

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.

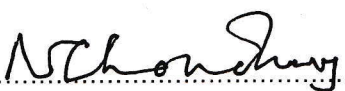
Section 37 of the Local Government Act 1989


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

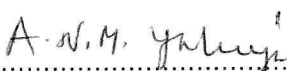
The Management Committee will propose the re-appointment of Wahid Ahmed & Co to carry out is Independent Examination of the accounts in 2025 / 2026 at its next annual general meeting.

We declare that in our capacity as charity trustee that:

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


.....
Nowruz Ahnmed Chowdhury
Chairperson

25/09/2025

.....
Muhammad Abdal Ullah
General Secretary


.....
Abu Nasar Md Yahya
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**

<u>Incoming Resources</u>	<u>Restricted Funds</u>	<u>Unrestricted Funds</u>	<u>Total 2025 (£)</u>	<u>Total 2024 (£)</u>
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	<u>143,250</u>	<u>3,782</u>	<u>147,032</u>	<u>150,816</u>
<u>Outgoing Resources</u>				
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	<u>143,559</u>	<u>2,562</u>	<u>146,121</u>	<u>135,273</u>
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	<u>164,180</u>	<u>54,878</u>	<u>219,058</u>	<u>218,147</u>

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 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

	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
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6.0 Tangible Fixed Assets

Costs	2025	2024
	(£)	(£)
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
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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
<u>General Funds - Other Misc Income Received</u>					
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:

	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u> <u>2025</u>	<u>Total</u> <u>2024</u>
<u>Staffing Costs</u>				
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
<u>Sub Total:</u>	<u>79,535</u>	<u>-</u>	<u>79,535</u>	<u>87,336</u>

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
<u>Sub Total:</u>	<u>54,851</u>	<u>-</u>	<u>54,851</u>	<u>40,393</u>

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	-
<u>Sub Total:</u>	<u>9,173</u>	<u>2,562</u>	<u>11,735</u>	<u>7,544</u>

Total Expenses Made:


	<u>143,559</u>	<u>2,562</u>	<u>146,121</u>	<u>135,273</u>
<u>Excess of Income Over Expenditure:</u>	-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	<u>164,180</u>	<u>54,878</u>	<u>219,058</u>	<u>218,147</u>

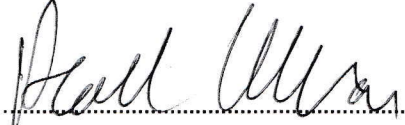
Wapping Bangladesh Association
Balance Sheet as at 31st March 2025

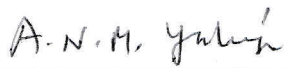
	Note	2025 (£)	2024 (£)
Fixed Assets			
Fixtures, Fittings & Equipment	6	831	1,108
Current Assets			
Debtors	7	-	-
Cash in Bank and Hand		226,098	223,986
		<u>226,098</u>	<u>225,094</u>
Creditors: Amount falling due in one year:	8	-7,871	-6,947
		218,227	217,039
Net Assets		<u>219,058</u>	<u>218,147</u>
		2025 (£)	2024 (£)
Movement of Funds			
Total Funds Brought Forward	9	218,147	202,604
Net Surplus / Deficit		911	15,543
		<u>219,058</u>	<u>218,147</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 2025.

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: 25/09/2025