

Trustees' Report and
Unaudited Financial Statements for the Year Ended 31 December 2023
for
THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

A & N (Haslemere) Limited
Aruna House
2 Kings Road
Haslemere
Surrey
GU27 2QA

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

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for the Year Ended 31 December 2023

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THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

Trustees' Report
for the Year Ended 31 December 2023

The trustees present their report and the financial statements of the charity for the year ended 31 December 2023.

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) (effective 1 January 2019) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with Financial Reporting Standard.

The trustees acknowledge that these financial statements have been prepared and approved significantly later than the statutory deadline. This delay arose as a direct consequence of an ongoing governance dispute within the Association, which necessitated the appointment of interim trustees by the High Court. The interim trustees have worked diligently since their appointment to regularise the financial and administrative affairs of the Association, and the trustees are satisfied that the financial statements now present a complete and accurate record of the charity's activities for the year ended 31 December 2023. The Charity Commission has been made aware of the circumstances. The trustees are committed to ensuring that future financial statements are filed on a timely basis.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Association was formally established when its constitution was approved and signed on 7 March 1996, although fund-raising had commenced prior to that date. The Association was registered by the Charity Commission on 11 April 1996.

The aims and objectives of the Association as outlined in the constitution are:

- to advance the Islamic faith in accordance with the teaching of the Holy Quran and Hadith;
- to advance the education of Bengali children by the provision of mother tongue classes and English classes;
- to provide facilities for recreation or other leisure time occupation for members of the public in the interests of social welfare and with the object of improving the conditions of life of those members of the public for whom the facilities are intended;
- To relieve poverty of people primarily but not exclusively living in Bosnia (of all faiths, creed and colour) where they have been victims of war, or natural disasters, by provision of money, medicine, food, clothing and other appropriate means.
- to promote such other charitable purposes as the Executive Committee may from time to time determine.

Membership of the Association is open to all Bangladeshi or Bengali origin British nationals living within fifteen miles of Farnborough town. A membership fee is payable annually. The Executive Committee is elected from the membership by ballot every fifth year in March.

Public benefit

The trustees have given consideration to how the Charity considers it benefits the public as defined by the Charities Act 2006 and having due regard to the guidance published by the Charity Commission. It achieves this amongst other ways by

- Holding the five obligatory daily prayers in congregation every day.
- Providing adult education classes in Arabic.
- Providing Islamic study classes for children.
- Offering local schools access to and tours of the Islamic Centre as part of their religious studies.
- Funeral prayers in congregation.
- Marriage ceremonies.

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

Trustees' Report
for the Year Ended 31 December 2023

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The Charity's objective throughout the year has been to provide facilities for worship and to serve the wider community in line with the charity's aims and public benefit obligations.

The charity has continued to operate under Interim Trustees, supported by a committed team of volunteers responsible for the day-to-day running of the Mosque. The charity's principal activity remains the provision of congregational worship, including the five daily prayers and Friday Jumma prayers. Two Jumma congregations are held each week, serving approximately 800 beneficiaries.

The charity has ensured that service users are supported with accurate and timely information through the publication of updated annual prayer timetables and a dedicated Ramadan timetable.

The Trustees have maintained the property to a good standard to ensure it remains safe, accessible, and fit for purpose. Maintenance and improvement works undertaken during the year included:

- Professional deep cleaning of carpets
- Replacement of the boiler system in the smaller building

In furtherance of its charitable objectives, the charity has delivered a range of religious, educational, and community engagement activities. These included hosting visits from local schools and scout groups, contributing to greater community understanding and cohesion. The charity has also continued to operate a weekend Islamic school and a weekly adult education class, providing ongoing learning opportunities for both young people and adults.

Regular fundraising activities have been undertaken throughout the year to support the charity's operational costs and to enable contributions to wider charitable causes.

