WAPPING BANGLADESH ASSOCIATION

England & Wales · Charity number 1051893

Details

Status	Registered
Legal form	Other
Registered	1996-01-15
Register	View on the Charity Commission register

Contact

Address	Wapping Youth Club 1st Floor 20 Tench Street London E1W 2QD
Phone	0207 481 9835
Email	wappingba@hotmail.com
Website	www.wappingbangladeshassociation.com

Activities

Objects: (A)TO PROVIDE ADVICE TO THE BANGLADESHI PEOPLE LIVING IN WAPPING WHICH RELIEVES THEIR POVERTY, ADVANCES THEIR EDUCATION OR PRESERVES AND PROTECTS THEIR HEALTH. (B)TO ADVANCE THE EDUCATION OF BANGLADESHI PEOPLE LIVING IN WAPPING, IN PARTICULAR BY THE PROVISION OF MOTHER TONGUE CLASSES, RELIGIOUS STUDIES AND ENGLISH CLASSES. (C)TO PROVIDE RECREATIONAL FACILITIES IN THE INTEREST OF SOCIAL WELFARE TO THE INHABITANTS OF WAPPING IN PARTICULAR BUT NOT EXCLUSIVELY BANGLADESHI PEOPLE IN THE EFFORT TO IMPROVE THE CONDITIONS OF LIFE OF THE SAID INHABITANTS.

Activities: Welfare Rights and Debt Information, Advice & Guidance ServicesTranslation and Interpreting ServiceSenior Citizens Lunch ClubOlder People servicesMother Tongue and Cultural Educational ClassesEmployment and Skills Training ProgrammeCitizenship & Integration ClassesHealthy Living ProgrammeStudy Support and Supplementary Education Programme

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** IN PRACTICE TOWER HAMLETS, PARTICULARLY IN WAPPING
- Tower Hamlets

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£147,032	£146,121	-	-
2024-03-31	£150,816	£135,273	-	-
2023-03-31	£108,080	£108,602	-	-
2022-03-31	£156,825	£122,113	-	-
2021-03-31	£178,004	£81,007	-	-

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Trustees

Name	Role	Appointed
NOWRUZ AHMED CHOWDHURY	Chair	2022-03-18
ABDUL BARI		2022-03-18
ABDUL MOTIN CHOWDHURY		2022-03-18
ALIMUZ ZAMAN		2022-03-18
JILU MIAH		2022-03-18
MR ABU NASAR MOHAMMED YAHIYA		2022-03-18
MUHAMMAD ABDAL ULLAH		2022-03-18
Nahid Sultana		2022-03-18
Rumena Khanom		2022-03-18
Sheikh Ayesha Rashid		2022-03-18
Sheikh Md Abdur Rashid		2022-03-18

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WAPPING BANGLADESH ASSOCIATION

England & Wales - Charity number 1051893

Accounts

WAPPING BANGLADESH ASSOCIATION

WAPPING YOUTH CLUB, 1ST FLOOR
TENCH STREET, WAPPING
LONDON E1W 2QD

www.wappingbangladeshassociation.com

CHARITY REGISTRATION NO. 1051893

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

WAHID AHMED & CO
(CHARTERED MANAGEMENT ACCOUNTANTS)
Hall 3, The Whitechapel Centre
85 Myrdle Street
London E1 1HL

Wapping Bangladesh Association Legal & Administrative Information

Name of Charity:	Wapping Bangladesh Association
Registered Address:	Wapping Youth Club, 1st Floor Tench Street London E1W 2QD
Tel:	020 7702 1708 / 020 7481 9835
Email:	wappingba@hotmail.com
Web:	www.wappingbangladeshassociation.com
Charity Registration No.	1051893

Management Committee (Trustees) in 2024 / 2025

Nowruz Ahmed Chowdhury	Chairperson	Abdul Bari	Committee Member
Sheikh Md Abdur Rashid	Vice-Chairperson	Jilu Miah	Committee Member
Muhammad Abdal Ullah	General Secretary	Rumena Khanom	Committee Member
Abu Nasar Md Yahiya	Treasurer	Nahid Sultana	Committee Member
Abdul Motin Chowdhury	Assistant Treasurer	Alimuz Zaman	Committee Member
		Sheikh Ayesha Rashid	Committee Member

Contact Person for the Accounts:	Nowruz Ahmed Chowdhury Chairperson
Independent Examiner:	Wahid Ahmed & Co (Chartered Management Accountants) Hall 3, The Whitechapel Centre 85 Myrdle Street, London E1 1HL
Banker:	HSBC Bank plc 75 Whitechapel Road London E1 1DU

Wapping Bangladesh Association Report of the Management Committee

The Management Committee (who are also Trustees of the Charity) submit their report and financial statements for the year ended 31st March 2025. Wapping Bangladesh Association (WBA) was established in 1981 was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 15th of January 1996.

WBA is an independent charity founded by local families coming together initially as self-help group to help, care for, empower & improve the quality of life of the local community and their families/carers, young people, pensioners living within Tower Hamlets who were struggling with daily life with poverty, hardship, finding accessing mainstream services including local authority services, NHS, welfare and other mainstream social support services very difficult because of their language & cultural barriers.

Objects, Principal Activities and Governance

WBA objects and principal activities are defined in its Constitution, namely:

a) To provide advice to the Bangladeshi people living in Wapping which relieves their poverty, advances their education or preserves and protects their health.
b) To advance the education of Bangladeshi people living in Wapping, in particular by the provision of Mother Tongue Classes, Religious Studies and English Classes.
c) To provide recreational facilities in the interest of social welfare to the inhabitants of Wapping in particular but not exclusively Bangladeshi people in the effort to improve the conditions of life of the said inhabitants.

The charity is the main point of contact for Minority Ethnic & Migrant Communities residing in the St Katherine and Wapping Ward in the London Borough of Tower Hamlets. WBA is growing and expanding which reaches out and serves the wider communities across Tower Hamlets with an annual client and user base exceeding 800 Families and Individuals. Services are offered primarily in the areas of social welfare, improving access to housing, promoting physical health and improving emotional wellbeing, employment and job search support, promoting arts and cultural education and skills, training and education and strengthening community relations and integration through a variety of community cohesion activities. WBA is an unincorporated body with a Management Committee, whose members are also the Trustees of the Charity. The Management Committee meets regularly in the furtherance of the Charity's affairs.

Structure, Governance and Management

The charity is governed by a constitution. The constitution was amended on the 31st of March 2013 and was updated with the requirements set out by the Charity Commission. The Management Committee oversee the management and administration of the Charity. The charity's Management Committee members are elected every two years at the Annual General Meeting. After being elected the Management Committee members are briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity.

WBA's Management Committee are responsible for the general control and management of the charity.
The Management Committee give their time for free and receive no remuneration. The Management Committee meet regularly (every 6-8 weeks) during the year and are responsible for all decisions taken in relation to the running of the charity, to review the activities of the charity including policy making, overseeing the business planning, the approval of the annual report and accounts as well as budgets and financial reports, capital expenditure and to set out the fund-raising date for the charity.

The day-to-day work of the charity is delivered by paid employees and report their recommendations to the Management Committee.

The day-to-day management is overseen by the Office Bearers who are responsible to and report to the Management Committee. The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire and health and safety. The Management Committee also undertake annual reviews in other risk areas such as operational, governance and compliance with law and regulations.

Achievements and Performance of WBA

WBA continues to see a high demand and need for community-based services from the local communities in Tower Hamlets. WBA is actively seeking to protect its financial security to continue to safeguard the ongoing development of WBA and its projects, activities and services that it offers to the local communities in the London Borough of Tower Hamlets.

In 2024/2025 WBA continued to deliver a wide range of activities and services in pursuance of its charitable aims and delivering the public benefit, summarised below, providing both to those who are disadvantaged and vulnerable and the wider community of Tower Hamlets:

Cost-of-Living Support

With the cost-of living crisis being the highest during the winter months of 2024 WBA delivered extensive help to support older people and pensioners who were being hugely affected during these difficult times struggling with their pensions or other limited benefits. WBA has a large community asset, and provide a Warm Community Space, five days a week for older people, pensioners and other vulnerable adults struggling with the cost-of-living crisis. The Warm Community Space provides a safe, warm space over 6-months for people to come during the day Monday to Friday who couldn't afford to put their heating the winter. They were also given hot drinks, snacks and a freshly cooked hot nutritious meal. The warm space has helped to reduce some of the stress and anxieties caused by the costs-of-living crisis and provided an opportunity for people to get access to a variety of other service.

Families Financial Resilience Project

The impact of the cost-of-living crisis has left many of our BAME families living locally and struggling even more financially. This crisis has resulted in household spending rising most for those on the lowest incomes driving them into further hardship situation. Our project has supported families to increase their financial resilience through a programme of financial literacy education, financial skills & planning training that has helped to reduce the impact of poverty. We deliver twice weekly one-to-one financial information sessions & training workshops to equip families with critical financial literacy & key practical financial skills & knowledge; offered money management education & free budgeting tools to raise people's financial capability. The practical training delivered helps to raise a person's financial confidence and the support given to families to get a breathing space struggling with problem debt.

After School Children's Educational Project

We run a supplementary schools education programme delivering extracurricular educational activities a study support programme and a homework club to support children and young people underachieving in the education to achieve their academic potential and raise their educational attainment. We provide extensive support in raising the literacy skills and numeracy skills in line with the requirements set out in the National Curriculum Key Stage 1 to 4 and help the children prepare for their GCSE and other vocational exams. WBA also holds the Bronze Award from the National Resource Centre for Supplementary Education (NRCSE). We run a cultural educational programme delivering community language classes, cultural educational activities that helps develop a young people to develop their personal, social, and cultural identity. They learn to reflect upon their own culture, culture of others and culture in general.

Using community languages classes, it also whelps young people to develop their critical thinking and literacy skills. It also helps to promote better community cohesion and help to build their relationship with children and young people from other communities.

Welfare Information, Advice & Guidance Service

WBA's Welfare Information, Advice and Guidance (IAG) service helps to resolve any housing issues, help clients make benefit claims, provide debt advice, help getting back into work and arrange of other legal and consumer matters as well. The service also provides translation and interpreting services for people who face language barriers. The delivery of these services focuses on to some of the most disadvantaged sections of the local community in Tower Hamlets. The service is accredited by the Advice Quality Standard (AQS) and the Matrix Standard. These quality standard marks ensure that WBA delivers excellence in the field of Information, Advice and Guidance (IAG), providing impartial advice and guidance to all our clients and users groups.

WBA continues to lead the Tower Hamlets BME Advice Network delivering a coordinated specialist IAG service in areas of Benefits, Immigration, Housing Debt, Family, Employment to the BME communities in the west of the borough of Tower Hamlets.

Older People's Services

WBA helps older people to live fulfilled later lives through its range of day centre activities that includes a lunch club programme, drop in activities, complementary therapy sessions, health promotion programmes that includes exercise and fitness sessions and recreational and leisure activities One of the main issues facing the older people community is social isolation, intensified by the fact that many are not as savvy as their younger counterparts when it comes to internet and mobile phones. We believe our day centre activities provides an opportunity for the older generation in the community to meet, socialise and have fun.

ESOL Classes and Employability Skills Training Classes

We continue to run an Entry Level One ESOL Classes and Employability Skills Training Classes for unemployed and economically inactive women who have poor English language skills and face difficulties in accessing mainstream ESOL courses and don't yet have the confidence to take up formal courses. The ESOL classes is helping the women to build their confidence to gain basic ESOL skills to help their smooth transition onto mainstream formal courses. WBA provides a safe and comfortable meeting point where participants can gain basic skills and confidence in written and spoken English that will aid their integration in the wider community. The participants gain practical language skills so that they can relate to real life situations e.g. dealing with solicitors, benefits, finance, housing, health, shopping, giving personal details, health and safety signs etc.

Future Plans, Developments & Activities

The Charity intends to maintain its initiatives in the provision of advice, information and guidance. WBA will continue to address the needs of the local community in particular vulnerable people, hard to reach families, children and young people from disadvantaged backgrounds and people who are unemployed or on very low income. WBA will continue to actively work towards poverty alleviation through the welfare rights to those who are housebound, Older People living in social isolation. Health and education are a major concern to many families in Tower Hamlets.

WBA has a fund-raising strategy in place and will continue to seek funding from a range of charities and trusts, statutory and other public agencies. The staff and management committee officers will have the opportunity to go on fund raising training and other areas so that they can build on their skills and knowledge.

The Management Committee is indebted to all members and well - wishers for their support to WBA. The Management Committee are grateful for the financial support given by Tower Hamlets Council for its core costs support and other trusts, charities and agencies for its activity costs. We would also extend a word of thanks to all individuals and other community groups/organisations who have worked with and supported WBA and its users over the past year.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

The Management Committee of WBA are responsible for preparing an annual report and in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th of July 2016 and updated on the 16th of September 2016 and with the Charities Act 2011.

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Observe the methods and principles in the Charities SORP.
(c) Make judgements and estimates that are reasonable and prudent.
(d) Disclosed and explained in the financial statements.
(e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

The purpose of the Operating Reserve Policy for WBA is to build and maintain an adequate level of unrestricted net assets to support WBA's day-to-day operations in the event of unforeseen shortfalls. The reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as staff development, investment in infrastructure. Operating reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. WBA intends for the operating reserves to be used and replenished within a reasonable period of time. This Operating Reserve Policy will be implemented in conjunction with the other financial policies of WBA and is intended to support the goals and strategies contained in those related policies and in strategic and operational plans.

The Operating Reserve Fund is defined as the designated fund set aside by action of the Management Committee. The minimum amount to be designated as operating reserve will be established in an amount sufficient to maintain ongoing operations and programs for a set period of time, measured in months. The operating reserve serves a dynamic role and will be reviewed and adjusted in response to internal and external changes. The target minimum Operating Reserve Fund is equal to 12 months of average recurring operating costs. Such as Wages, Rent, Insurance, Consumables and Training. In addition to calculating the actual operating reserve at the fiscal year-end, the operating reserve fund target minimum will be calculated each year after approval of the annual budget. These reserves will be reported to the Management Committee and included in the regular financial reports.

