	4,182	-	4,182
Community Infrastructure Levy Project	-	40,000	40,000
Ageing Better Camden	-	12,555	12,555
London Community Respond Fund	-	19,959	19,959
City of London Fund	-	15,654	15,654
Edward Harvest Fund	-	7,387	7,387

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Camden Giving	-	10,231	10,231
Big Lottery Covid 19 Respond Fund	-	51,925	51,925
LBC Business Rate Award	12,691	-	12,691
Other	5,615	-	5,615
Total	22,488	173,345	195,833
NET INCOME	18,200	124,021	142,221
RECONCILIATION OF FUNDS			
Total funds brought forward	41,889	-	41,889
TOTAL FUNDS CARRIED FORWARD	60,089	124,021	184,110

7. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2021 and 31 March 2022	22,679	440	22,649	45,768
DEPRECIATION				
At 1 April 2021 and 31 March 2022	22,678	440	22,648	45,766
NET BOOK VALUE				
At 31 March 2022	1	-	1	2
At 31 March 2021	1	-	1	2

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Accrued expenses	4,800	4,800

9. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	38,927	(19,100)	19,827
Venue Hire	5,822	-	5,822
Membership Subscription	3,030	-	3,030
LBC Business Rate Award	12,310	-	12,310
	60,089	(19,100)	40,989
Restricted funds			
LBC SPF Neighbourhoods	26,367	(26,367)	-
City of London Fund	22,416	(22,416)	-
Shared Endeavour Fund	19,970	(19,970)	-
Camden Giving	23,580	(23,580)	-
Big Lottery Covid 19 Respond Fund	31,688	(31,688)	-
	124,021	(124,021)	-
TOTAL FUNDS	184,110	(143,121)	40,989

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	77	(19,177)	(19,100)
Venue Hire	21,800	(21,800)	-
Lunchon Club	500	(500)	-
LBC Business Rate Award	13,286	(13,286)	-
	35,663	(54,763)	(19,100)
Restricted funds			
LBC SPF Neighbourhoods	21,000	(47,367)	(26,367)
Ageing Better Camden Project	14,376	(14,376)	-
City of London Fund	-	(22,416)	(22,416)
Shared Endeavour Fund	4,992	(24,962)	(19,970)
Camden Giving	13,771	(37,351)	(23,580)
Big Lottery Covid 19 Respond Fund	-	(31,688)	(31,688)
	54,139	(178,160)	(124,021)
TOTAL FUNDS	89,802	(232,923)	(143,121)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	41,889	(2,962)	38,927
Venue Hire	-	5,822	5,822
Membership Subscription	-	3,030	3,030
LBC Business Rate Award	-	12,310	12,310
	<u>41,889</u>	<u>18,200</u>	<u>60,089</u>
Restricted funds			
LBC SPF Neighbourhoods	-	26,367	26,367
City of London Fund	-	22,416	22,416
Shared Endeavour Fund	-	19,970	19,970
Camden Giving	-	23,580	23,580
Big Lottery Covid 19 Respond Fund	-	31,688	31,688
	<u>-</u>	<u>124,021</u>	<u>124,021</u>
TOTAL FUNDS	<u>41,889</u>	<u>142,221</u>	<u>184,110</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,653	(5,615)	(2,962)
Venue Hire	10,004	(4,182)	5,822
Membership Subscription	3,030	-	3,030
LBC Business Rate Award	25,001	(12,691)	12,310
	<u>40,688</u>	<u>(22,488)</u>	<u>18,200</u>
Restricted funds			
LBC SPF Neighbourhoods	42,001	(15,634)	26,367
Ageing Better Camden Project	12,555	(12,555)	-
Community Infrastructure Levy Project	40,000	(40,000)	-
London Community Respond Fund	19,959	(19,959)	-
City of London Fund	38,070	(15,654)	22,416
Edward Harvest Fund	7,387	(7,387)	-
Shared Endeavour Fund	19,970	-	19,970
Camden Giving	33,811	(10,231)	23,580
Big Lottery Covid 19 Respond Fund	83,613	(51,925)	31,688
	<u>297,366</u>	<u>(173,345)</u>	<u>124,021</u>
TOTAL FUNDS	<u>338,054</u>	<u>(195,833)</u>	<u>142,221</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	41,889	(22,062)	19,827
Venue Hire	-	5,822	5,822
Membership Subscription	-	3,030	3,030
LBC Business Rate Award	-	12,310	12,310
	<u>41,889</u>	<u>(900)</u>	<u>40,989</u>
TOTAL FUNDS	<u>41,889</u>	<u>(900)</u>	<u>40,989</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,730	(24,792)	(22,062)
Venue Hire	31,804	(25,982)	5,822
Membership Subscription	3,030	-	3,030
Lunchon Club	500	(500)	-
LBC Business Rate Award	38,287	(25,977)	12,310
	<u>76,351</u>	<u>(77,251)</u>	<u>(900)</u>
Restricted funds			
LBC SPF Neighbourhoods	63,001	(63,001)	-
Ageing Better Camden Project	26,931	(26,931)	-
Community Infrastructure Levy Project	40,000	(40,000)	-
London Community Respond Fund	19,959	(19,959)	-
City of London Fund	38,070	(38,070)	-
Edward Harvest Fund	7,387	(7,387)	-
Shared Endeavour Fund	24,962	(24,962)	-
Camden Giving	47,582	(47,582)	-
Big Lottery Covid 19 Respond Fund	83,613	(83,613)	-
	<u>351,505</u>	<u>(351,505)</u>	<u>-</u>
TOTAL FUNDS	<u>427,856</u>	<u>(428,756)</u>	<u>(900)</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