The charity remains committed to promoting community cohesion and inclusivity, working to build positive relationships within a diverse, multi-faith society. Appropriate measures are in place to identify and manage risks, including safeguarding and the prevention of extremism. The Trustees are satisfied that adequate controls exist to ensure that the charity's funds are applied solely in furtherance of its charitable purposes and are properly safeguarded.

FINANCIAL REVIEW

Principal funding sources

The principal source of funds are the donations from individuals. A small percentage of annual income also arises from membership of the Charity.

Investment policy and objectives

Investments are under the guidance of the trustees whose role is to ensure that the Association is best served by their decisions and actions. They sit in committee to agree on the actions best suited for both current and any potential future investments.

Reserves policy

The present level of reserves £711,420 (2022 - £689,253) includes capital assets, which are viewed as essential to the constitution of the Association. The fixed assets detailed in note 10 of the accounts include items deemed designated and therefore are excluded from what is viewed as freely available reserves. Therefore, at 31 December 2023 there was a balance of £344,755 (31 December 2022 - £265,397) of non-designated unrestricted reserves. This would be sufficient for the Association to continue for between thirty months to three years if further donations were unavailable. The committee expects that sufficient donations and memberships will be received to ensure the general expenses of running the Charity are met during the year ahead and to therefore maintain the current level of reserves. It is the responsibility of the trustees to manage and maintain adequate reserves to ensure the continued existence of the Association.

The trustees have previously discussed a matter which was raised regarding the funds originally donated for the purchase of the Mosque. It was agreed following guidance that the original donations were restricted in nature but the use of those funds were to achieve the Charities core objectives and they are therefore deemed designated general funds.

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

Trustees' Report
for the Year Ended 31 December 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is an unincorporated organisation and trustees have a responsibility under the Association's constitution to manage and administer to the rules set out under the Charities Act 2011.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1054503

Principal address

The Secretary BWA
282 London Road
Camberley
Surrey
GU15 3JP

Trustees

Committee members and office bearers:

There have been disputes regarding the election of trustees. The matter is being dealt with currently and in the interim period the High Court have appointed interim trustees:

Interim Trustees:

Mr Basit Larry Kukoiyii
Mr Suber Akthar

Independent Examiner

A & N (Haslemere) Limited
Aruna House
2 Kings Road
Haslemere
Surrey
GU27 2QA

Approved by order of the board of trustees on 10 March 2026 and signed on its behalf by:



BL Kukoiyii - Trustee

Independent Examiner's Report to the Trustees of
THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

Independent examiner's report to the trustees of THE BERKSHIRE HAMPSHIRE SURREY BENGALI WELFARE ASSOCIATION

I report to the charity trustees on my examination of the accounts of THE BERKSHIRE HAMPSHIRE SURREY BENGALI WELFARE ASSOCIATION (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

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

Anugrah Sharma

Mrs Anugrah Sharma FCA
The Institute of Chartered Accountants in England and Wales

A & N (Haslemere) Limited
Aruna House
2 Kings Road
Haslemere
Surrey
GU27 2QA

10 March 2026

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

Statement of Financial Activities
for the Year Ended 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	102,394	-	102,394	102,649
Charitable activities	4				
Charitable Activities		-	-	-	3,295
Madrasah School		26,108	-	26,108	22,736
Investment income	3	1,884	-	1,884	300
Other income		1,343	-	1,343	507
Total		<u>131,729</u>	<u>-</u>	<u>131,729</u>	<u>129,487</u>
EXPENDITURE ON					
Raising funds	5	2,263	-	2,263	-
Charitable activities					
Charitable Activities		74,333	-	74,333	64,178
Madrasah School		30,073	-	30,073	18,598
Other		2,893	-	2,893	3,258
Total		<u>109,562</u>	<u>-</u>	<u>109,562</u>	<u>86,034</u>
NET INCOME		22,167	-	22,167	43,453
RECONCILIATION OF FUNDS					
Total funds brought forward		689,253	-	689,253	645,800
TOTAL FUNDS CARRIED FORWARD		<u><u>711,420</u></u>	<u><u>-</u></u>	<u><u>711,420</u></u>	<u><u>689,253</u></u>