Risk Factors

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity's activities.

Section 37 of the Local Government Act 1989

The mainstream grant funding received from Tower Hamlets Council was specifically utilised for the purpose which the grant aid was provided for.

The Management Committee will propose the re-appointment of Wahid Ahmed & Co to carry out is Independent Examination of the accounts in 2025 / 2026 at its next annual general meeting.

We declare that in our capacity as charity trustee that:

The Management Committee have approved the above report on the 25/09/2025 and we are authorised to sign it on their behalf.

N Chowdhury

Nowruz Ahnmed Chowdhury
Chairperson

Muhammad Abdal Ullah
General Secretary

A.N.M. Yahiya

Abu Nasar Md Yahiya
Treasurer

Date: 25/09/2025

Independent Examiner's Report to the Management Committee of the Wapping Bangladesh Association for the Year Ended 31 March 2025

We report to the Management Committee on our examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2025 set out on pages 8 to 13.

Respective responsibilities of the Management Committee and Examiner

As the charity's Management Committee, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

We have completed our examination. We have confirmed that no material matters have come to our attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.

.....

Prepared by:

Wahid Ahmed & Co
Chartered Management Accountants
Hall 3, The Whitechapel Centre
85 Myrdle Street
London E1 1HL

Date: 25/09/2025

Wapping Bangladesh Association
Statement of Financial Activities (SOFA) - For the Year Ended 31st March 2025

Incoming Resources	Restricted Funds	Unrestricted Funds	Total 2025 (£)	Total 2024 (£)
Grants	143,250	-	143,250	147,365
Donations	-	2,372	2,372	2,240
Misc Income	-	1,410	1,410	1,211
Balance as at 31/03/2025	**143,250**	**3,782**	**147,032**	**150,816**
Outgoing Resources				
Staffing Costs	79,535	-	79,535	87,336
Direct Charitable Expenditure	54,851	-	54,851	40,393
Management and Administrative Expenditure	9,173	2,562	11,735	7,544
Net Incoming/Outgoing Resources Before Transfer	**143,559**	**2,562**	**146,121**	**135,273**
Gross Transfer Between Funds	-	-	-	-
Net Incoming/Outgoing Resources After Transfer	-309	1,220	911	15,543
Balance Brought Forward at 1st April 2024	164,489	53,658	218,147	202,604
Balance Carried Forward at 31st March 2025	**164,180**	**54,878**	**219,058**	**218,147**

Wapping Bangladesh Association
Notes to the Accounts
For the Year Ended 31st March 2025

1.0 Basis of Preparation

1.1 Basis of Accounting

These accounts have been prepared under historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts. These accounts have been prepared in accordance with:

The Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Reporting Standard application the United Kingdom and Republic of Ireland (FRS102) issued on the 16th of July 2016 nd with the Charities Act 2011.
The Charity constitutes a public benefit entity as defined by the Charity Commission.

1.2 Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the Charity's ability to continue as a going concern.

2.0 Accounting Policies

2.1 Income

These are included in the Statement of Financial Activities (SOFA) when :
(a) the charity becomes entitled to the resources.
(b) It is more like than not that the Trustees will receive the resources.
(c) the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets or liabilities or income and expenses , unless required or permitted by the FRS 102 SORP or FRS 102

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).
In the case of performance related grants , income is only recognised to the extent that the charity has provided the specific goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

2.2 Expenditures and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

2.3 Tangible Assets

These are capitalised if they can be for more than one year and cost at least £1,000.
They are valued at cost. The depreciation rates and methods used are disclosed below:
Asset Catergory: Fixtures and Fittings
Annual Rate: 25% Reducing Balance.

2.4 Debtors

Debtors (including trade debtors and loan receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

2.5 Creditors

The Charity has creditors which are measured at settlement amounts.

3.0 Independent Examiners Fees	**2025 (£)**	**2024 (£)**
Accountancy & Payroll	850	850

4.0 Staffing Costs	**2025 (£)**	**2024 (£)**
Staff Salaries & ENI Costs	59,727	58,539
Pensions Contribution	2,639	3,506
Sessional Tutor's Fees	1,828	1,273
Trainer's Fees	1,560	1,208
Professional Fees (Freelance Workers)	13,781	22,810
	79,535	87,336

5.0 Average head count in the year.		
Charitable Activities	5	4

6.0 Tangible Fixed Assets	**2025**	**2024**
Costs	**(£)**	**(£)**
At 1st April 2024	33,846	33,846
Additions	-	-
At 31st March 2020	33,846	33,846
Depreciation		
At 1st April 2024	32,738	32,369
Charge for the Year	277	369
At 31st March 2025	33,015	32,738
Net Book Value:	831	1,108

7.0 Debtors	**2025 (£)**	**2024 (£)**
Other Debtors	-	-
	-	-

8.0 Creditors	**2025 (£)**	**2024 (£)**
PAYE	6,773	6,124
Accountancy & Payroll	823	823
	275	-
	7,871	6,947

9.0 Reconciliation of Funds	**2025 (£)**	**2024 (£)**
Total Funds Brought Forward	217,147	202,604
Net Surplus / (Deficit)	911	15,543
	218,058	218,147

Wapping Bangladesh Association
Income & Expenditure Account for the Year Ended 31st March 2025

Incoming Resources

For Activities & Services to Further the Charity's Objectives

	Note	Restricted	Unrestricted	Total 2025	Total 2024
Tower Hamlets Council (LBTH) - LCF Theme 2		-	-	-	1,179
City Bridge Foundation		4,750	-	4,750	19,985
Trust for London		-	-	-	11,625
Wakefield & Tetley Trust		6,000	-	6,000	-
Canary Wharf Group - Community Grants		-	-	-	9,700
East End Community Foundation (Housing Action Trust)		-	-	-	5,000
East End Community Foundation (Tackling Pensioner Poverty)		10,000	-	10,000	1,500
LBTH - Mainstream Grant Misc		-	-	-	2,832
LBTH - Mainstream Grant (Advice Service)		70,000	-	70,000	29,167
LBTH - Mainstream Grant (Older People's Service)		25,000	-	25,000	10,417
LBTH - Mainstream Grant (Children's Education Service)		25,000	-	25,000	10,417
Lifeline Community		2,500	-	2,500	-
Postcode Society Trust		-	-	-	15,560
National Lottery - Awards for All		-	-	-	19,983
London Community Foundation (The Together Fund)		-	-	-	10,000
Sub Total Income (Grants) Received:		**143,250**	**-**	**143,250**	**147,365**
General Funds - Other Misc Income Received					
Donations Received		-	2,372	2,372	2,240
Rendell & Rittner		-	80	80	40
Room Hire		-	-	-	680
Bangladesh Youth Movement (CRM Subscription)		-	-	-	491
National Institute		-	1,000	1,000	-
LBTH (Room Hire)		-	330	330	-
Sub Total:		**-**	**3,782**	**3,782**	**3,451**
Total Incoming Resources		**143,250**	**3,782**	**147,032**	**150,816**

Resources Expended:	Restricted	Unrestricted	Total 2025	Total 2024
Staffing Costs				
Staff Salaries & Employers NI Costs	59,727	-	59,727	58,539
Pensions Contribution	2,639	-	2,639	3,506
Sessional Tutor's Fees	1,828	-	1,828	1,273
Trainer's Fees	1,560	-	1,560	1,208
Professional Fees (Freelance Workers)	13,781	-	13,781	22,810
Sub Total:	**79,535**	**-**	**79,535**	**87,336**
Direct Charitable Expenses				
Premises Costs (Rent & Rates)	6,149	-	6,149	7,070
Volunteers Expenses	2,419	-	2,419	876
Telephone & Broadband Services	1,655	-	1,655	1,657
PPS, Books, Advert	2,640	-	2,640	1,853
Events, Workshop & Pensioners Lunch Club Costs	11,063	-	11,063	10,375
Complementary Therapy Sessions Costs	1,950	-	1,950	3,204
TH BME Advice Network Partners	28,975	-	28,975	15,358
Sub Total:	**54,851**	**-**	**54,851**	**40,393**
Management & Administrative Expenses				
Public, Employers & Indemnity Insurance	768	-	768	3,051
Building Insurance	-	502	502	438
Repairs & Maintenance	5,805	-	5,805	1,510
Payroll Service & Accountancy Fees	-	850	850	850
Premises Cleaning	-	1,057	1,057	1,179
Bank Charges	-	153	153	147
Depreciation	277	-	277	369
Grant Refund (Heritage Lottery Fund)	2,323	-	2,323	-
Sub Total:	**9,173**	**2,562**	**11,735**	**7,544**
Total Expenses Made:	**143,559**	**2,562**	**146,121**	**135,273**
Excess of Income Over Expenditure:	-309	1,220	911	15,543
Balance Brought Forward on 01/04/2024	164,489	53,658	218,147	202,604
Balance Carried Forward to 01/04/2025	**164,180**	**54,878**	**219,058**	**218,147**

Wapping Bangladesh Association

Balance Sheet as at 31st March 2025

	Note		2025 (£)		2024 (£)
Fixed Assets					
Fixtures, Fittings & Equipment	6		831		1,108
Current Assets					
Debtors	7	-		-	
Cash in Bank and Hand		226,098		223,986	
		226,098		225,094	
Creditors: Amount falling due in one year:	8	-7,871		-6,947	
			218,227		217,039
Net Assets			**219,058**		**218,147**

		2025 (£)	2024 (£)
Movement of Funds			
Total Funds Brought Forward	9	218,147	202,604
Net Surplus / Deficit		911	15,543
		219,058	**218,147**

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and Expenditure Account of Wapping Bangladesh Association and approve the financial statements as accurate account of the surplus of the income and also the correct state of the affairs of the charity as at 31st March 2025.

Approved by the Management Committee and signed on its behalf by:

.....

Nowruz Ahmed Chowdhury
Chairperson

.....

Muhammad Abdal Ullah
General Secretary

A. N. M. Yahiya
.....

Abu Nasar Mohammed Yahiya
Treasurer

Date: 25/09/2025

WAPPING BANGLADESH ASSOCIATION

England & Wales - Charity number 1051893

Accounts

WAPPING BANGLADESH ASSOCIATION

WAPPING YOUTH CLUB, 1ST FLOOR
TENCH STREET, WAPPING
LONDON E1W 2QD

CHARITY REGISTRATION NO. 1051893

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

WAHID AHMED & CO
(CHARTERED MANAGEMENT ACCOUNTANTS)
Hall 3, The Whitechapel Centre
85 Myrdle Street London
E1 1HL

Wapping Bangladesh Association Legal & Administrative Information

Name of Charity:	Wapping Bangladesh Association
Registered Address:	Wapping Youth Club, 1st Floor Tench Street London E1W 2QD
Tel:	020 7702 1708 / 020 7481 9835
Email:	wappingba@hotmail.com
Web:	www.wappingbangladeshassociation.com
Charity Registration No.	1051893

Management Committee (Trustees) in 2023 / 2024

Nowruz Ahmed Chowdhury	Chairperson	Abdul Bari	Committee Member
Sheikh Md Abdur Rashid	Vice-Chairperson	Jilu Miah	Committee Member
Muhammad Abdal Ullah	General Secretary	Rumena Khanom	Committee Member
Abu Nasar Md Yahiya	Treasurer	Nahid Sultana	Committee Member
Abdul Motin Chowdhury	Assistant Treasurer	Alimuz Zaman	Committee Member
		Sheikh Ayesha Rashid	Committee Member

Contact Person for the Accounts:	Nowruz Ahmed Chowdhury Chairperson
Independent Examiner:	Wahid Ahmed & Co (Chartered Management Accountants) Hall 3, The Whitechapel Centre 85 Myrdle Street, London E1 1HL
Banker:	HSBC Bank plc 75 Whitechapel Road London E1 1DU

Wapping Bangladesh Association Report of the Management Committee

The Management Committee (who are also Trustees of the Charity) submit their report and financial statements for the year ended 31st March 2024. Wapping Bangladesh Association (WBA) was established in 1981 was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 15th of January 1996. The Management Committee are elected by WBA's membership every two years at the Biennial General Meeting.

WBA is an independent charity founded by local families coming together initially as self-help group to help, care for, empower & improve the quality of life of the local community and their families/carers, young people, pensioners living within Tower Hamlets who were struggling with daily life with poverty, hardship, finding accessing mainstream services including local authority services, NHS, welfare and other mainstream social support services very difficult because of their language & cultural barriers.

Objects, Principal Activities and Governance

WBA objects and principal activities are defined in its Constitution, namely:

a) To provide advice to the Bangladeshi people living in Wapping which relieves their poverty, advances their education or preserves and protects their health.
b) To advance the education of Bangladeshi people living in Wapping, in particular by the provision of Mother Tongue Classes, Religious Studies and English Classes.
c) To provide recreational facilities in the interest of social welfare to the inhabitants of Wapping in particular but not exclusively Bangladeshi people in the effort to improve the conditions of life of the said inhabitants.

The charity is the main point of contact for Minority Ethnic & Migrant Communities residing in the St Katherine and Wapping Ward in the London Borough of Tower Hamlets. WBA is growing and expanding which reaches out and serves the wider communities across Tower Hamlets with an annual client and user base exceeding 800 Families and Individuals. Services are offered primarily in the areas of social welfare, improving access to housing, promoting physical health and improving emotional wellbeing, employment and job search support, promoting arts and cultural education and skills, training and education and strengthening community relations and integration through a variety of community cohesion activities. WBA is an unincorporated body with a Management Committee, whose members are also the Trustees of the Charity. The Management Committee meets regularly in the furtherance of the Charity's affairs.