BENGALI WORKERS ASSOCIATION**Detailed Statement of Financial Activities
for the Year Ended 31 March 2022**

	31.3.22 £	31.3.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Grants and donations received	89,725	338,001
Subscriptions	60	-
	89,785	338,001
Investment income		
Deposit account interest	17	53
Total incoming resources	89,802	338,054
EXPENDITURE		
Charitable activities		
Luncheon Club	5,017	-
Older People's Service	6,681	-
Cultural and Community Events	2,652	-
Volunteer expenses	150	-
London Community Respond Fund	-	7,343
Big Lottery Covid 19 Respond Fund	-	32,003
Food distribution expenses	4,430	-
Shared Endeavour Fund	20,970	-
	39,900	39,346
Support costs		
Management		
Rent	17,449	15,654
Rates and water	4,180	6,285
Light and heat	6,954	3,609
	28,583	25,548
Finance		
Bank charges	259	79
Other		
Licence & insurance	2,012	1,571
Telephone	2,286	1,958
Postage and stationery	2,606	1,370
Sundries	13	373
Repairs and maintenance	10,263	3,004
IT Support	4,703	5,007
TV License	-	158
Cleaning & refuse collection	3,060	1,826
Refreshments	131	-
Health & safety	1,695	3,741
Publicity and promotion	2,264	875
Carried forward	29,033	19,883

This page does not form part of the statutory financial statements

BENGALI WORKERS ASSOCIATION

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	31.3.22 £	31.3.21 £
Other		
Brought forward	29,033	19,883
Subscriptions	21	363
Meeting expenses	4,453	-
Bookkeeping & payroll expenses	528	785
	34,035	21,031
Administrative costs		
Wages and subcontractor fees	58,822	88,385
Social security	-	497
Pensions	-	2,105
Auditors' remuneration	3,748	4,800
Legal and professional fees	67,576	12,042
Consultancy fees	-	2,000
	130,146	109,829
Total resources expended	232,923	195,833
Net (expenditure)/income	(143,121)	142,221

BENGALI WORKERS ASSOCIATION

England & Wales - Charity number 1039551

Accounts

REGISTERED COMPANY NUMBER: 02903924 (England and Wales)
REGISTERED CHARITY NUMBER: 1039551

Report of the Trustees and
Audited Financial Statements for the Year Ended 31 March 2021
for
BENGALI WORKERS ASSOCIATION

Contents of the Financial Statements
for the Year Ended 31 March 2021

	Page
Report of the Trustees	1 to 9
Report of the Independent Auditors	10 to 13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16 to 22
Detailed Statement of Financial Activities	23 to 24

Report of the Trustees
for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and Core Strengths

We have three key strengths inclusive of:

1. The delivery of an interrelated holistic, tailor-made service, taking into account the specific issues and barriers each client faces in obtaining a stable socio-economic position within their community.

To that end, we offer every client:

a. An open, confidential service that begins with an informal assessment of all their needs and worries: this approach is particularly important for those clients accessing our services for the first time to ensure we understand and can see the complete - as opposed to a partial - picture of each client's needs.

b. Access to bilingual staff to better identify deeper issues such as literacy, numeracy and skills issues. Most of our staff and volunteers are bilingual and hold excellent credentials / track records in their field of work. The fact that most of our staff and volunteers stem from the same socio-economic background as our clients, enables us to hold a deeper understanding of difficulties and barriers they face, and tailor and deliver programmes which take into account each client groups' needs.

c. Tailored sessions with expert Advisors according to their needs. Our General Advice team works in conjunction with our Employment & Training, Older People's and Youth Teams to flag up any specific issues which need to be addressed by clients coming to us for support.