The notes form part of these financial statements

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

Statement of Financial Position
31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
FIXED ASSETS					
Tangible assets	10	360,486	-	360,486	368,632
CURRENT ASSETS					
Debtors	11	1,703	-	1,703	1,393
Cash at bank and in hand		356,164	-	356,164	327,484
		<hr/> 357,867	<hr/> -	<hr/> 357,867	<hr/> 328,877
CREDITORS					
Amounts falling due within one year	12	(6,933)	-	(6,933)	(8,256)
NET CURRENT ASSETS		<hr/> 350,934	<hr/> -	<hr/> 350,934	<hr/> 320,621
TOTAL ASSETS LESS CURRENT LIABILITIES		<hr/> 711,420	<hr/> -	<hr/> 711,420	<hr/> 689,253
NET ASSETS		<hr/> 711,420	<hr/> -	<hr/> 711,420	<hr/> 689,253
FUNDS	13				
Unrestricted funds				711,420	689,253
TOTAL FUNDS				<hr/> 711,420	<hr/> 689,253

The financial statements were approved by the Board of Trustees and authorised for issue on 10 March 2026 and were signed on its behalf by:



BL Kukoiyii - Trustee

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Critical accounting judgements and key sources of estimation uncertainty

The preparation of the financial statement requires trustees to make judgement, estimated and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for income and expenses during the year. However, the nature of estimations means that actual outcomes could differ from those estimates.

There were no significant judgement and accounting estimates included during the financial year.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulations and good practice. These costs include costs related to the independent examination, legal fees and apportionment of any overheads.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds are those funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds are funds set aside by the Trustees out of general reserves for a particular purpose. The aim and use of each designated fund is set out in the notes to the financial statements. The Trustees will review the funds on an ongoing basis. At the conclusion of the purpose for the fund any excess remaining funds will be transferred back into general funds. If a shortfall arises the Trustees will consider whether any additional general funds should be transferred to designated funds. Any investment income, gains or losses are allocated to the appropriate fund.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements. Any investment income, gains or losses are allocated to the appropriate fund.

Hire purchase and leasing commitments

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

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

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

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
Donations	102,394	-	102,394	102,649

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
Bank Interest	1,884	-	1,884	300

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.12.23 £	31.12.22 £
Fees received	Charitable Activities	-	3,295
Fees received	Madrasah School	26,108	22,736
		26,108	26,031

5. RAISING FUNDS

Raising donations and legacies

	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
Support costs	2,263	-	2,263	-

6. SUPPORT COSTS

	Governance costs £
Raising donations and legacies	2,263
Charitable Activities	996
	3,259

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

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

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

8. STAFF COSTS

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

31.12.23 31.12.22

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

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	102,649	-	102,649
Charitable activities			
Charitable Activities	3,295	-	3,295
Madrasah School	22,736	-	22,736
Investment income	300	-	300
Other income	507	-	507
Total	<u>129,487</u>	<u>-</u>	<u>129,487</u>
EXPENDITURE ON			
Charitable activities			
Charitable Activities	64,178	-	64,178
Madrasah School	18,598	-	18,598
Other	3,258	-	3,258
Total	<u>86,034</u>	<u>-</u>	<u>86,034</u>
NET INCOME	43,453	-	43,453
RECONCILIATION OF FUNDS			
Total funds brought forward	645,800	-	645,800
TOTAL FUNDS CARRIED FORWARD	<u>689,253</u>	<u>-</u>	<u>689,253</u>

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

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

10. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £	Totals £
COST				
At 1 January 2023 and 31 December 2023	473,666	100,938	46,486	621,090
DEPRECIATION				
At 1 January 2023	111,029	96,768	44,661	252,458
Charge for year	6,947	834	365	8,146
At 31 December 2023	117,976	97,602	45,026	260,604
NET BOOK VALUE				
At 31 December 2023	355,690	3,336	1,460	360,486
At 31 December 2022	362,637	4,170	1,825	368,632

Included in cost or valuation of land and buildings is freehold land of £300,000 (2022 - £300,000) which is not depreciated.