Structure, Governance and Management

The charity is governed by a constitution. The constitution was amended on the 31st of March 2013 and was updated with the requirements set out by the Charity Commission. It is governed by the regulation set out in the Constitution and run by a Management Committee. The charity's Management Committee members are elected every two years at the Annual General Meeting. After being elected the Management Committee members are briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity.

WBA's Management Committee are responsible for the general control and management of the charity. The Management Committee give their time for free and receive no remuneration. The Management Committee meet regularly (every 6-8 weeks) during the year and are responsible for all decisions taken in relation to the running of the charity, to review the activities of the charity including policy making, overseeing the business planning, the approval of the annual report and accounts as well as budgets and financial reports, capital expenditure and to set out the fund-raising date for the charity.

The day-to-day work of the charity is delivered by paid employees and report their recommendations to the Management Committee.

The day-to-day management is overseen by the Office Bearers who are responsible to and report to the Management Committee. The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire and health and safety. The Management Committee also undertake annual reviews in other risk areas such as operational, governance and compliance with law and regulations.

Achievements and Performance of WBA

WBA continues to see a high demand and need for community-based services from the local communities in Tower Hamlets. WBA is actively seeking to protect its financial security to continue to safeguard the ongoing development of WBA and its projects, activities and services that it offers to the local communities in the London Borough of Tower Hamlets.

In 2023/2024 WBA continued to deliver a wide range of activities and services in pursuance of its charitable aims and delivering the public benefit, summarised below, providing both to those who are disadvantaged and vulnerable and the wider community of Tower Hamlets:

Cost-of-Living Support

With the cost-of living crisis worsened during the winter months of 2023 WBA delivered extensive help to support Older People and pensioners who were being hugely affected during these difficult times struggling with their pensions or other limited benefits. WBA has a large community asset, and opened up a Warm Community Space, five days a week for older people, pensioners and other vulnerable adults struggling with the cost of living during the 2023 winter. The Warm Community Space provided a safe, warm space over 6-months for people to come during the day Monday to Friday who couldn't afford to put their heating the winter. They were also given hot drinks, snacks and a freshly cooked hot nutritious meal. The warm space has helped to reduce some of the stress and anxieties caused by the costs-of-living crisis and provided an opportunity for people to get access to a variety of other service.

Families Financial Resilience Project

The impact of the covid pandemic & now with the cost-of-living crisis has left many of our BME families living locally and struggling even more financially. This crisis, has resulted in household spending rising most for those on the lowest incomes driving them into further hardship situation. Our project has supported families to increase their financial resilience through a programme of financial literacy education, financial skills & planning training that has helped to reduce the impact of poverty. We delivered twice weekly one-to-one Financial information sessions & training workshops to equip families with critical financial literacy & key practical financial skills & knowledge; offered money management education & free budgeting tools to raise people's financial capability. The practical training delivered helped to raise a person's financial confidence and the support given to families to get a breathing space struggling with problem debt.

After School Children's Educational Project

We run a supplementary schools education programme delivering extracurricular educational activities a study support programme and a homework club to support children and young people underachieving in the education to achieve their academic potential and raise their educational attainment. We provide extensive support in raising the literacy skills and numeracy skills in line with the requirements set out in the National Curriculum Key Stage 1 to 4 and help the children prepare for their GCSE and other vocational exams. WBA also holds the Bronze Award from the National Resource Centre for Supplementary Education (NRCSE). We run a cultural educational programme delivering community language classes, cultural educational activities that helps develop a young people to develop their personal, social, and cultural identity. They learn to reflect upon their own culture, culture of others and culture in general.

Using community languages classes, it also whelps young people to develop their critical thinking and literacy skills. It also helps to promote better community cohesion and help to build their relationship with children and young people from other communities.

Welfare Information, Advice & Guidance Service

WBA's Welfare Information, Advice and Guidance (IAG) service helps to resolve any housing issues, help clients make benefit claims, provide debt advice, help getting back into work and arrange of other legal and consumer matters as well. The service also provides translation and interpreting services for people who face language barriers. The delivery of these services focuses on to some of the most disadvantaged sections of the local community in Tower Hamlets. The service is accredited by the Advice Quality Standard (AQS) and the Matrix Standard. These quality standard marks ensure that WBA delivers excellence in the field of Information, Advice and Guidance (IAG), providing impartial advice and guidance to all our clients and users groups.

This year, WBA in a consortium with the Bangladesh Youth Movement, Tower Hamlets Parents Centre, Boundary Community School and the Wapping Noorani Masjid & Cultural Centre created the Tower Hamlets BME Advice Network to deliver a coordinated specialist IAG service in areas of Benefits, Immigration, Housing Debt, Family, Employment to the BME communities in the west of the borough of Tower Hamlets.

Older People's Services

WBA helps older people to live fulfilled later lives through its range of day centre activities that includes a lunch club programme, drop in activities, complementary therapy sessions, health promotion programmes that includes exercise and fitness sessions and recreational and leisure activities One of the main issues facing the older people community is social isolation, intensified by the fact that many are not as savvy as their younger counterparts when it comes to internet and mobile phones. We believe our day centre activities provides an opportunity for the older generation in the community to meet, socialise and have fun.

ESOL Classes and Employability Skills Training Classes

We continue to run an Entry Level One ESOL Classes and Employability Skills Training Classes for unemployed and economically inactive women who have poor English language skills and face difficulties in accessing mainstream ESOL courses and don't yet have the confidence to take up formal courses. The ESOL classes is helping the women to build their confidence to gain basic ESOL skills to help their smooth transition onto mainstream formal courses. WBA provides a safe and comfortable meeting point where participants can gain basic skills and confidence in written and spoken English that will aid their integration in the wider community. The participants gain practical language skills so that they can relate to real life situations e.g. dealing with solicitors, benefits, finance, housing, health, shopping, giving personal details, health and safety signs etc.

Future Plans, Developments & Activities

The Charity intends to maintain its initiatives in the provision of advice, information and guidance. WBA will continue to address the needs of the local community in particular vulnerable people, hard to reach families, children and young people from disadvantaged backgrounds and people who are unemployed or on very low income. WBA will continue to actively work towards poverty alleviation through the welfare rights to those who are housebound, Older People living in social isolation. Health and education are a major concern to many families in Tower Hamlets.

WBA has a fund-raising strategy in place and will continue to seek funding from a range of charities and trusts, statutory and other public agencies. The staff and management committee officers will have the opportunity to go on fund raising training and other areas so that they can build on their skills and knowledge.

The Management Committee is indebted to all members and well - wishers for their support to WBA. The Management Committee are grateful for the financial support given by Tower Hamlets Council for its core costs support and other trusts, charities and agencies for its activity costs. We would also extend a word of thanks to all individuals and other community groups/organisations who have worked with and supported WBA and its users over the past year.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

The Management Committee of WBA are responsible for preparing an annual report and in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th July 2016 and updated on the 16th September 2016 and with the Charities Act 2011.

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Observe the methods and principles in the Charities SORP.
(c) Make judgements and estimates that are reasonable and prudent.
(d) Disclosed and explained in the financial statements.
(e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

The purpose of the Operating Reserve Policy for WBA is to build and maintain an adequate level of unrestricted net assets to support WBA's day-to-day operations in the event of unforeseen shortfalls. The reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as staff development, investment in infrastructure. Operating reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. WBA intends for the operating reserves to be used and replenished within a reasonable period of time. This Operating Reserve Policy will be implemented in conjunction with the other financial policies of WBA and is intended to support the goals and strategies contained in those related policies and in strategic and operational plans.

The Operating Reserve Fund is defined as the designated fund set aside by action of the Management Committee. The minimum amount to be designated as operating reserve will be established in an amount sufficient to maintain ongoing operations and programs for a set period of time, measured in months. The operating reserve serves a dynamic role and will be reviewed and adjusted in response to internal and external changes. The target minimum Operating Reserve Fund is equal to 12 months of average recurring operating costs. Such as Wages, Rent, Insurance, Consumables and Training. In addition to calculating the actual operating reserve at the fiscal year-end, the operating reserve fund target minimum will be calculated each year after approval of the annual budget. These reserves will be reported to the Management Committee and included in the regular financial reports.

Risk Factors

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity's activities.

Section 37 of the Local Government Act 1989

The mainstream grant funding received from Tower Hamlets Council was specifically utilised for the purpose which the grant aid was provided for.

The Management Committee will propose the re-appointment of Wahid Ahmed & Co to carry out is Independent Examination of the accounts in 2024 / 2025 at its next annual general meeting.

We declare that in our capacity as charity trustee that:

The Management Committee have approved the above report on the 21.10.2024 and we are authorised to sign it on their behalf.

N Chowdhury

Nowruz Ahnmed Chowdhury
Chairperson

Muhammad Abdal Ullah
General Secretary

A.N.M. Yahiya

Abu Nasar Md Yahiya
Treasurer

Date: 21.10.24.

Independent Examiner's Report to the Management Committee of the Wapping Bangladesh Association for the Year Ended 31 March 2024

We report to the Management Committee on our examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2024 set out on pages 8 to 13.

Respective responsibilities of the Management Committee and Examiner

As the charity's Management Committee, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

We have completed our examination. We have confirmed that no material matters have come to our attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.

.....

Prepared by:
Wahid Ahmed & Co
Chartered Management Accountants
Hall 3, The Whitechapel Centre
85 Myrdle Street
London E1 1HL

Date: 21.10.24.

Wapping Bangladesh Association

Statement of Financial Activities (SOFA) - For the Year Ended 31st March 2024

Incoming Resources	Restricted Funds	Unrestricted Funds	Total 2024 (£)	Total 2023 (£)
Grants	147,365	-	147,365	105,982
Donations and other Misc Income Received	-	3,451	3,451	2,098
Balance as at 31/03/2024	**147,365**	**3,451**	**150,816**	**108,080**
Outgoing Resources				
Staffing Costs	87,336	-	87,336	80,480
Management & Administration Costs	4,930	2,614	7,544	7,595
Direct Charitable Expenditure	40,393	-	40,393	20,527
Net Incoming/Outgoing Resources Before Transfer	**132,659**	**2,614**	**135,273**	**108,602**
Gross Transfer Between Funds	-	-	-	-
Net Incoming/Outgoing Resources After Transfer	14,706	837	15,543	-522
Balance Brought Forward at 1st April 2023	149,783	52,821	202,604	203,126
Balance Carried Forward at 31st March 2024	**164,489**	**53,658**	**218,147**	**202,604**

Wapping Bangladesh Association
Notes to the Accounts
For the Year Ended 31st March 2024

1.0 Basis of Preparation

1.1 Basis of Accounting

These accounts have been prepared under historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts. These accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Reporting Standard application the United Kingdom and Republic of Ireland (FRS102) issued on the 16th of July 2016 nd with the Charities Act 2011.
The Charity constitutes a public benefit entity as defined by the Charity Commission.

1.2 Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the Charity's ability to continue as a going concern.

2.0 Accounting Policies

2.1 Income

These are included in the Statement of Financial Activities (SOFA) when :
(a) the charity becomes entitled to the resources.
(b) It is more like than not that the Trustees will receive the resources.
(c) the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets or liabilities or income and expenses , unless required or permitted by the FRS 102 SORP or FRS 102

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).
In the case of performance related grants , income is only recognised to the extent that the charity has provided the specific goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

2.2 Expenditures and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

2.3 Tangible Assets

These are capitalised if they can be for more than one year and cost at least £1,000.
They are valued at cost. The depreciation rates and methods used are disclosed below:
Asset Catergory: Fixtures and Fittings
Annual Rate: 25% Reducing Balance.

2.4 Debtors

Debtors (including trade debtors and loan receiva ble) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

2.5 Creditors

The Charity has creditors which are measured at settlement amounts.

3.0 Independent Examiners Fees	**2024**	**2023**
	(£)	**(£)**
Accountancy & Payroll	850	850

4.0 Staffing Costs	**2024**	**2023**
	(£)	**(£)**
Staff Salaries & Employers On Cost	58,539	52,788
Pensions Contribution	3,506	2,721
Sessional Tutor's Fees	1,273	-
Trainers Fees	1,208	706
Professional fees (Freelance Staff)	22,810	24,265
	87,336	**80,480**

5.0 Average head count in the year.		
Charitable Activities	4	4

6.0 Tangible Fixed Assets	**2024**	**2023**
Costs	**(£)**	**(£)**
At 1st April 2023	33,846	33,846
Additions	-	-
At 31st March 2024	**33,846**	**33,846**
Depreciation		
At 1st April 2023	32,369	31,877
Charge for the Year	369	492
At 31st March 2024	**32,738**	**32,369**
Net Book Value:	**1,108**	**1,477**

7.0 Debtors	**2024**	**2023**
	(£)	**(£)**
Other Debtors	-	19,209
	-	**19,209**

8.0 Creditors	**2024**	**2023**
	(£)	**(£)**
PAYE	6,097	5,110
Accountancy & Payroll	850	850
	6,947	**5,960**

9.0 Reconciliation of Funds	**2024**	**2023**
	(£)	**(£)**
Total Funds Brought Forward	202,604	203,126
Net Surplus / (Deficit)	15,543	-522
	218,147	202,604