2. A reputation and a network that precedes us.

With work spanning over four decades, we have had the privilege of having worked with members of local families across generations. Local people - and especially those that refrain from approaching mainstream organisations - trust our work, services and staff, which means that simply through word of mouth alone, we are able to access the hardest-to-reach, most isolated and often 'invisible' sections of our local community. We have links with many local organisations, ranging from primary schools to GP surgeries to local council teams to other key advice and service-led agencies, corporate as well as local businesses, both mainstream and small. From engagement stage to service delivery, it is our ability to be as accessible and as visibly present as we can that forges one of the core foundations of our clients' trust being placed in us.

3. Creating living examples of our works .

One of the reasons we continue to experience a high demand for our programmes is because those who would not normally approach organisations themselves for help, are motivated to do so by directly seeing for themselves the positive impact our work has had on a friend, relative or neighbour who has used our services. Our client-based satisfaction surveys consistently highlight a high number of self-referrals resultant of recommendations made by friends, neighbours or family members who have felt the benefits of our advice service, young people's service, older people's service and training & employment support programmes.

OBJECTIVES AND ACTIVITIES

Public benefit

We have always, and will continue to, take out responsibilities of ensuring that our charitable activities contribute significantly to the lives of those we work with and specifically within the local areas in which those activities are undertaken.

We have referred to the guidance provided by the Charity Commission on public benefit, and all our charitable activities are directed towards having a lifelong impact in our area of benefit and service users alike and these activities are undertaken to further our charitable purposes for the public benefit. In particular the Board of Trustees consider how our services will contribute to these aims and objectives in planning our future services.

ACHIEVEMENT AND PERFORMANCE

Overview

The year 2020 to 2021 was challenging as there was pandemic which impacted upon the lives of elderly and vulnerable people. The COVID 19 has led to a dramatic loss of human life and presents an unprecedented challenge to public health, food and world of work. The economics and social disruption caused by the pandemic is devastating; people are at risk of falling into extreme poverty. During the pandemic, the BWA was distributing hot meals to the vulnerable and elderly people every week until the lockdown was eased up. We were also providing food parcels to children and families who were in need. Despite the pandemic we were able to secure funding to provide door to door service for the vulnerable people. The service included visiting vulnerable people every day, befriending with them, helping them with benefits, housing, contacting their GP, carrying out shopping, guiding, and advising to stay safe from COVID. The vulnerable people benefited from the services enormously. In doing these we were assisted by the board members, volunteers, staff and councillors from Camden council. We were also working in partnership with Fitzrovia Neighbourhood Centre, Hopscotch Centre, Camden council and we were providing hot meals to 400 to 500 people every week until the lockdown was lifted. Our staff and board members were actively involved in several key partnerships, funding bids including Big lottery funding, Edward Harvist, City Bridge and so forth. The aim of these services is to make them feel connected and supported during the pandemic. In addition to these, the BWA was providing food parcels to the families with children suffering financial hardship impacting upon the wellbeing of children. We have applied for funding to set up a family support services to assist vulnerable families. The aim of the project will be to reduce the hardship, maximise their income and reduce the involvement of social services. We are in the process of submitting more funding applications to provide services for children, young people, education and training for unemployed people, welfare rights services, and homework club for school age children.

We could not hold any national events due to the lockdown, however we will do so once the lockdown restrictions are fully lifted. We applied for Surma Centre to be used as vaccination Hub, which was approved, but it did not happen as there were and are a handful of people causing trouble continuously to take control of Surma Centre by force in order to gain their own political interest. They were writing to funders and spreading malicious rumours against Surma Centre by making up frivolous stories and consequently, this group illegally occupied the centre by entering the centre forcibly which resulted in court action being taken to remove this group from the centre. This incurred Surma Centre large amount of cost. Their actions and behaviour have brought the organization into disrepute and the funders has withheld some funding which is impacting upon the service users.

Advice Services

The level of demand for welfare advice has always been high and is likely to continue. The impact of welfare reform has begun to impact local communities in all areas of life - including housing benefits and tax credits. It is therefore no surprise that a significant majority of enquiries concern welfare advice and income maximisation. The main arms of our advice works are comprised of the following areas:

- " Welfare Benefits;
- " Housing;
- " Debt & Money Matters;
- " Financial Inclusion;
- " Health and welfare;
- " Immigration.