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23 £	31.12.22 £
Prepayments	1,703	1,393

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23 £	31.12.22 £
Taxation and social security	738	-
Other creditors	6,195	8,256
	6,933	8,256

13. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	311,574	33,181	344,755
Mosque	362,637	(6,947)	355,690
Madrasah School	15,042	(4,067)	10,975
	689,253	22,167	711,420
TOTAL FUNDS	689,253	22,167	711,420

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

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

13. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	105,620	(72,439)	33,181
Mosque	-	(6,947)	(6,947)
Madrasah School	26,109	(30,176)	(4,067)
	<u>131,729</u>	<u>(109,562)</u>	<u>22,167</u>
TOTAL FUNDS	<u>131,729</u>	<u>(109,562)</u>	<u>22,167</u>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	265,397	46,177	311,574
Mosque	369,584	(6,947)	362,637
Madrasah School	10,819	4,223	15,042
	<u>645,800</u>	<u>43,453</u>	<u>689,253</u>
TOTAL FUNDS	<u>645,800</u>	<u>43,453</u>	<u>689,253</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	106,666	(60,489)	46,177
Mosque	-	(6,947)	(6,947)
Madrasah School	22,821	(18,598)	4,223
	<u>129,487</u>	<u>(86,034)</u>	<u>43,453</u>
TOTAL FUNDS	<u>129,487</u>	<u>(86,034)</u>	<u>43,453</u>

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

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

13. MOVEMENT IN FUNDS - continued

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

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	265,397	79,358	344,755
Mosque	369,584	(13,894)	355,690
Madrasah School	10,819	156	10,975
	<u>645,800</u>	<u>65,620</u>	<u>711,420</u>
TOTAL FUNDS	<u>645,800</u>	<u>65,620</u>	<u>711,420</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	212,286	(132,928)	79,358
Mosque	-	(13,894)	(13,894)
Madrasah School	48,930	(48,774)	156
	<u>261,216</u>	<u>(195,596)</u>	<u>65,620</u>
TOTAL FUNDS	<u>261,216</u>	<u>(195,596)</u>	<u>65,620</u>

14. RELATED PARTY DISCLOSURES

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

THE BERKSHIRE HAMPSHIRE SURREY BENGALI
WELFARE ASSOCIATION

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

	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	102,394	-	102,394	102,649
Investment income				
Bank Interest	1,884	-	1,884	300
Charitable activities				
Fees received	26,108	-	26,108	26,031
Other income				
Employment Allowance	1,343	-	1,343	507
Total incoming resources	<u>131,729</u>	<u>-</u>	<u>131,729</u>	<u>129,487</u>
EXPENDITURE				
Charitable activities				
Wages	32,014	-	32,014	30,681
Premised overhead	10,618	-	10,618	2,937
Rates and water	7,470	-	7,470	4,367
Insurance	2,707	-	2,707	2,446
Light and heat	10,682	-	10,682	8,565
Sundries	2,065	-	2,065	245
Madrasah Schooling Expenses	30,073	-	30,073	22,943
Freehold property	6,947	-	6,947	6,947
Improvements to property	834	-	834	1,043
	<u>103,410</u>	<u>-</u>	<u>103,410</u>	<u>80,174</u>
Other				
Telephone	658	-	658	882
Bank charges	1,870	-	1,870	1,920
Fixtures and fittings	365	-	365	456
	<u>2,893</u>	<u>-</u>	<u>2,893</u>	<u>3,258</u>
Support costs				
Governance costs				
Auditors' remuneration for non audit work	3,259	-	3,259	2,602
Total resources expended	<u>109,562</u>	<u>-</u>	<u>109,562</u>	<u>86,034</u>
Net income	<u>22,167</u>	<u>-</u>	<u>22,167</u>	<u>43,453</u>

This page does not form part of the statutory financial statements