Wapping Bangladesh Association

Income & Expenditure Account for the Year Ended 31st March 2024

Incoming Resources

For Activities & Services to Further the Charity's Objectives

	Note	Restricted	Unrestricted	Total 2024	Total 2023
Tower Hamlets Council (LBTH) - LCF Theme 2		1,179	-	1,179	4,715
LBTH - Community Support for Older People		-	-	-	5,500
LBTH Small Grants - Theme: Access and Participation		-	-	-	4,984
LBTH Covid Recovery Loneliness Fund		-	-	-	5,000
LBTH Small Grants Older People		-	-	-	14,418
LBTH Platinum Jubilee Event Fund		-	-	-	500
City Bridge Trust		19,985	-	19,985	33,739
Trust for London		11,625	-	11,625	21,375
Hill Dickson Foundation - Community Foundations		-	-	-	2,440
Mayor of London - Workers Educational Association		-	-	-	8,310
Wakefield & Tetley Trust		-	-	-	5,001
Canary Wharf Group - Community Grants		9,700	-	9,700	-
East End Community Foundation (Housing Action Trust)		5,000	-	5,000	-
East End Community Foundation		1,500	-	1,500	-
LBTH - Mainstream Grant Misc		2,832	-	2,832	-
LBTH - Mainstream Grant (Advice Service)		29,167	-	29,167	-
LBTH - Mainstream Grant (Older Person Services)		10,417	-	10,417	-
LBTH - Mainstream Grant (Children's Education Services)		10,417	-	10,417	-
National Lottery - Awards for All		19,983	-	19,983	-
London Community Foundation (The Together Fund)		10,000	-	10,000	-
Postcode Society Trust		15,560	-	15,560	-
Sub Total Income (Grants) Received:		**147,365**	**-**	**147,365**	**105,982**
General Funds - Other Misc Income Received					
Donations Received		-	2,240	2,240	1,355
Rendell & Rittner		-	40	40	-
Room Hire		-	680	680	-
Bangladesh Youth Movement (CRM Subscription)		-	491	491	491
Trapped in Zone		-	-	-	240
The Growth Company		-	-	-	12
Sub Total:		**-**	**3,451**	**3,451**	**2,098**
Total Incoming Resources:		**147,365**	**3,451**	**150,816**	**108,602**

Resources Expended

	Note	Restricted	Unrestricted	Total 2024	Total 2023
Staffing Costs					
Staff Salaries & Employers NI	4	58,539	-	58,539	52,788
Pensions Contribution	4	3,506	-	3,506	2,721
Sessional Tutor's Fees	4	1,273	-	1,273	-
Trainer's Fees	4	1,208	-	1,208	706
Professional Fees (Freelance Staff)		22,810	-	22,810	24,265
Sub Total:		**87,336**	**-**	**87,336**	**80,480**
Direct Charitable Expenses					
Premises Costs (Rent & Rates)		7,070	-	7,070	8,198
Volunteers Expenses		876	-	876	96
Support Services		-	-	-	1,259
Telephone & Broadband Services		1,657	-	1,657	1,325
PPS, Books, Advert		1,853	-	1,853	858
CRM Subscription Fee		-	-	-	983
Events, Workshop & Pensioners Lunch Club Costs		10,375	-	10,375	5,708
Complementary Therapy Session		3,204	-	3,204	2,100
TH BME Advice Network Partners		15,358	-	15,358	-
Sub Total:		**40,393**	**-**	**40,393**	**20,527**
Management & Administration Expenses					
Public, Employers & Indemnity Insurance		3,051	-	3,051	476
Building Insurance		-	438	438	1,312
Repairs & Maintenance		1,510	-	1,510	2,923
Accountancy & Payroll	3	-	850	850	850
Cleaning		-	1,179	1,179	1,135
Bank Charges		-	147	147	147
Depreciation		369	-	369	492
Misc Expenses		-	-	-	260
Sub Total:		**4,930**	**2614**	**7,544**	**7,595**
Total Expenses Made:		**132,659**	**2,614**	**135,273**	**108,602**
Excess of Income Over Expenditure:		14,706	837	15,543	-522
Balance Brought Forward on 01/04/2023		149,783	52,821	202,604	203,126
Balance Carried Forward to 01/04/2024		**164,489**	**53,658**	**218,147**	**202,604**

Wapping Bangladesh Association
Balance Sheet as at 31st March 2024

	Note		2024 (£)		2023 (£)
Fixed Assets					
Fixtures, Fittings & Equipment	6		1,108		1,477
Current Assets					
Debtors	7	-			19,209
Cash in Bank and Hand		223,986			187,878
		225,094		208,564	
Creditors: Amount falling due in one year:	8	-6,947		-5,960	
Net Assets			**218,147**		**202,604**
Movement of Funds					
Total Funds Brought Forward	9		202,604		203,126
Net Surplus / Deficit			15,543		-522
			218,147		**202,604**

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and Expenditure Account of Wapping Bangladesh Association and approve the financial statements as accurate account of the surplus of the income and also the correct state of the affairs of the charity as at 31st March 2024.

Approved by the Management Committee and signed on its behalf by:

N Chowdhury

Nowruz Ahmed Chowdhury
Chairperson

Muhammad Abdal Ullah
General Secretary

A.N.M. Yahiya

Abu Nasar Mohammed Yahiya
Treasurer

Date: 21.10.24

WAPPING BANGLADESH ASSOCIATION

England & Wales - Charity number 1051893

Accounts

WAPPING BANGLADESH ASSOCIATION

WAPPING YOUTH CLUB, 1ST FLOOR
20. TENCH STREET, WAPPING
LONDON E1W 2QD

CHARITY REGISTRATION NO. 1051893

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

WAHID AHMED & CO
(CHARTERED MANAGEMENT ACCOUNTANTS)
3RD FLOOR, DURU HOUSE
101 COMMERCIAL ROAD
LONDON E1 1RD

Wapping Bangladesh Association
Legal & Administrative Information

Name of Charity:	Wapping Bangladesh Association
Registered Address:	Wapping Youth Club, 1st Floor 20. Tench Street London E1W 2QD
Tel:	020 7702 1708 / 020 7481 9835
Email:	wappingba@hotmail.com
Website:	www.wappingbangladeshassociation.org.uk
Charity Registration No.	1051893

Management Committee (Trustees) in 2022 / 2023

Nowruz Ahmed Chowdhury	Chairperson	Abdul Bari	Committee Member
Sheikh Md Abdur Rashid	Vice-Chairperson	Jilu Miah	Committee Member
Muhammad Abdal Ullah	General Secretary	Rumena Khanom	Committee Member
Abu Nasar Md Yahiya	Treasurer	Nahid Sultana	Committee Member
Abdul Motin Chowdhury	Assistant Treasurer	Alimuz Zaman	Committee Member
		Sheikh Ayesha Rashid	Committee Member

Contact Person for the Accounts:	Nowruz Ahmed Chowdhury Chairperson
Independent Examiner:	Wahid Ahmed & Co (Chartered Management Accountants) 3rd Floor, Duru House, 101 Commercial Road London E1 6QL
Banker:	HSBC Bank plc 75 Whitechapel Road London E1 1DU

Wapping Bangladesh Association
Report of the Management Committee

The Management Committee (who are also Trustees of the Charity) submit their report and financial statements for the year ended 31st March 2023. Wapping Bangladesh Association (WBA) was established in 1981 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 15th of January 1996. The Management Committee are elected by WBA's membership every two years at the Biennial General Meeting.

WBA is an independent charity founded by local people coming together initially as self-help group to help, care for, empower & improve the quality of life of the local community, their families/carers, young people, and pensioners living within Tower Hamlets who were struggling with daily life with poverty, hardship, finding accessing mainstream services including local authority services, NHS, welfare and other mainstream social support services very difficult because of their language & cultural barriers.

Objects, Principal Activities and Governance

WBA objects and principal activities are defined in its Constitution, namely:

a) To provide advice to the Bangladeshi people living in Wapping which relieves their poverty, advances their education or preserves and protects their health.
b) To advance the education of Bangladeshi people living in Wapping, by the provision of Mother Tongue Classes, Religious Studies and English Classes.
c) To provide recreational facilities in the interest of social welfare to the inhabitants of Wapping but not exclusively Bangladeshi people in the effort to improve the conditions of life of the said inhabitants.

The charity is the main point of contact for minority ethnic & migrant communities residing in the St Katherine and Wapping Wards in the London Borough of Tower Hamlets. WBA is growing and expanding which reaches out and serves the wider communities across Tower Hamlets with an annual client and user base exceeding 800 families and individuals. Services are offered primarily in the areas of social welfare, housing, health, employment, arts and cultural education, skills training, education and community cohesion. WBA is an unincorporated body with an elected Management Committee, who are the Trustees of the Charity. The Management Committee meets regularly between every 6-8 weeks in the furtherance of the Charity's affairs.

Structure, Governance and Management

The charity's current governing document, the constitution was updated on the 31st of March 2013 with the requirements set out by the Charity Commission. WBA is governed by the regulations set out in the Constitution and other organisation policy documents and the charity's day-to-day running and functioning is managed by the Management Committee (who are also Trustees of the Charity). The charity's Management Committee members are elected every two years at the Annual General Meeting. The Management Committee are briefed by the Chairperson and the General Secretary for the purpose of familiarising themselves with the rules, regulation, and responsibilities of the charity.

WBA's Management Committee are responsible for the general control and management of the charity. The Management Committee give their time for free and receive no remuneration. The Management Committee meet regularly (every 6-8 weeks) during the year and are responsible for all decisions taken in relation to the running of the charity, to review the activities of the charity including policy making, overseeing the business planning, the approval of the annual report and accounts as well as budgets and financial reports, capital expenditure and to set out the fund-raising date for the charity.

The day-to-day work of the charity is delivered by paid employees and report their recommendations to the Management Committee.
The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire and health and safety. The Management Committee also undertake annual reviews in other risk areas such as operational, governance and compliance with law and regulations.

Achievements and Performance of WBA

2022/2023 continued to a difficult and challenging year for Wapping Bangladesh Association (WBA), for its users and beneficiaries, our staff and volunteers and the entire community, while Covid restrictions were lifted and life was slowly getting back to normality, we continued to feel the impact of the pandemic and have been confronted by the cost-of-living crisis with high inflation, rising energy costs and fuel costs living many so many households facing poverty, rising debts and pressures on living standards.
WBA is proud to continue to stand with all its beneficiary and user groups and with their wider communities throughout the pandemic and now through the cost-of-living crisis by delivering several initiatives and support services to help local people to get through the crisis.

Services delivered in 2022/2023:

Welfare Rights Advisory Service

WBA to continue to deliver its free, confidential and impartial welfare rights & debt advice service to tackle rising poverty and hardship that has been impacted by the pandemic, faced by very disadvantaged communities. We provide independent and confidential welfare rights information, advice and a comprehensive casework service in the legal areas of benefits (income maximisation), support with people's housing needs (including addressing housing needs, tackling eviction and homelessness).
We also provide debt advice, debt management support, negotiating with creditors, financial planning, financial literacy and personal budgeting. We also provide translation and interpreting support for people who face language barriers.
The service is accredited by the Advice Quality Standard (AQS) and the Matrix Standard. In December 2022, WBA's AQS accreditation was renewed for a further 2 years after a successful audit by Recognising Excellence (The AQS Auditing Body). These quality standard marks ensure that WBA delivers excellence in the field of Information, Advice and Guidance (IAG), providing impartial advice and guidance to all our clients and users groups.

Improving Access and Participation to Employment

This Project promoted and engaged unemployed / out of work Bangladeshi women who lacked the language skills who have no academic or employment orientated vocational qualifications and no digital skills. The Programme assisted and guided them towards their first steps to employment through programme of outreach activities that included identifying potential beneficiaries who met the programme criteria who benefited from this programme; undertaken one-to-one engagement work with the beneficiaries; carried out the assessment of the beneficiaries language and training needs and using these information the beneficiaries were assisted to the appropriate adult education or training providers based in the borough of Tower Hamlets that helped prepare them for the world of work in the field of Health and Care or the Hospitality Sectors.
The project also provided employability and job search support to help back into work, locate re-skilling training programmes to help people into other employment sectors that are most needed by employers in the borough.

Activities tackling Isolation and Loneliness

During the year we actively engaged with vulnerable people who have been impacted by loneliness and isolation. WBA's staff and volunteers maintained regular tele-befriending and outreach contacts. It was very important providing help and support during crisis and difficulties faced by vulnerable sections of the community particularly mothers, the elderly and people affected through disabilities.

Community Support Services for Older People

WBA delivered the following services to the project's older users:

- Delivered Emergency Home Food Delivery to vulnerable users on the doorstep. Each food parcel contained sufficient food for up to 28 days.
- We delivered hot cooked healthy and nutritious meals. Each meal was sufficient for a person to consume over 1-2 days if refrigerated and reheated properly.
- Facilitated drop-in Digital Basic ICT Classes for older people.

Cost-of-Living Support Service

WBA Warm Community Space provided a safe and heated space during the winter months in 2022 and early 2023 with extended hours Mondays to Fridays where Older People, pensioners and other vulnerable adults welcomed and encouraged to come to stay warm during the daytime and this helped them to alleviate some of the stress and anxieties about paying basic household bills during the winter months. We provided a Lunch Club Service and all the older users had access to hot drinks, freshly cooked hot meals so that older people didn't go hungry particularly for those living with food insecurity.
The vulnerable families were provided with a range of information, events and activities on how to reduce bills, access financial support, and stay healthy and well.
WBA's community space has excellent kitchen facilities open to all the users if they wish to prepare and cook food to take home with them. This has further helped our users to keep their energy bills down for the interim period.

Supplementary Schooling Programme

We ran an after-school supplementary schooling education programme delivering extracurricular educational activities a study support programme and a homework club to ensure the children and young people continued to receive an education and learning programme. We also provided the children free use of laptops and other digital devices to aid their learning experience.

Digital Inclusion Programme

WBA facilitated a Digital Inclusion Programme to help people who were digital excluded to get them connected to the digital world. WBA delivered a digital education and practical ICT and digital training to participants on the functioning of a Computer, Smart Phones, Tablets. The training also included how to navigate through the computer programmes and apps on mobile phones, tablets. The participants received help & training to sign-up to free e-mails, learned to send & read e-mails.

Support Services

During the year, WBA continued to deliver support services to families, individuals, vulnerable adults and young people: We ran community networking and outreach support by WBA's Volunteers organising befriending support to help WBA's users through regular telephone and online contacts, door-step visits. We continued to provide WBA's users access to laptops, digital devices and mobile phones to help our users to keep in touch with family, friends and neighbours, to stay online and to enable users to benefit everything that the internet has to offer them.