We are in the process of securing funding for these services

Skills & Employment Services

We aim to meet the priorities and needs of each of our clients approaching us both directly and indirectly for advice and/or employment, skills or training needs through our integrated advice and training teams.

Report of the Trustees
for the Year Ended 31 March 2021

The outcomes of our work in this area consistently highlight the need for all clients - especially those with low confidence and skills levels - to undergo and receive a holistic approach to enable them to:

- a. move from a status of benefit dependency (the benefit-trap mindset) to being engaged in skills development.
- b. move into - and stay - in newly acquired employment, voluntary or enhanced economic engagement roles.

To that end, each client approaching our services who have a clearly defined need or desire to move into competitive jobs market undergoes. These services vital as this helps people get back to employment and we are making effort to secure funding to provide this service.

Health & Well-Being Programme

Access to a safe, affordable space to come and just "be", make friends, maybe even learn something new, is crucial to enhancing the daily lives of individuals, and crucial for enabling greater understanding between communities. Ongoing funding cuts to such services across the borough makes it even more crucial that we continue to deliver such activities wherever possible.

Our health and wellbeing programmes have one key aim: to break down the walls of isolation and cultural segregation that all too easily forms around already secluded groups of our local communities. And through the two arms of food and healthy lifestyles, we hope to continue fulfilling this aim.

i. Luncheon Club for the Elderly

"I've made friends here and 2 get to enjoy 2 hot meal every week! It's the thing I look forward to most in my week."

Over this past year, we have continued to deliver twice weekly Luncheon Clubs for the benefit of our elder communities across Camden. This is currently run as an independent business model, subsidised through sales to wider consumers. This is crucial in sustaining the service to enable local, elderly, socially excluded individuals to meet for lunch and discussions, activities or games.

For many of those in attendance, these luncheon clubs constitute their only weekly social interaction activity. There is increasing demand for such projects as evidenced by the continuing increases in the number of older women and men approaching us to take part in such projects.

With the expansion of the lunch club to 2 days per week in 2019 - 2020, we have had an increased footfall of an average of 40 elderly men and women continue to attend these sessions each week, participating in light exercise activities and learning workshops of topics of concern such as health issues e.g. diabetes, arthritis, depression etc, whilst also directly accessing our general advice services as needed.

ii. Older People's Service

Our Older People's Project supported 84 people, some of whom are 'elderly old', with menus of healthy living and wellbeing activities, including exercises, IT classes, crafts, inter-generational contact with our youth service and, very importantly, social contact combating isolation.

Our Older People's Project provides social and health activities in conjunction with an outreach service, working with an average of over 40 people each week. The service provides crucial support to Bangladeshi men and women experiencing mental ill health and social isolation through a range of weekly group sessions.

These services have made significant difference to the lives of people in the community, notably older people and their carers - promoting independence and wellbeing, and providing personal care and respite to carers. Further, we have been evolving our Older People's Project to meet changing local and national agendas, through the 'personalisation' agenda, meaning access to our service is now across different ethnic groups and not just Bangladeshi's.

Young People's Services

Report of the Trustees
for the Year Ended 31 March 2021

Our Young People's Services successfully communicates the complex, non-linear, journey many young people go on as they move from being unengaged to becoming fully equipped for adulthood. As they progress, young people go through 4 phases where; young people Get involved (social engagement), Grow and learn (social learning), Give back (social action) and Gain independence (social leadership).

During the course of the year, the young people we worked with became more self-aware, receptive, confident, resilient, motivated, responsible, and better at communicating. This is crucial, as building these emotional and social capabilities enables young people to form positive relationship with peers; learn from and build trust with supportive role models and caring adults; challenge themselves and step outside of their comfort zone; broaden horizons and raise aspirations, and achieve things they might not have previously thought possible.

Our Youth Service works with young people aged 6-19 in activities and opportunities developing learning, life skills and raising aspirations, acting as a local youth hub. Over 200 young people took part in our youth service activities during the year with thrice weekly group sessions ranging from dance, boxing and other sports, IT and arts projects to one to one support including careers advice and homework club.

We also provide after school club service for our school age children. The after-school club will provide an opportunity for children to develop social skills and to engage in constructive activities

LOCAL PARTNERSHIP AND PROJECT WORK

We work in consultation and partnership with the local community and statutory and voluntary agencies in developing our programmes and responding to emerging need and new initiatives.

We are widely involved in collaborative and partnership work and developed further opportunities by being actively involved in new initiatives both locally and Camden wide. Partnership working benefits our users as it identifies need and gaps in provision, prevents duplication of services and enables accurate referral and information to and from partnership organisations. It enables access to funding streams and increases our effectiveness and resilience through joint provision of services and the exchange of good practice, policies and information.

