

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

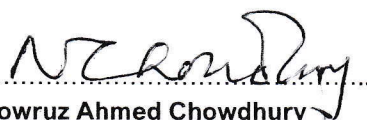
The mainstream commissioning funding received of £4,715 from Tower Hamlets Council was specifically utilised for the purpose which the grant aid was provided for.

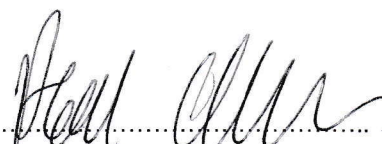
The Management Committee will propose the re-appointment of Wahid Ahmed & Co to carry out is Independent Examination of the accounts in 2023 / 2024 at its next annual general meeting.

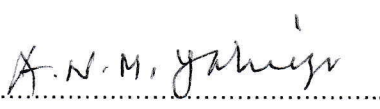
We declare that in our capacity as charity trustee that:

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

28/09/2023


Nowruz Ahmed Chowdhury
Chairperson


Muhammad Abdal Ullah
General Secretary


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**

<u>Incoming Resources</u>	<u>Restricted Funds</u>	<u>Unrestricted Funds</u>	<u>Total 2023 (£)</u>	<u>Total 2022 (£)</u>
Grants	105,982	-	105,982	139,252
Donations	-	1,607	1,607	1,618
Misc Income	-	491	491	15,955
<u>Balance as at 31/03/2023</u>	<u>105,982</u>	<u>2,098</u>	<u>108,080</u>	<u>156,825</u>
<u>Outgoing Resources</u>				
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
<u>Net Incoming/Outgoing Resources Before Transfer</u>	<u>105,158</u>	<u>3,444</u>	<u>108,602</u>	<u>122,113</u>
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
<u>Balance Carried Forward at 31st March 2023</u>	<u>149,783</u>	<u>52,821</u>	<u>202,604</u>	<u>203,126</u>

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 likely 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 Category: 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

	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
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6.0 Tangible Fixed Assets

Costs	2023	2022
	(£)	(£)
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
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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	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u> <u>2023</u>	<u>Total</u> <u>2022</u>
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	-
<u>Sub Total: Income (Grants) Received:</u>		<u>105,982</u>	<u>-</u>	<u>105,982</u>	<u>139,252</u>
<u>General Funds - Other income Received:</u>					
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	-
<u>Sub Total:</u>		<u>-</u>	<u>2,098</u>	<u>2,098</u>	<u>17,573</u>
<u>Total Incoming Resources:</u>		<u>105,982</u>	<u>2,098</u>	<u>108,080</u>	<u>156,825</u>

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 & Administration 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
Balance Carried Forward on 01/04/2023		149,783	52,821	202,604	203,126

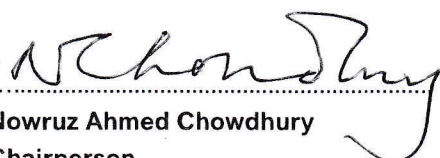
Wapping Bangladesh Association
Balance Sheet at 31st March 2023

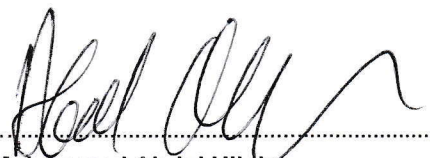
	Note	2023 (£)	2022 (£)
<u>Fixed Assets</u>			
Fixtures, Fittings & Equipment	6	1,477	1,969
<u>Current Assets</u>			
Debtors	7	19,209	-
Cash in Bank and Hand		187,878	208,797
		<u>207,087</u>	<u>208,797</u>
Creditors: Amount falling due in one year:	8	-5,960	-7,641
			203,126
<u>Net Assets</u>		<u>202,604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

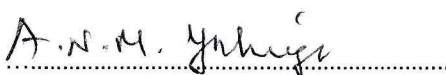
		2023 £	2022 £
<u>Movement of Funds</u>			
Total Funds Brought Forward	9	203,126	168,414
Net Surplus / (Deficit)		-522	34,712
		<u>202,604</u>	<u>203,126</u>

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