Future Plans, Developments & Activities

The Charity intends to maintain its initiatives in the provision of advice, information and guidance. WBA will continue to address the needs of the local community in particular vulnerable people, hard to reach families, children and young people from disadvantaged backgrounds and people who are unemployed or on very low income. WBA will continue to actively work towards poverty alleviation through the welfare rights to those who are housebound, Older People living in social isolation. Health and education are a major concern to many families and individuals in Tower Hamlets.

WBA has a fund-raising strategy in place and will continue to seek funding from a range of charities and trusts, statutory and other public agencies. The staff and management committee officers will have the opportunity to go on training on fund raising and other areas so that they can build on their skills and knowledge. The Management Committee is indebted to all members and well - wishers for their support to WBA. The Management Committee are grateful for the financial support given by Tower Hamlets Council and other trusts, charities and agencies for its activity costs. We would also extend a word of thanks to all individuals and other community groups/organisations who have worked with and supported WBA and its users through some of the most difficult time for all of us over the past year.

Financial Review

The financial position of the Charity is portrayed in the accompanying annual accounts.

Statement of Trustees' Responsibilities

WBA's Management Committee are responsible for preparing an annual report and in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th of July 2016 and updated on the 16th September 2016 and with the Charities Act 2011.

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Observe the methods and principles in the Charities SORP.
(c) Make judgements and estimates that are reasonable and prudent.
(d) Disclosed and explained in the financial statements.
(e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding.
safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

The purpose of the Operating Reserve Policy for WBA is to build and maintain an adequate level of unrestricted net assets to support WBA's day-to-day operations in the event of unforeseen shortfalls. The reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as staff development, investment in infrastructure. Operating reserves are not intended to replace a

permanent loss of funds or eliminate an ongoing budget gap. WBA intends for the operating reserves to be used and replenished within a reasonable period of time. This Operating Reserve Policy will be implemented in conjunction with the other financial policies of WBA and is intended to support the goals and strategies contained in those related policies and in strategic and operational plans.

The Operating Reserve Fund is defined as the designated fund set aside by action of the Management Committee. The minimum amount to be designated as operating reserve will be established in an amount sufficient to maintain ongoing operations and programs for a set period of time, measured in months. The operating reserve serves a dynamic role and will be reviewed and adjusted in response to internal and external changes. The target minimum Operating Reserve Fund is equal to 12 months of average recurring operating costs. Such as Core Salary Costs, Rent, Insurance, Consumables and Training. In addition to calculating the actual operating reserve at the fiscal year-end, the operating reserve fund target minimum will be calculated each year after approval of the annual budget. These reserves will be reported to the Management Committee and included in the regular financial reports.

Risk Factors

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of the risks happening, and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity's activities.

Section 37 of the Local Government Act 1989

The mainstream commissioning funding received of £4,715 from Tower Hamlets Council was specifically utilised for the purpose which the grant aid was provided for.

The Management Committee will propose the re-appointment of Wahid Ahmed & Co to carry out is Independent Examination of the accounts in 2023 / 2024 at its next annual general meeting.

We declare that in our capacity as charity trustee that:
The Management Committee have approved the above report on the 28/09/2023 and we are authorised to sign it on their behalf.

N Z Chowdhury

Nowruz Ahmed Chowdhury
Chairperson

Muhammad Abdal Ullah
General Secretary

A. N. M. Yahiya

Abu Nasar Mohammed Yahiya
Treasurer

Date: 28/09/2023

Independent Examiner's Report to the Management Committee of the Wapping Bangladesh Association for the Year Ended 31 March 2023

We report to the Management Committee on our examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2023 set out on pages 8 to 13.

Respective responsibilities of the Management Committee and Examiner

As the charity's Management Committee, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

We have completed our examination. We have confirmed that no material matters have come to our attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

.....

Prepared by:

Wahid Ahmed & Co
Chartered Management Accountants
3rd Floor, Duru House
101 Commercial Road
London E1 1RD

Date: 28/09/2023

Wapping Bangladesh Association

Statement of Financial Activities (SOFA) - For the Year Ended 31st March 2023

Incoming Resources	Restricted Funds	Unrestricted Funds	Total 2023 (£)	Total 2022 (£)
Grants	105,982	-	105,982	139,252
Donations	-	1,607	1,607	1,618
Misc Income	-	491	491	15,955
Balance as at 31/03/2023	**105,982**	**2,098**	**108,080**	**156,825**
Outgoing Resources				
Staffing Costs	80,480	-	80,480	79,005
Management & Administration Costs	4,151	3,444	7,595	6,472
Direct Charitable Expenditure	20,527	-	20,527	36,636
Net Incoming/Outgoing Resources Before Transfer	**105,158**	**3,444**	**108,602**	**122,113**
Gross Transfer Between Funds	-	-	-	-
Net Incoming/Outgoing Resources After Transfer	824	-1,346	-522	34,712
Balance Brought Forward at 1st April 2022	148,959	54,167	203,126	168,414
Balance Carried Forward at 31st March 2023	**149,783**	**52,821**	**202,604**	**203,126**

Wapping Bangladesh Association
Notes to the Accounts
For the Year Ended 31st March 2023

1.0 Basis of Preparation

1.1 Basis of Accounting

These accounts have been prepared under historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts. These accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Reporting Standard application the United Kingdom and Republic of Ireland (FRS102) issued on the 16th of July 2016 and with the Charities Act 2011.
The Charity constitutes a public benefit entity as defined by the Charity Commission.

1.2 Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the Charity's ability to continue as a going concern.

2.0 Accounting Policies

2.1 Income

These are included in the Statement of Financial Activities (SOFA) when :
(a) the charity becomes entitled to the resources.
(b) It is more like than not that the Trustees will receive the resources.
(c) the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets or liabilities or income and expenses , unless required or permitted by the FRS 102 SORP or FRS 102

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).
In the case of performance related grants , income is only recognised to the extent that the charity has provided the specific goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

2.2 Expenditures and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

2.3 Tangible Assets

These are capitalised if they can be for more than one year and cost at least £1,000.
They are valued at cost. The depreciation rates and methods used are disclosed below:
Asset Catergory: Fixtures and Fittings
Annual Rate: 25% Reducing Balance.

2.4 Debtors

Debtors (including trade debtors and loan receiva ble) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

2.5 Creditors

The Charity has creditors which are measured at settlement amounts.

3.0 Independent Examiners Fees	**2023**	**2022**
	(£)	**(£)**
Accountancy & Payroll	850	850

4.0 Staffing Costs	**2023**	**2022**
	(£)	**(£)**
Staff Salaries	52,788	53,133
Pensions Contribution	2,721	3,657
Sessional Tutor's Fees	-	3,939
Trainer's Fees	706	-
Professional Fees (Freelance Staff)	25,248	18,276
	81,463	79,005

5.0 Average head count in the year.		
Charitable Activities	7	4

6.0 Tangible Fixed Assets	**2023**	**2022**
Costs	**(£)**	**(£)**
At 1st April 2022	33,846	30,949
Additions	-	2,897
At 31st March 2023	33,846	33,846
Depreciation		
At 1st April 2022	31,877	31,220
Charge for the Year	492	657
At 31st March 2023	32,369	31,877
Net Book Value:	1,477	1,969

7.0 Debtors	**2023**	**2022**
	(£)	**(£)**
City Bridge Trust (CBT)	13,875	-
Tower Hamlets Council (LBTH) - LCF Theme 2	1,179	-
Mayor of London / Workers Educational Association	4,155	-
	19,209	-

8.0 Creditors	**2023**	**2022**
	(£)	**(£)**
PAYE	5,110	5,477
Accountancy & Payroll	850	850
	5,960	6,327

9.0 Reconciliation of Funds	**2023**	**2022**
	(£)	**(£)**
Total Funds Brought Forward	203,126	168,414
Net Surplus / (Deficit)	-522	34,712
	202,604	203,126

Wapping Bangladesh Association
Income & Expenditure Account for the Year Ended 31st March 2023

Incoming Resources
For Activities to Further Charity's Objectives

	Note	Restricted	Unrestricted	Total 2023	Total 2022
Tower Hamlets Council (LBTH) - Covid-19 Fund		-	-	-	4,000
Tower Hamlets Council (LBTH) - LCF Theme 2		4,715	-	4,715	4,715
LBTH - Community Support for Older People		5,500	-	5,500	7,000
LBTH Small Grants - Theme: Access & Participation		4,984	-	4,984	4,998
LBTH Small Grants - Theme: Loneliness		-	-	-	4,996
LBTH Restart Grants for Community Language		-	-	-	3,000
LBTH Covid Recovery Loneliness Fund		5,000	-	5,000	10,000
LBTH Small Grants Older People		14,418	-	14,418	-
LBTH Platinum Jubilee Event Fund		500	-	500	-
London Community Response Fund 5 (CBT)		-	-	-	18,337
National Lottery - Awards for All		-	-	-	9,952
Heritage Lottery Fund		-	-	-	39,700
City Bridge Trust (CBT)		33,739	-	33,739	4,375
Trust for London		21,375	-	21,375	19,375
BBC Children in Need		-	-	-	4,804
BTEG - Covid-19 Resilience Grant		-	-	-	2,000
The Together Initiative		-	-	-	2,000
Hill Dicknson Foundation - Community Foundations		2,440	-	2,440	-
Mayor of London / Workers Educational Association		8,310	-	8,310	-
Wakefield & Tetley Trust		5,001	-	5,001	-
Sub Total: Income (Grants) Received:		**105,982**	**-**	**105,982**	**139,252**
General Funds - Other income Received:					
Donations		-	1,355	1,355	1,618
The Growth Company		-	12	12	-
Trapped in Zone		-	240	240	-
Wapping Youth Ltd		-	-	-	40
HMRC JRS Grant		-	-	-	15,915
Bangladesh Youth Movement (CRM subscription)		-	491	491	-
Sub Total:		**-**	**2,098**	**2,098**	**17,573**
Total Incoming Resources:		**105,982**	**2,098**	**108,080**	**156,825**

Resources Expended

	Note	Restricted	Unrestricted	Total 2023	Total 2022
Staffing Costs					
Staff Salaries & Employers On Costs	4	52,788	-	52,788	53,133
Pensions Contribution	4	2,721	-	2,721	3,657
Sessional Tutor's Fees		-	-	-	3,939
Trainer's Fees	4	706	-	706	-
Professional Fees (Freelance Staff)		24,265	-	24,265	18,276
Sub Total:		**80,480**	**-**	**80,480**	**79,005**
Direct Charitable Expenses					
Rent & Premises Cost		8,198	-	8,198	28,721
Volunteers Expenses		96	-	96	90
Support Services Costs		1,259	-	1,259	-
Telephone & Broadband Services		1,325	-	1,325	1,255
PPS, Books, Advert		858	-	858	1,103
Equipment Leasing (CF Corporate)		-	-	-	542
CRM Subscription Fees		983	-	983	-
Events, Workshop & Pensioners Lunch Club Exp		5,708	-	5,708	4,675
Complementary Therapy Sessions		2,100	-	2,100	250
Sub Total:		**20,527**	**-**	**20,527**	**36,636**
Management & Administartion Expenses					
Public, Employers & Indemnity Insurance		476	-	476	1,320
Building Insurance		-	1,312	1,312	550
Repairs & Maintenance		2,923	-	2,923	1,793
Accountancy & Payroll	3	-	850	850	850
Cleaning		-	1,135	1,135	780
Bank Charges		-	147	147	5
Legal Fees		-	-	-	400
Depreciation		492	-	492	657
Misc Expenses		260	-	260	117
Sub Total:		**4,151**	**3,444**	**7,595**	**6,472**
Total Expenditure:		**105,158**	**3,444**	**108,602**	**122,113**
Excess of income Over Expenditure		824	-1,346	-522	34,712
Balance Brought Forward on 01/04/2022		148,959	54,167	203,126	168,414
Ba;lance Carried Forward on 01/04/2023		**149,783**	**52,821**	**202,604**	**203,126**

Wapping Bangladesh Association
Balance Sheet at 31st March 2023

	Note		2023 (£)		2022 (£)
Fixed Assets					
Fixtures, Fittings & Equipment	6		1,477		1,969
Current Assets					
Debtors	7	19,209		-	
Cash in Bank and Hand		187,878		208,797	
		207,087		208,797	
Creditors: Amount falling due in one year:	8		-5,960	-7,641	
					203,126
Net Assets			**202,604**		**203,126**

		2023 £	2022 £
Movement of Funds			
Total Funds Brought Forward	9	203,126	168,414
Net Surplus / (Deficit)		-522	34,712
		202,604	**203,126**

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and Expenditure Account of Wapping Bangladesh Association and approve the financial statements as accurate account of the surplus of the income and also the correct state of the affairs of the charity as at 31st March 2023.

Approved by the Management Committee and signed on its behalf by:

Nowruz Ahmed Chowdhury
Chairperson

Muhammad Abdal Ullah
General Secretary

Abu Nasar Mohammed Yahiya
Treasurer

Date: 28/09/2023

WAPPING BANGLADESH ASSOCIATION

England & Wales - Charity number 1051893

Accounts

WAPPING BANGLADESH ASSOCIATION

WAPPING YOUTH CLUB, 1ST FLOOR
20. TENCH STREET, WAPPING
LONDON E1W 2QD

CHARITY REGISTRATION NO. 1051893

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

WAHID AHMED & CO
(CHARTERED MANAGEMENT ACCOUNTANTS)
3RD FLOOR, DURU HOUSE
101 COMMERCIAL ROAD
LONDON E1 1RD

Wapping Bangladesh Association
Legal & Administrative Information

Name of Charity:	Wapping Bangladesh Association
Registered Address:	Wapping Youth Club, 1st Floor 20, Tench Street London E1W 2QD
Tel:	020 7702 1708 / 020 7481 9835
Email:	wappingba@hotmail.com
Charity Registration No.	1051893

Management Committee (Trustees) in 2021 / 2022

Nowruz Ahmed Chowdhury	Chairperson	Abdul Bari	Committee Member
Sheikh Md Abdur Rashid	Vice-Chairperson	Jilu Miah	Committee Member
Muhammad Abdal Ullah	General Secretary	Rumena Khanom	Committee Member
Abu Nasar Md Yahiya	Treasurer	Nahid Sultana	Committee Member
Abdul Motin Chowdhury	Assistant Treasurer	Alimuz Zaman	Committee Member
		Sheikh Ayesha Rashid	Committee Member

Contact Person for the Accounts:	Nowruz Ahmed Chowdhury Chairperson
Independent Examiner:	Wahid Ahmed & Co (Chartered Management Accountants) 3rd Floor, Duru House, 101 Commercial Road London E1 6QL
Banker:	HSBC Bank plc 75 Whitechapel Road London E1 1DU

Wapping Bangladeshi Association
Report of the Management Committee

The Management Committee (who are also Trustees of the Charity) submit their report and financial statements for the year ended 31st March 2022. Wapping Bangladesh Association (WBA) was established in 1981 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 15th of January 1996. The Management Committee are elected by WBA's membership every two years at the Biennial General Meeting.