We act as a strategic organisation working with partners across the sector as well as statutory providers to enable members of the community to engage with service providers and to enable those providers to adapt services to better meet the needs of the community. We provide ideas and input into discussions and consultations on policy matters. Staff and trustees attend a range of internal and external meetings to help set the direction of the organisation and to share best practice and ideas. Our status as Camden Council's Strategic Partner in the South West Zone places us in a key role in making community connections with other VCS organisations in the area.

With our roots in community activism, we have evolved into a well-known and locally respected 'community anchor'. We are immensely proud that the Surma Community Centre is a venue that provides for a wide range of social, cultural and community events, and now increasingly, support a more diverse range of service users, reflecting the changing demographics of the local community within which we are rooted.

FINANCIAL REVIEW

Since we were elected as board of directors, we inherited deficit of £42k. We are now in surplus, stronger financially compared to the past. There was no lease of the building when we took over from the previous management. Since we took over, we secured a 15year lease from the council.

The charity aims to develop a diverse funding base for its activities. While Camden council remains our source of funding, we continue to attract funding for various projects from a wide range of other sources - charitable trusts, private companies, donations and the community centre's own income generating activities.

Throughout the year, the Directors reviewed quarterly management accounts and control was also exercised by senior staff and the Treasurer in line with the Charity's Financial Management Policy.

Report of the Trustees
for the Year Ended 31 March 2021

PLANNING FOR THE FUTURE

Subject to satisfactory funding arrangements we intend to continue facilitating activities outlined as above over the forthcoming year.

Our future development aims include:

- i. Strengthening the Surma Community Centre as a community hub by maintaining and/or increasing the capacity of existing services.
- ii. Adding other provisions and developing further projects to meet the identified needs of the local community thus further enhancing community cohesion.
- iii. Increasing the level of volunteer engagement in service delivery arms.
- iv. Adopting a more holistic approach to clients to identify and tackle underlying needs.
- v. Further developing an all-round holistic employability support service.
- vi. Agreeing a model for the re-development of the Surma Centre as an exemplar community hub model which espouses joint working through co-location of services.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

Organisational structure

Bengali Workers' Association is managed by a voluntary Board of Trustees and operates from the Surma Community Centre. Established in 1976, it is a successful, vibrant community facility and resource providing a safe and welcoming hub for the wider community.

The Surma Community Centre exists to improve the quality of life for local people by offering excellent services which provide a range of educational, employment, healthy lifestyle, recreational, cultural and social opportunities. In addition, it provides information, advice and guidance to users on a wide range of matters and signposts them to the appropriate point for specialist advice. It is a place people from diverse backgrounds come to socialise, learn and develop.

The Board are responsible for setting general policy, finalising and approving the annual plan and budget, monitoring the charity and taking major decisions about the strategic direction of the charity and any capital expenditure.

Management

The Board employ a chief officer who manages the day to day administration of the charity, ensures the Trustees are fully informed of key changes in legislation and good practice and ensures adherence to all legal and financial requirements. The chief officer leads on strategy & sustainability, business & partnership development and co-ordinates fundraising initiatives. The remaining staff are employed to manage and develop particular service areas or have specific administration or premises-related responsibilities.

Report of the Trustees
for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Appointment, Induction & Training of Trustees

The Board of Trustees are selected at the AGM, or co-opted during the year, in accordance with the Memorandum and Articles of Association. Invitations for nominations of trustees are sent out prior to the AGM, requesting a personal statement summarising skills and reasons for being nominated as a Trustee. When considering the selection or co-option of trustees, the Board has regard for the diversity of skills needed, and that legal requirements under Charity and Company Law are met.

New trustee's induction includes detailed information on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. Each trustee is invited for a tour of the buildings to be introduced to the staff and functions of the charity as part of their induction. The functions of the board and its decision-making processes are also explained, as are their individual roles, responsibilities and legal obligations under both charity and company law. Each Trustee has clear responsibilities, are expected to attend all Trustee meetings and are often given a particular role.

Trustees are encouraged to attend appropriate external and internal training events where these will facilitate the undertaking of their role. Familiarisation on legal obligations takes place throughout the year as and when needed, and staff produce written reports and occasional presentations. There is usually a Forward Strategy and Business Review workshop during the year, to enable Trustees to review the strategic direction of the charity, and re-affirm key priorities. Trustees are invited and encouraged to attend Camden consultation events and to represent the charity at key off-site functions, locally and borough-wide.