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Objects, Principal Activities and Governance

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a) To provide advice to the Bangladeshi people living in Wapping which relieves their poverty, advances their education or preserves and protects their health.
b) To advance the education of Bangladeshi people living in Wapping, in particular by the provision of Mother Tongue Classes, Religious Studies and English Classes.
c) To provide recreational facilities in the interest of social welfare to the inhabitants of Wapping in particular but not exclusively Bangladeshi people in the effort to improve the conditions of life of the said inhabitants.

The charity is the main point of contact for minority ethnic & migrant communities residing in the St Katherine and Wapping Ward in the London Borough of Tower Hamlets. WBA is growing and expanding which reaches out and serves the wider communities across Tower Hamlets with an annual client and user base exceeding 700 families and individuals. Services are offered primarily in the areas of social welfare, housing, health, employment, arts and cultural education, skills training, education and community cohesion. WBA is an unincorporated body with an elected Management Committee, who are the Trustees of the Charity. The Management Committee meets regularly between every 6-8 weeks in the furtherance of the Charity's affairs.

Structure, Governance and Management

The charity's current governing document, the constitution was updated on the 31st of March 2013 with the requirements set out by the Charity Commission. WBA is governed by the regulations set out in the Constitution and other organisation policy documents and the charity's day-to-day running and functioning is managed by the Management Committee. The charity's Management Committee members are elected every two years at the Annual General Meeting. The Management Committee are briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity.

WBA's Management Committee are responsible for the general control and management of the charity. The Management Committee give their time for free and receive no remuneration. The Management Committee meet regularly (every 6-8 weeks) during the year and are responsible for all decisions taken in relation to the running of the charity, to review the activities of the charity including policy making, overseeing the business planning, the approval of the annual report and accounts as well as budgets and financial reports, capital expenditure and to set out the fund-raising date for the charity.

The day-to-day work of the charity is delivered by paid employees and report their recommendations to the Management Committee.

The day-to-day is overseen by the Office Bearers who are responsible to and report to the Management Committee. The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire and health and safety. The Management Committee also undertake annual reviews in other risk areas such as operational, governance and compliance with law and regulations.

Achievements and Performance of WBA

2021/2022 continued to a difficult and challenging year for Wapping Bangladesh Association (WBA), for its users and beneficiaries, our staff and volunteers and the entire community, while Covid restrictions were still in place for the first half of 2021/2022.
WBA is proud to stand with all its beneficiary and user groups and with their wider communities throughout the pandemic. Even with drop-in services being temporarily suspended until September 2021 our staff working remotely continued to deliver vital community and welfare services using online, social media and by phone and email.

Services delivered in 2021/2022::

(a) Emergency Online Welfare Rights Advisory Service
The pandemic has made the need for remote welfare rights advice delivery a reality in a very space of time, leaving many 'vulnerable' groups without access to face-to-face drop-in services when they needed it most. The sudden need for the transition of face-to-face services to an online and digitally assisted service provision has been a difficult one for WBA. With high rates of digital exclusion amongst older adults, WBA's remote online emergency welfare rights advice service was inundated with requests for help with completing universal credit, HMRC online claims, dealing with rising housing matters and consumer issues.
The service is accredited by the Advice Quality Standard (AQS) and the Matrix Standard.

(b) Improving Access and Participation to Employment
The service also delivered a variety of employment focussed advice and support to people made unemployed made unemployed due to the pandemic or have not been re-employed with lockdown easing easing who are now struggling with no income coming in for them. The project provided employability and job search support to help back into work, locate re-skilling training programmes to help people into other employment sectors because existing work is not available or is restricted due to the Covid-19 pandemic.

(c) Activities tackling Isolation and Loneliness
During the year we actively engaged with vulnerable people who have been impacted by loneliness and isolation. WBA's staff and volunteers maintained regular tele-befriending and outreach contacts. It was very important providing help and support during crisis and difficulties faced by vulnerable sections of the community particularly mothers, the elderly and people affected through disabilities..

(d) Community Support Services for Older People
WBA delivered the following services to the project's older users:

- Delivered Emergency Home Food Delivery to vulnerable users' on the door-step. Each food parcel contained sufficient food for up to 28 days.
- We delivered hot cooked healthy and nutritious meals. Each meal was sufficient for a person to consume over 1-2 days if refrigerated and reheated properly.
- Facilitated Online and Zoom Digital Basic ICT Classes for older people..

(e) Online Supplementary Schooling Programme
We ran an online supplementary schooling education programme delivering extracurricular educational activities a study support programme and a homework club to ensure the children and young people continued to receive an education and learning programme through the lockdowns when school and other institutions were closed. We also provided the children free use of laptops and other digital devices to aid their online learning experience.

(f) Digital Inclusion Programme
WBA facilitated a Digital Inclusion Programme to help people who were digital excluded to get them connected to the digital world. WBA delivered a digital education and practical ICT and digital training to participants on the functioning of a Computer, Smart Phones, Tablets. The training also included how to navigate through the computer programmes and apps on mobile phones, tablets. The participants received help & training to sign-up to free e-mails, learned to send & read e-mails.

(g) Covid-19 Emergency Support Services
During the year, WBA continued to deliver emergency support services to families, individuals, vulnerable adults and young people who have been severely impacted by the Covid-19:

- Community networking and outreach support by WBA's Volunteers – organised tele-befriending support to help WBA's users through the pandemic through regular telephone and online contacts, door-step visits, collecting medications and doing shopping for the most vulnerable and those users who were to ill to go outside.
- Provided WBA's users access to laptops, digital devices and mobile phones to help our users to keep in touch with family, friends and neighbours, to stay online and to enable users to benefit everything that the internet has to offer them.

Future Plans, Developments & Activities
The Charity intends to maintain its initiatives in the provision of advice, information and guidance. WBA will continue to address the needs of the local community in particular vulnerable people, hard to reach families, children and young people from disadvantaged backgrounds and people who are unemployed or on very low income. WBA will continue to actively work towards poverty alleviation through the welfare rights to those who are housebound, Older People living in social isolation. Health and education are a major concern to many families and individuals in Tower Hamlets.

WBA has a fund-raising strategy in place and will continue to seek funding from a range of charities and trusts, statutory and other public agencies. The staff and management committee officers will have the opportunity to go on training on fund raising and other areas so that they can build on their skills and knowledge. The Management Committee is indebted to all members and well - wishers for their support to WBA. The Management Committee are grateful for the financial support given by Tower Hamlets Council and other trusts, charities and agencies for its activity costs. We would also extend a word of thanks to all individuals and other community groups/organisations who have worked with and supported WBA and its users through some of the most difficult time for all of us over the past year.

Financial Review
The financial position of the Charity is portrayed in the accompanying annual accounts.

Statement of Trustees' Responsibilities
WBA's Management Committee are responsible for preparing an annual report and in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th of July 2016 and updated on the 16th September 2016 and with the Charities Act 2011.

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Observe the methods and principles in the Charities SORP.
(c) Make judgements and estimates that are reasonable and prudent.
(d) Disclosed and explained in the financial statements.
(e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

The purpose of the Operating Reserve Policy for WBA is to build and maintain an adequate level of unrestricted net assets to support WBA's day-to-day operations in the event of unforeseen shortfalls. The reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as staff development, investment in infrastructure. Operating reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. WBA intends for the operating reserves to be used and replenished within a reasonable period of time. This Operating Reserve Policy will be implemented in conjunction with the other financial policies of WBA and is intended to support the goals and strategies contained in those related policies and in strategic and operational plans.

The Operating Reserve Fund is defined as the designated fund set aside by action of the Management Committee. The minimum amount to be designated as operating reserve will be established in an amount sufficient to maintain ongoing operations and programs for a set period of time, measured in months. The operating reserve serves a dynamic role and will be reviewed and adjusted in response to internal and external changes. The target minimum Operating Reserve Fund is equal to 12 months of average recurring operating costs. Such as Core Salary Costs, Rent, Insurance, Consumables and Training. In addition to calculating the actual operating reserve at the fiscal year-end, the operating reserve fund target minimum will be calculated each year after approval of the annual budget. These reserves will be reported to the Management Committee and included in the regular financial reports.

Risk Factors

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity's activities.

Section 37 of the Local Government Act 1989

The mainstream commissioning funding received of £4,715 from Tower Hamlets Council was specifically utilised for the purpose which the grant aid was provided for.

The Management Committee will propose the re-appointment of Wahid Ahmed & Co to carry out is Independent Examination of the accounts in 2022 / 2023 at its next annual general meeting.

We declare that in our capacity as charity trustee that:

The Management Committee have approved the above report on the 15/09/2022 and we are authorised to sign it on their behalf.

N Chowdhury

Nowruz Ahmed Chowdhury
Chairperson

Abdul Ullah

Muhammad Abdal Ullah
General Secretary

A.N.M. Yahiya

Abu Nasar Mohammed Yahiya
Treasurer

Date: 15/09/2022

Independent Examiner's Report to the Management Committee of the Wapping Bangladesh Association for the Year Ended 31 March 2022

We report to the Management Committee on our examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2022 set out on pages 8 to 13..

Respective responsibilities of the Management Committee and Examiner

As the charity's Management Committee, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act..

Independent Examiner's Statement

We have completed our examination.. We have confirmed that no material matters have come to our attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.

15/09/2022

.....

Prepared by:

Wahid Ahmed & Co
Chartered Management Accountants
3rd Floor, Duru House
101 Commercial Road
London E1 1RD

Date:

Wapping Bangladesh Association

Statement of Financial Activities (SOFA) - For the Year Ended 31st March 2022

Incoming Resources	Restricted Funds	Unrestricted Funds	Total 2022 (£)	Total 2021 (£)
Grants	139,252	-	139,252	138,971
Donations	-	1,618	1,618	-
Misc Income	15,915	40	15,955	39,033
Balance as at 31/03/2022	**155,167**	**1,658**	**156,825**	**178,004**
Outgoing Resources				
Staffing Costs	79,005	-	79,005	66,672
Management & Administration Costs	1,437	5,035	6,472	5,508
Direct Charitable Expenditure	36,636	-	36,636	13,871
Net Incoming/Outgoing Resources Before Transfer	**117,078**	**5,035**	**122,113**	**86,051**
Gross Transfer Between Funds	-	-	-	-
Net Incoming/Outgoing Resources After Transfer	38,089	-3,377	34,712	-557
Balance Brought Forward at 1st April 2021	110,870	57,544	168,414	71,974
Balance Carried Forward at 31st March 2022	**148,959**	**54,167**	**203,126**	**71,417**

Wapping Bangladesh Association
Notes to the Accounts
For the Year Ended 31st March 2022

1.0 Basis of Preparation

1.1 Basis of Accounting

These accounts have been prepared under historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts. These accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Reporting Standard application the United Kingdom and Republic of Ireland (FRS 102) issued on the 16th of July 2016 and with the Charities Act 2011.
The Charity constitutes a public benefit entity as defined by the Charity Commission.

1.2 Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the Charity's ability to continue as a going concern.

2.0 Accounting Policies

2.1 Income

These are included in the Statement of Financial Activities (SOFA) when :
(a) the charity becomes entitled to the resources.
(b) It is more like than not that the Trustees will receive the resources.
(c) the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets or liabilities or income and expenses , unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).
In the case of performance related grants , income is only recognised to the extent that the charity has provided the specific goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

2.2 Expenditures and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

2.3 Tangible Assets

These are capitalised if they can be for more than one year and cost at least £1,000.
They are valued at cost. The depreciation rates and methods used are disclosed below:
Asset Catergory: Fixtures and Fittings
Annual Rate: 25% Reducing Balance.

2.4 Debtors

Debtors (including trade debtors and loan receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

2.5 Creditors

The Charity has creditors which are measured at settlement amounts.

3.0 Independent Examiners Fees

	2022	2021
	(£)	(£)
Accountancy & Payroll	850	850

4.0 Staffing Costs

	2022	2021
	(£)	(£)
Staff Salaries	52,692	48,188
Employers NIC	441	856
Pensions Contribution	3,657	3,984
Sessional Tutor's Fees	3,939	-
Trainer's Fees	-	1,423
Professional Fees (Freelance Staff)	18,276	14,803
	79,005	69,253

5.0 Average head count in the year.

Charitable Activities	7	4

6.0 Tangible Fixed Assets

	2022	2021
Costs	(£)	(£)
At 1st April 2021	33,846	30,949
Additions	-	2,897
At 31st March 2022	33,846	33,846
Depreciation		
At 1st April 2021	31,220	30,345
Charge for the Year	657	875
At 31st March 2022	31,877	31,220
Net Book Value:	1,969	2,626

7.0 Debtors

	2022	2021
	(£)	(£)
Other Debtors	-	515
	-	515

8.0 Creditors

	2022	2021
	(£)	(£)
PAYE	5,477	2,765
Accountancy & Payroll	850	823
	6,327	3,588

9.0 Reconciliation of Funds

	2022	2021
	(£)	(£)
Total Funds Brought Forward	168,414	71,417
Net Surplus / (Deficit)	34,712	96,997
	203,126	168,414

Wapping Bangladesh Association
Income & Expenditure Account for the Year Ended 31st March 2022

Incoming Resources
For Activities to Further Charity's Objectives

	Note	Restricted	Unrestricted	Total 2022	Total 2021
Tower Hamlets Council (LBTH) - Main Grants		-	-	-	10,170
Tower Hamlets Council (LBTH) - Covid-19 Fund		4,000	-	4,000	-
Tower Hamlets Council (LBTH) - LCF Theme 2		4,715	-	4,715	4,715
Tower Hamlets Council - Discretionary Grant		-	-	-	2,000
LBTH - Community Support for Older People (Via EECF)		7,000	-	7,000	12,770
LBTH Small Grants - Theme: Access & Participation		4,998	-	4,998	4,916
LBTH Small Grants - Theme: Loneliness		4,996	-	4,996	5,000
LBTH Small Grants - Theme: Prevention		-	-	-	4,940
LBTH Restart Grants for Community Language		3,000	-	3,000	-
LBTH Covid Recovery Loneliness Fund		10,000	-	10,000	-
East End Community Foundation - Emergency Fund		-	-	-	2,690
London Community Response Fund 2 (Via EECF)		-	-	-	7,680
London Community Response Fund 4 (CBT)		-	-	-	9,530
London Community Response Fund 5 (CBT)		18,337	-	18,337	-
National Lottery - Covid-19 Response Fund		-	-	-	9,980
National Lottery - Awards for All		9,952	-	9,952	-
Heritage Lottery Fund		39,700	-	39,700	-
City Bridge Trust (CBT)		4,375	-	4,375	13,125
Trust for London		19,375	-	19,375	9,625
BBC Children in Need		4,804	-	4,804	4,804
BTEG - Covid-19 Resilience Grant		2,000	-	2,000	3,000
The Together Initiative		2,000	-	2,000	-
People's Postcode Trust		-	-	-	12,540
Hill Dickenson Foundation		-	-	-	2,500
Independent Aging		-	-	-	13,986
Pears Foundation		-	-	-	5,000
Total Income Received:		**139,252**	**-**	**139,252**	**138,971**
General Funds - Other Incoming Resources					
Donations		-	1,618	1,618	-
Tower Hamlets Home		-	-	-	-
One-20-RC		-	-	-	-
Wapping Youth Ltd		-	40	40	400
HMRC JRS Grant		15,915	-	15,915	38,633
Total Incoming Resources:		**155,167**	**1,658**	**156,825**	**178,004**

Resources Expended

	Note	Restricted	Unrestricted	Total 2022	Total 2021
Staffing Costs					
Staff Salaries	4	52,692	-	52,692	48,188
Employers NIC	4	441	-	441	855
Pensions Contribution	4	3,657	-	3,657	3,984
Sessional Tutor's Fees	4	3,939	-	3,939	-
Trainer's Fees		-	-	-	1,423
Professional Fees (Freelance Staff)		18,276	-	18,276	14,803
Total:		**79,005**	**-**	**79,005**	**69,253**
Direct Charitable Expenses					
Rent & Premises Cost		28,721	-	28,721	-
Volunteers Expenses		90	-	90	-
Telephone & Broadband Services		1,255	-	1,255	1,359
PPS, Books, Advert		1,103	-	1,103	586
Equipment Leasing (CF Corporate)		542	-	542	541
Events, Workshop & Pensioners Lunch Club Exp		4,675	-	4,675	1,729
Travelling & Subsistence		-	-	-	-
Complementary Therapy Sessions		250	-	250	-
Total::		**36,636**	**-**	**36,636**	**4,215**
Management & Administartion Expenses					
Public, Employers & Indemnity Insurance		1,320	-	1,320	2,449
Building Insurance		-	550	550	-
Repairs & Maintenance		-	1,793	1,793	472
Accountancy & Payroll	3	-	850	850	850
Cleaning		-	780	780	123
Bank Charges		-	5	5	-
Subscription Fees		-	-	-	133
Legal Fees		-	400	400	2,597
Depreciation		-	657	657	875
Misc Expenses		117	-	117	40
Total::		**1,437**	**5,035**	**6,472**	**7,539**
Total Expenditure::		**117,078**	**5,035**	**122,113**	**81,008**
Excess of Income Over Expenditure		38,089	-3,377	34,712	96,997
Balance Brought Forward on 01/04/2021		110,870	57,544	168,414	71,417
Balance Carried Forward on 01/04/2022		**148,959**	**54,167**	**203,126**	**168,414**

Wapping Bangladesh Association
Balance Sheet at 31st March 2022

	Note		2022 (£)		2021 (£)
Fixed Assets					
Fixtures, Fittings & Equipment	6		1,969		2,626
Current Assets					
Debtors	7	-		515	
Cash in Bank and Hand		208,797		168,861	
		208,797		169,376	
Creditors: Amount falling due in one year	8	-7,641		-3,588	
			201,126		165,788
Net Assets			**203,126**		**168,414**

		2022 £	2021 £
Movement of Funds			
Total Funds Brought Forward	9	168,414	71,417
Net Surplus / (Deficit)		34,712	96,997
		203,126	**168,414**

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and Expenditure Account of Wapping Bangladesh Association and approve the financial statements as accurate account of the surplus of the income and also the correct state of the affairs of the charity as at 31st March 2022.

Approved by the Management Committee and signed on its behalf by:

Nowrus Ahmed Chowdhury
Chairperson

Muhammad Abdal Ullah
General Secretary

Abu Nasar Mohammed Yahiya
Treasurer

Date: 15/09/2022

WAPPING BANGLADESH ASSOCIATION

England & Wales - Charity number 1051893

Accounts

WAPPING BANGLADESH ASSOCIATION

WAPPING YOUTH CLUB, 1ST FLOOR
20. TENCH STREET, WAPPING
LONDON E1W 2QD

CHARITY REGISTRATION NO. 1051893

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

WAHID AHMED & CO
(CHARTERED MANAGEMENT ACCOUNTANTS)
3RD FLOOR, DURU HOUSE
101 COMMERCIAL ROAD
LONDON E1 1RD

Wapping Bangladesh Association
Legal & Administrative Information

Name of Charity:	Wapping Bangladesh Association
Registered Address:	Wapping Youth Club, 1st Floor Tench Street London E1W 2QD
Tel:	020 7702 1708 / 020 7481 9835
Email:	wappingba@hotmail.com
Charity Registration No.	1051893

Management Committee (Trustees) in 2020 / 202`

Nowruz Ahmed Chowdhury	Chairperson	Abdul Bari	Committee Member
Sheikh Md Abdur Rashid	Vice-Chairperson	Jilu Miah	Committee Member
Muhammad Abdal Ullah	General Secretary	Rumena Khanom	Committee Member
Abu Nasar Md Yahiya	Treasurer	Nahid Sultana	Committee Member
Abdul Motin Chowdhury	Assistant Treasurer	Alimuz Zaman	Committee Member
		Sheikh Ayesha Rashid	Committee Member

Contact Person for the Accounts:	Nowruz Ahmed Chowdhury Chairperson
Independent Examiner:	Wahid Ahmed & Co (Chartered Management Accountants) 3rd Floor, Duru House, 101 Commercial Road London E1 6QL
Banker:	HSBC Bank plc 75 Whitechapel Road London E1 1DU

Wapping Bangladesh Association
Report of the Management Committee

The Management Committee (who are also Trustees of the Charity) submit their report and financial statements for the year ended 31st March 2021. Wapping Bangladesh Association (WBA) was established in 1981 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 15th of January 1996. The Management Committee are elected by WBA's membership every two years at the Biennial General Meeting.

WBA is an independent charity founded by local families coming together initially as self-help group to help, care for, empower & improve the quality of life of the local community and their families/carers, young people, pensioners living within Tower Hamlets who were struggling with daily life with poverty, hardship, finding accessing mainstream services including local authority services, NHS, welfare and other mainstream social support services very difficult because of their language & cultural barriers.

Objects, Principal Activities and Governance

WBA objects and principal activities are defined in its Constitution, namely:

a) To provide advice to the Bangladeshi people living in Wapping which relieves their poverty, advances their education or preserves and protects their health.
b) To advance the education of Bangladeshi people living in Wapping, in particular by the provision of Mother Tongue Classes, Religious Studies and English Classes.
c) To provide recreational facilities in the interest of social welfare to the inhabitants of Wapping in particular but not exclusively Bangladeshi people in the effort to improve the conditions of life of the said inhabitants.

The charity is the main point of contact for minority ethnic & migrant communities residing in the St Katherine and Wapping Ward in the London Borough of Tower Hamlets. WBA is growing and expanding which reaches out and serves the wider communities across Tower Hamlets with an annual client and user base exceeding 700 families and individuals. Services are offered primarily in the areas of social welfare, housing, health, employment, arts and cultural education, skills training, education and community cohesion. WBA is an unincorporated body with an elected Management Committee, who are the Trustees of the Charity. The Management Committee meets regularly between every 6-8 weeks in the furtherance of the Charity's affairs.

Structure, Governance and Management

The charity's current governing document, the constitution was updated on the 31st March 2013 with the requirements set out by the Charity Commission. WBA is governed by the regulations set out in the Constitution and other organisation policy documents and the charity's day-to-day running and functioning is managed by the Management Committee. The charity's Management Committee members are elected every two years at the Annual General Meeting. The Management Committee are briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity.

WBA's Management Committee are responsible for the general control and management of the charity. The Management Committee give their time for free and receive no remuneration. The Management Committee meet regularly (every 6-8 weeks) during the year and are responsible for all decisions taken in relation to the running of the charity, to review the activities of the charity including policy making, overseeing the business planning, the approval of the annual report and accounts as well as budgets and financial reports, capital expenditure and to set out the fund-raising date for the charity.

The day-to-day work of the charity is delivered by paid employees and report their recommendations to the Management Committee.

The day-to-day is overseen by the Office Bearers who are responsible to and report to the Management Committee. The Management Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire and health and safety. The Management Committee also undertake annual reviews in other risk areas such as operational, governance and compliance with law and regulations.

Achievements and Performance of WBA

2020/2021 was a tumultuous and difficult year for Wapping Bangladesh Association (WBA), for its users and beneficiaries, our staff and volunteers and the entire community, with the Covid-19 pandemic bringing unprecedented challenges to all our beneficiaries and users in Tower Hamlets. WBA has been proud to stand with all its beneficiary and user groups and with their wider communities throughout the pandemic. Even with our Centre being closed over many months and our staff working from home, the compassion and generosity of our fantastic supporters – as well as the dedication and agility of our staff, partners and volunteers – have meant that we have continued to put our charitable principles into action in our communities across the borough.

Services delivered through the Covid-19 pandemic:

(a) Emergency Covid1-19 Welfare Rights Advisory Service

The pandemic has made the need for remote welfare rights advice delivery a reality in a very space of time, leaving many 'vulnerable' groups without access to face-to-face drop-in services when they needed it most. The sudden need for the transition of face-to-face services to an online and digitally assisted service provision has been a difficult one for WBA. With high rates of digital exclusion amongst older adults, WBA's remote online emergency welfare rights advice service was inundated with requests for help with completing universal credit and other HMRC online claims.

The service is accredited by the Advice Quality Standard (AQS) and the Matrix Standard. In December 2020, WBA has a successful audit of its AQS accreditation and a further 2 years accreditation has been granted by the Recognising Excellence (The AQS Auditing Body). These quality standard marks ensure that WBA delivers excellence in the field of Information, Advice and Guidance (IAG), providing impartial advice and guidance to all our clients and users groups.

(b) Improving Access and Participation to Employment

The service also delivered a variety of employment focussed advice and support to people made unemployed due to the pandemic or have not been re-employed with lockdown easing who are now struggling with no income coming in for them. The project provided employability and job search support to help back into work, locate re-skilling training programmes to help people into other employment sectors because existing work is not available or is restricted due to the Covid-19 pandemic.

© Wapping's Mum Club

During the pandemic we actively engaged with local BAME Mums facing isolation and loneliness to keep in contact, engage with WBA and the wider community. It was very important providing help and support during crisis and difficulties faced by the Mums. WBA's staff and volunteers developed and maintained regular online and telephone contacts with the Mums who have been most stressed and experiencing

severe loneliness during the pandemic. The mums were able to speak freely and in confidence about their worries, problems and stresses, and or staff and volunteers were on hand to provide emotional support, practical advice and connect Mums to other organisations in the borough who were able to provide further help.

(d) Community Support Services for Older People

WBA delivered the following services to the project's older users:

- Delivered Emergency Home Food Delivery (120 large Food Parcels) to 120 vulnerable users' on the door-step. Each food parcel contained sufficient food for up to 28 days.
- We delivered 650 hot cooked healthy and nutritious meals. Each meal was sufficient for a person to consume over 1-2 days if refrigerated and reheated properly.
- We provided 80 PPE Kits (Face Masks, Hand Sanitisers, Handwash, Gloves etc) to enable vulnerable older people to safe and well during the pandemic.
- Facilitated 26 Online and Zoom Digital Basic ICT Classes for older men.

(e) Online Supplementary Schooling Programme

We ran an online supplementary schooling education programme delivering extracurricular educational activities a study support programme and a homework club to ensure the children and young people continued to receive an education and learning programme through the lockdowns when school and other institutions were closed. We also provided the children free use of laptops and other digital devices to aid their online learning experience

(f) Digital Inclusion Programme

WBA facilitated a Digital Inclusion Programme to help people who were digital excluded to get them connected to the digital world. WBA delivered a digital education and practical ICT and digital training to participants on the functioning of a Computer, Smart Phones, Tablets. The training also included how to navigate through the computer programmes and apps on mobile phones, tablets. The participants received help & training to sign-up to free e-mails, learned to send & read e-mails.