Risk management

We continue to assess, review, monitor and plan for all risks which the organisation may face, now or in the future. Our Risk Management Strategy comprises a risk register of all aspects of the organisation and its activities, and for each project we undertake, outlining possible risks which may occur, procedures to mitigate the risks identified, and regular reassessments both of the risks already outlined on the register and of projects and activities for potential new risks. All new projects and activities developed and run by the organisation undergo a risk assessment before they begin. This process has heightened awareness to the potential risks faced and will assist with the development of robust contingency plans. These procedures are periodically reviewed by the Board to ensure that they continue to address the needs of the Charity.

Internal financial control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Significant external risks to funding have also led to the development of a strategic plan which allows for the diversification of the Charity's funding and activities.

The charity makes little use of financial instruments other than an operational bank account so its exposure to price risk, credit risk, liquidity risk and cash flow risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

We are grateful to our funders including Big lottery, City Bridge, Edward Harvest and Camden Council for providing funds to help our local residents. We are also thankful to our staff, volunteers, partner organisations, friends for their assistance during the pandemic, helping us distributing hot meals to the vulnerable people, children and families.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

02903924 (England and Wales)

Registered Charity number

1039551

Registered office

SURMA COMMUNITY CENTRE
1 ROBERT STREET
LONDON
NW1 3JU

BENGALI WORKERS ASSOCIATION

Report of the Trustees for the Year Ended 31 March 2021

Trustees

Humayun Khan (resigned 23.8.21)
Salik Miah Chair
Nuruzzaman Hira Treasurer
Jamal Ahmed
Shamsuddin Ahmed (resigned 29.3.21)
Rahel Bokth (resigned 23.8.21)
Abdul Muhith
Abdul Salim
Hena Begum
Shawkat Ali (resigned 23.8.21)
Jalal Ahmed
Munzerin Rashid (resigned 23.8.21)

Auditors

ACN Accountants
Chartered Certified Accountants &
Statutory Auditors
41 Orsett Road
Grays
Essex
RM17 5DS

Website

www.bwa-surma.org

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Mailing
Kent
ME19 4JQ

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also the directors of BENGALI WORKERS ASSOCIATION for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

TRUSTEES' RESPONSIBILITY STATEMENT - continued

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 21 January 2022 and signed on its behalf by:

Salik Miah - Trustee

Opinion

We have audited the financial statements of BENGALI WORKERS ASSOCIATION (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and noncompliance with laws and regulations, our procedures included the following:

- a) We enquired of management and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - i.. Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - ii. Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - iii. The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- b) We inspected the minutes of meetings of those charged with governance.
- c) We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- d) We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- e) We reviewed any reports made to regulators.
- f) We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- g) We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- h) In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Anwar F Chowdhury FCCA (Senior Statutory Auditor)
for and on behalf of ACN Accountants
Chartered Certified Accountants &
Statutory Auditors
41 Orsett Road
Grays
Essex
RM17 5DS

21 January 2022

BENGALI WORKERS ASSOCIATION

**Statement of Financial Activities
for the Year Ended 31 March 2021**

		Unrestricted funds	Restricted funds	31.3.21 Total funds	31.3.20 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies		40,635	297,366	338,001	152,312
Investment income	2	53	-	53	101
Total		40,688	297,366	338,054	152,413
EXPENDITURE ON					
Charitable activities					
Luncheon Club		-	-	-	8,818
Older People's Service		-	-	-	8,738
Cultural and Community Events		-	-	-	2,200
Trips and Community Activities		-	-	-	1,855
Community Initiatives Project		-	-	-	39,079
LBC SPF Neighbourhoods		-	15,634	15,634	42,000
LBC SPF Equalities Project		-	-	-	15,000
Venue Hire		4,182	-	4,182	-
Community Infrastructure Levy Project		-	40,000	40,000	8,540
Ageing Better Camden		-	12,555	12,555	14,036
London Community Respond Fund		-	19,959	19,959	-
City of London Fund		-	15,654	15,654	-
Edward Harvest Fund		-	7,387	7,387	-
Camden Giving		-	10,231	10,231	-
Big Lottery Covid 19 Respond Fund		-	51,925	51,925	-
LBC Business Rate Award		12,691	-	12,691	-
Other		5,615	-	5,615	48,030
Total		22,488	173,345	195,833	188,296
NET INCOME/(EXPENDITURE)		18,200	124,021	142,221	(35,883)
RECONCILIATION OF FUNDS					
Total funds brought forward		41,889	-	41,889	77,772
TOTAL FUNDS CARRIED FORWARD		60,089	124,021	184,110	41,889

The notes form part of these financial statements

BENGALI WORKERS ASSOCIATION

Balance Sheet 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	7	2	-	2	2
CURRENT ASSETS					
Cash at bank		64,887	124,021	188,908	81,887
CREDITORS					
Amounts falling due within one year	8	(4,800)	-	(4,800)	(40,000)
NET CURRENT ASSETS		<u>60,087</u>	<u>124,021</u>	<u>184,108</u>	<u>41,887</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		60,089	124,021	184,110	41,889
NET ASSETS		<u>60,089</u>	<u>124,021</u>	<u>184,110</u>	<u>41,889</u>
FUNDS	9				
Unrestricted funds:					
General fund				38,927	41,889
Venue Hire				5,822	-
Membership Subscription				3,030	-
LBC Business Rate Award				12,310	-
				<u>60,089</u>	<u>41,889</u>
Restricted funds:					
LBC SPF Neighbourhoods				26,367	-
City of London Fund				22,416	-
Groundwork London				19,970	-
Camden Giving				23,580	-
Big Lottery Covid 19 Respond Fund				31,688	-
				<u>124,021</u>	<u>-</u>
TOTAL FUNDS				<u>184,110</u>	<u>41,889</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 21 January 2022 and were signed on its behalf by:

Salik Miah - Trustee

Notes to the Financial Statements
for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and fittings	- 25% on cost
Computer equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

2. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	53	101
	<u>53</u>	<u>101</u>

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Auditors' remuneration	4,800	3,388
Other operating leases	15,654	35,267
	<u>15,654</u>	<u>35,267</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
Admin	1	1
Operation	3	2
	<u>4</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	22,914	129,398	152,312
Investment income	101	-	101
Total	<u>23,015</u>	<u>129,398</u>	<u>152,413</u>
EXPENDITURE ON			
Charitable activities			
Luncheon Club	8,818	-	8,818
Older People's Service	-	8,738	8,738
Cultural and Community Events	2,050	150	2,200
Trips and Community Activities	-	1,855	1,855
Community Initiatives Project	-	39,079	39,079
LBC SPF Neighbourhoods	-	42,000	42,000
LBC SPF Equalities Project	-	15,000	15,000

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Community Infrastructure Levy Project	-	8,540	8,540
Ageing Better Camden	-	14,036	14,036
Other	48,030	-	48,030
Total	58,898	129,398	188,296
NET INCOME/(EXPENDITURE)	(35,883)	-	(35,883)

RECONCILIATION OF FUNDS

Total funds brought forward	77,772	-	77,772
TOTAL FUNDS CARRIED FORWARD	41,889	-	41,889

7. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2020 and 31 March 2021	22,679	440	22,649	45,768
DEPRECIATION				
At 1 April 2020 and 31 March 2021	22,678	440	22,648	45,766
NET BOOK VALUE				
At 31 March 2021	1	-	1	2
At 31 March 2020	1	-	1	2

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Accruals and deferred income	-	40,000
Accrued expenses	4,800	-
	4,800	40,000

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

9. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	41,889	(2,962)	38,927
Venue Hire	-	5,822	5,822
Membership Subscription	-	3,030	3,030
LBC Business Rate Award	-	12,310	12,310
	41,889	18,200	60,089
Restricted funds			
LBC SPF Neighbourhoods	-	26,367	26,367
City of London Fund	-	22,416	22,416
Groundwork London	-	19,970	19,970
Camden Giving	-	23,580	23,580
Big Lottery Covid 19 Respond Fund	-	31,688	31,688
	-	124,021	124,021
TOTAL FUNDS	41,889	142,221	184,110

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,653	(5,615)	(2,962)
Venue Hire	10,004	(4,182)	5,822
Membership Subscription	3,030	-	3,030
LBC Business Rate Award	25,001	(12,691)	12,310
	40,688	(22,488)	18,200
Restricted funds			
LBC SPF Neighbourhoods	42,001	(15,634)	26,367
Ageing Better Camden Project	12,555	(12,555)	-
Community Infrastructure Levy Project	40,000	(40,000)	-
London Community Respond Fund	19,959	(19,959)	-
City of London Fund	38,070	(15,654)	22,416
Edward Harvest Fund	7,387	(7,387)	-
Groundwork London	19,970	-	19,970
Camden Giving	33,811	(10,231)	23,580
Big Lottery Covid 19 Respond Fund	83,613	(51,925)	31,688
	297,366	(173,345)	124,021
TOTAL FUNDS	338,054	(195,833)	142,221