(g) Covid-19 Emergency Support Services

During the pandemic this year, WBA also delivered the following emergency support services to families, individuals, vulnerable adults and young people who have been severely impacted by the Covid-19:

- Community networking and outreach support by WBA's Volunteers – organised tele-befriending support to help WBA's users through the pandemic through regular telephone and online contacts, door-step visits, collecting medications and doing shopping for the most vulnerable and those users who were to ill to go outside.
- Provided WBA's users access to laptops, digital devices and mobile phones to help our users to keep in touch with family, friends and neighbours, to stay online and to enable users to benefit everything that the internet has to offer them.

Future Plans, Developments & Activities

The Charity intends to maintain its initiatives in the provision of advice, information and guidance.

WBA will continue to address the needs of the local community in particular vulnerable people, hard to reach families, children and young people from disadvantaged backgrounds and people who are unemployed or on very low income. WBA will continue to actively work towards poverty alleviation through the welfare rights to those who are housebound, Older People living in social isolation. Health and education are a major concern to many families and individuals in Tower Hamlets.

WBA has a fund-raising strategy in place and will continue to seek funding from a range of charities and trusts, statutory and other public agencies. The staff and management committee officers will have the opportunity to go on training on fund raising and other areas so that they can build on their skills and knowledge. The Management Committee is indebted to all members and well - wishers for their support to WBA. The Management Committee are grateful for the financial support given by Tower Hamlets Council and other trusts, charities and agencies for its activity costs. We would also extend a word of thanks to all individuals and other community groups/organisations who have worked with and supported WBA and its users through some of the most difficult time for all of us over the past year.

Financial Review

The financial position of the Charity is portrayed in the accompanying annual accounts.

Statement of Trustees' Responsibilities

WBA's Management Committee are responsible for preparing an annual report and in accordance with the Financial Standard applicable in the United Kingdom (FRS 102) issued on the 16th July 2016 and updated on the 16th September 2016 and with the Charities Act 2011.

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Observe the methods and principles in the Charities SORP.
(c) Make judgements and estimates that are reasonable and prudent.
(d) Disclosed and explained in the financial statements.
(e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Management Committee are responsible for keeping accounting records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reporting) regulations and the provisions laid out in the Charity's governing document. They are also responsible for safeguarding safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy

The purpose of the Operating Reserve Policy for WBA is to build and maintain an adequate level of unrestricted net assets to support WBA's day-to-day operations in the event of unforeseen shortfalls. The reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as staff development, investment in infrastructure. Operating reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. WBA intends for the operating reserves to be used and replenished within a reasonable period of time. This Operating Reserve Policy will be implemented in conjunction with the other financial policies of WBA and is intended to support the goals and strategies contained in those related policies and in strategic and operational plans.

The Operating Reserve Fund is defined as the designated fund set aside by action of the Management Committee. The minimum amount to be designated as operating reserve will be established in an amount sufficient to maintain ongoing operations and programs for a set period of time, measured in months. The

operating reserve serves a dynamic role and will be reviewed and adjusted in response to internal and external changes. The target minimum Operating Reserve Fund is equal to 12 months of average recurring operating costs. Such as Core Salary Costs, Rent, Insurance, Consumables and Training. In addition to calculating the actual operating reserve at the fiscal year-end, the operating reserve fund target minimum will be calculated each year after approval of the annual budget. These reserves will be reported to the Management Committee and included in the regular financial reports.

Risk Factors

The Management Committee have assessed the risks the charity faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Management Committee review this list regularly at their meetings and at its meetings with employed staff running the services. The Management Committee are satisfied that systems are in place to mitigate exposure to the major risks. The finances of the Charity are kept under review. Appropriate DBS (Disclosure Barring services) Checks, supported by regular policy reviews are made for all those who work with children and other vulnerable groups with the Charity's activities.

Section 37 of the Local Government Act 1989

The mainstream commissioning funding received of £14,885 from Tower Hamlets Council was specifically utilised for the purpose which the grant aid was provided for.

The Management Committee will propose the re-appointment of Wahid Ahmed & Co to carry out is Independent Examination of the accounts in 2021 / 2022 at its next annual general meeting.

We declare that in our capacity as charity trustee that:

The Management Committee have approved the above report on the 08/11/2021 and we are authorised to sign it on their behalf.

Nowruz Ahmed Chowdhury
Chairperson

Muhammad Abdal Ullah
General Secretary

A. N. M. Yahiya

Abu Nasar Mohammed Yahiya
Treasurer

Date: 08/11/2021

Independent Examiner's Report to the Management Committee of the Wapping Bangladesh Association for the Year Ended 31 March 2021

We report to the Management Committee on our examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2021 set out on pages 8 to 13.

Respective responsibilities of the Management Committee and Examiner

As the charity's Management Committee, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination. We have followed all the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

We have completed our examination. We have confirmed that no material matters have come to our attention in connection with the examination (other than that disclosed below *) which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.

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Prepared by:

Wahid Ahmed & Co
Chartered Management Accountants
3rd Floor, Duru House
101 Commercial Road
London E1 1RD

Date: 08/11/2021

Wapping Bangladesh Association

Statement of Financial Activities (SOFA) - For the Year Ended 31st March 2021

Incoming Resources	Restricted Funds	Unrestricted Funds	Total 2021 (£)	Total 2020 (£)
Grants	133,971	5,000	138,971	78,637
Donations	-	-	-	3,577
Misc Income	38,633	400	39,033	3,280
Balance as at 31/03/2021	**172,604**	**5,400**	**178,004**	**85,494**
Outgoing Resources				
Staffing Costs	69,253	-	69,253	66,672
Management & Administration Costs	2,921	4,618	7,539	5,508
Direct Charitable Expenditure	4,215	-	4,215	13,871
Net Incoming/Outgoing Resources Before Transfer	**76,389**	**4,618**	**81,007**	**86,051**
Gross Transfer Between Funds	-	-	-	-
Net Incoming/Outgoing Resources After Transfer	96,215	782	96,997	-557
Balance Brought Forward at 1st April 2020	14,655	56,762	71,417	71,974
Balance Carried Forward at 31st March 2021	**110,870**	**57,544**	**168,414**	**71,417**

Wapping Bangladesh Association
Notes to the Accounts
For the Year Ended 31st March 2021

1.0 Basis of Preparation

1.1 Basis of Accounting

These accounts have been prepared under historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts. These accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Reporting Standard application the United Kingdom and Republic of Ireland (FRS102) issued on the 16th of July 2016 and with the Charities Act 2011.
The Charity constitutes a public benefit entity as defined by the Charity Commission.

1.2 Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the Charity's ability to continue as a going concern.

2.0 Accounting Policies

2.1 Income

These are included in the Statement of Financial Activities (SOFA) when :
(a) the charity becomes entitled to the resources.
(b) It is more like than not that the Trustees will receive the resources.
(c) the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets or liabilities or income and expenses , unless required or permitted by the FRS 102 SORP or FRS 102

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).
In the case of performance related grants , income is only recognised to the extent that the charity has provided the specific goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

2.2 Expenditures and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

2.3 Tangible Assets

These are capitalised if they can be for more than one year and cost at least £1,000.
They are valued at cost. The depreciation rates and methods used are disclosed below:
Asset Catergory: Fixtures and Fittings
Annual Rate: 25% Reducing Balance.

2.4 Debtors

Debtors (including trade debtors and loan receiva ble) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

2.5 Creditors

The Charity has creditors which are measured at settlement amounts.

3.0 Independent Examiners Fees	**2021**	**2020**
	(£)	**(£)**
Accountancy & Payroll	850	823

4.0 Staffing Costs	**2021**	**2020**
	(£)	**(£)**
Staff Salaries	48,188	52,692
Employers NIC	855	1,279
Pensions Contribution	3,984	1,317
Sessional Tutor's Fees	-	6,338
Trainer's Fees	1,423	3,696
Professional Fees (Freelance Staff)	14,803	-
	69,253	65,322

5.0 Average head count in the year.		
Charitable Activities	4	4

6.0 Tangible Fixed Assets	**2021**	**2020**
Costs	**(£)**	**(£)**
At 1st April 2020	30,949	30,949
Additions	2,897	-
At 31st March 2020	33,846	30,949
Depreciation		
At 1st April 2020	30,345	30,143
Charge for the Year	875	202
At 31st March 2021	31,220	30,345
Net Book Value:	2,626	604

7.0 Debtors	**2021**	**2020**
	(£)	**(£)**
Other Debtors	515	709
	515	709

8.0 Creditors	**2021**	**2020**
	(£)	**(£)**
PAYE	2,765	1,617
Accountancy & Payroll	823	823
	3,588	2,440

9.0 Reconciliation of Funds	**2021**	**2020**
	(£)	**(£)**
Total Funds Brought Forward	71,417	71,974
Net Surplus / (Deficit)	96,997	-557
	168,414	71,417

Wapping Bangladesh Association
Income & Expenditure Account for the Year Ended 31st March 2021

Incoming Resources
For Activities to Further Charity's Objectives

	Note	Restricted	Unrestricted	Total 2021	Total 2020
Tower Hamlets Council (LBTH) - Main Grants		10,170	-	10,170	5,213
Tower Hamlets Council (LBTH) - Main Grants		-	-	-	23,333
Tower Hamlets Council (LBTH) - Anti Poverty Fund		-	-	-	2,290
Tower Hamlets Council (LBTH) - LCF Theme 2		4,715	-	4,715	-
Tower Hamlets Council - Discretionary Grant		2,000	-	2,000	-
LBTH - Community Support for Older People (Via EECF)		12,770	-	12,770	-
LBTH Small Grants - Theme: Access & Participation		4,916	-	4,916	-
LBTH Small Grants - Theme: Loneliness		5,000	-	5,000	-
LBTH Small Grants - Theme: Prevention		4,940	-	4,940	-
East End Community Foundation - Emergency Fund		2,690	-	2,690	-
London Community Response Fund 2 (Via EECF)		7,680	-	7,680	-
London Community Response Fund 4 (CBT)		9,530	-	9,530	-
London Councils & ESF		-	-	-	12,193
East End Community Foundation - Main Grants		-	-	-	8,000
City Bridge Trust (CBT)		13,125	-	13,125	-
Trust for London		9,625	-	9,625	13,000
BBC Children in Need		4,804	-	4,804	9,608
Garfield Weston Foundation		-	-	-	5,000
BTEG - Covid-19 Resilience Grant		3,000	-	3,000	-
People's Postcode Trust		12,540	-	12,540	-
Hill Dickenson Foundation		2,500	-	2,500	-
Independent Aging		13,986	-	13,986	-
Pears Foundation		-	5,000	5,000	-
National Lottery - Covid-19 Response Fund		9,980	-	9,980	-
Total Income Received:		**133,971**	**5,000**	**138,971**	**78,637**
General Funds - Other Incoming Resources					
Donations		-	-	-	3,577
Tower Hamlets Home		-	-	-	820
One-20-RC		-	-	-	1,800
Wapping Youth Ltd		-	400	400	200
HMRC JRS Grant		38,633	-	38,633	-
Limehouse Project		-	-	-	60
Misc		-	-	-	400
Total Incoming Resources:		**172,604**	**5,400**	**178,004**	**85,494**

Resources Expended

	Note	Restricted	Unrestricted	Total 2021	Total 2020
Staffing Costs					
Staff Salaries	4	48,188	-	48,188	52,692
Employers NIC	4	855	-	855	1,279
Pensions Contribution	4	3,984	-	3,984	1,317
Sessional Tutor's Fees	4	-	-	-	6,338
Trainer's Fees	4	1,423	-	1,423	3,696
Professional Fees (Freelance Staff)		14,803	-	14,803	1,350
Total:		**69,253**	-	**69,253**	**66,672**
Direct Charitable Expenses					
Volunteers Expenses		-	-	-	215
Telephone & Broadband Services		1,359	-	1,359	1,285
PPS, Books, Advert		586	-	586	648
Equipment Leasing (CF Corporate)		541	-	541	644
Events, Workshop & Pensioners Lunch Club Exp		1,729	-	1,729	8,372
Travelling & Subsistence		-	-	-	500
Complementary Therapy Sessions		-	-	-	2,207
Total:		**4,215**	-	**4,215**	**13,871**
Management & Administartion Expenses					
Public, Employers & Indemnity Insurance		2,449	-	2,449	1,236
Repairs & Maintenance		472	-	472	95
Accountancy & Payroll	3	-	850	850	823
Cleaning		-	123	123	1,178
Bank Charges		-	-	-	10
Subscription Fees		-	133	133	-
Legal Fees		-	2,597	2,597	1,935
Depreciation		-	875	875	202
Misc Expenses		-	40	40	29
Total:		**2,921**	**4,618**	**7,539**	**5,508**

Wapping Bangladesh Association
Balance Sheet at 31st March 2021

	Note		2021 (£)		2020 (£)
Fixed Assets					
Fixtures, Fittings & Equipment	6		2,626		604
Current Assets					
Debtors	7	515		709	
Cash in Bank and Hand		168,861		72,544	
		169,376		73,253	
Creditors: Amount falling due in one year:	8	-3,588		-2,440	
			165,788		70,813
Net Assets			**168,414**		**71,417**

		2021 £	2020 £
Movement of Funds			
Total Funds Brought Forward	9	71,417	71,974
Net Surplus / (Deficit)		96,997	-557
		168,414	**71,417**

We confirm that we have made available all relevant records, bills, vouchers, information and explanation for the preparation of the above balance sheet and the annexed Income and Expenditure Account of Wapping Bangladesh Association and approve the financial statements as accurate account of the surplus of the income and also the correct state of the affairs of the charity as at 31st March 2021.

Approved by the Management Committee and signed on its behalf by:

Nowruz Ahmed Chowdhury
Chairperson

Muhammad Abdal Ullah
General Secretary

A.N.M. Yahiya

Abu Nasar Mohammed Yahiya
Treasurer

Date: 08/11/2021