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	77,772	(35,883)	41,889
TOTAL FUNDS	<u>77,772</u>	<u>(35,883)</u>	<u>41,889</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	18,511	(54,394)	(35,883)
Lunchon Club	4,504	(4,504)	-
	23,015	(58,898)	(35,883)
Restricted funds			
Older People's Service	8,738	(8,738)	-
Trips and Community Activities	1,855	(1,855)	-
Community Initiatives Project	39,079	(39,079)	-
Cultural and Community Events	150	(150)	-
LBC SPF Neighbourhoods	42,000	(42,000)	-
LBC SPF Equalities	15,000	(15,000)	-
Ageing Better Camden Project	14,036	(14,036)	-
Community Infrastructure Levy Project	8,540	(8,540)	-
	129,398	(129,398)	-
TOTAL FUNDS	<u>152,413</u>	<u>(188,296)</u>	<u>(35,883)</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	77,772	(38,845)	38,927
Venue Hire	-	5,822	5,822
Membership Subscription	-	3,030	3,030
LBC Business Rate Award	-	12,310	12,310
	77,772	(17,683)	60,089
Restricted funds			
LBC SPF Neighbourhoods	-	26,367	26,367
City of London Fund	-	22,416	22,416
Groundwork London	-	19,970	19,970
Camden Giving	-	23,580	23,580
Big Lottery Covid 19 Respond Fund	-	31,688	31,688
	-	124,021	124,021
TOTAL FUNDS	77,772	106,338	184,110

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	21,164	(60,009)	(38,845)
Venue Hire	10,004	(4,182)	5,822
Membership Subscription	3,030	-	3,030
Lunchon Club	4,504	(4,504)	-
LBC Business Rate Award	25,001	(12,691)	12,310
	<u>63,703</u>	<u>(81,386)</u>	<u>(17,683)</u>
Restricted funds			
Older People's Service	8,738	(8,738)	-
Trips and Community Activities	1,855	(1,855)	-
Community Initiatives Project	39,079	(39,079)	-
Cultural and Community Events	150	(150)	-
LBC SPF Neighbourhoods	84,001	(57,634)	26,367
LBC SPF Equalities	15,000	(15,000)	-
Ageing Better Camden Project	26,591	(26,591)	-
Community Infrastructure Levy Project	48,540	(48,540)	-
London Community Respond Fund	19,959	(19,959)	-
City of London Fund	38,070	(15,654)	22,416
Edward Harvest Fund	7,387	(7,387)	-
Groundwork London	19,970	-	19,970
Camden Giving	33,811	(10,231)	23,580
Big Lottery Covid 19 Respond Fund	83,613	(51,925)	31,688
	<u>426,764</u>	<u>(302,743)</u>	<u>124,021</u>
TOTAL FUNDS	<u>490,467</u>	<u>(384,129)</u>	<u>106,338</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

BENGALI WORKERS ASSOCIATION**Detailed Statement of Financial Activities**
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Grants and donations received	338,001	152,312
Investment income		
Deposit account interest	53	101
Total incoming resources	338,054	152,413
EXPENDITURE		
Charitable activities		
Luncheon Club	-	8,818
Older People's Service	-	2,469
Cultural and Community Events	-	2,200
Trips and Community Activities	-	1,780
Volunteer expenses	-	5,380
London Community Respond Fund	7,343	-
Big Lottery Covid 19 Respond Fund	32,003	-
	39,346	20,647
Support costs		
Management		
Rent	15,654	35,267
Rates and water	6,285	6,736
Light and heat	3,609	2,730
	25,548	44,733
Finance		
Bank charges	79	60
Other		
Licence & insurance	1,571	7,534
Telephone	1,958	1,510
Postage and stationery	1,370	760
Sundries	373	673
Repairs and maintenance	3,004	1,900
IT Support	5,007	2,812
TV License	158	155
Hire of equipment	-	592
Cleaning & refuse collection	1,826	3,503
Health & safety	3,741	835
Publicity and promotion	875	-
Subscriptions	363	159
Bookkeeping & payroll expenses	785	504
	21,031	20,937

This page does not form part of the statutory financial statements

BENGALI WORKERS ASSOCIATION

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
Other		
Administrative costs		
Wages and subcontractor fees	88,385	88,389
Social security	497	-
Pensions	2,105	3,342
Auditors' remuneration	4,800	3,388
Professional fees	12,042	4,800
Consultancy fees	2,000	2,000
	109,829	101,919
Total resources expended	195,833	188,296
Net income/(expenditure)	<u>142,221</u>	<u>(35,883)</u>