

St. Peter's Bengali Association

Charity Registration No. 1075594

Financial Statement for the Year Ended 31st March 2025

ST. PETER'S BENGALI ASSOCIATION

LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: St. Peter's Bengali Association

Registered Address: Minerva Community Centre
10. Minerva Street
London E2 9EH

Tel: 0203 686 8186

Email: stpetersba@live.co.uk

Charity Registration No. 1075594

Executive Committee For the Accounting Period: Mohammad Atik Miah (Chairperson)
Muhammad Abdullah Almamoon (Secretary)
Muhammad Abdur Rouf (Treasurer)
Mottosir Ali (Committee Member)
Shafiq Uddin (Committee Member)

Contact Person For the Accounts: Muhammad Abdur Rouf, Treasurer

Banker: HSBC Bank Plc, Bishopsgate Branch
1-3 Bishopsgate London EC2N 3AQ

Background, Objectives and Activities of the St. Peter's Bengali Association

The Executive Committee (who are the Trustees) submit their report and financial statements for the year ended 31st March 2025. The Charity was established on the 10th December 1998 with the first amendments to the constitution agreed on the 20th of April 1999. It was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 20th of 1999.

Background

St. Peter's Bengali Association is a BAME led independent charity organisation that was established to support, care for, to empower and improve the quality of life of Bengali, BAME and Other Communities including disadvantaged families, carers, the local community and their children and other vulnerable sections of the community including pensioners, women, and people experiencing social and health inequalities living in the London Boroughs of Tower Hamlets and Hackney.

The Charity Objectives are:

The Charity is established to advance the education, including the physical development of children (in particular of Bengali origin) in the London Borough of Tower Hamlets and Hackney.

The Charity will also work to:

Relieve poverty, sickness and distress by through the provision of advice and information to the said inhabitants in need of such advice that may include welfare benefits, health and education.

St. Peter's Bengali Association's Services

We provide a variety of community-based services based at the Minerva Community Centre based on the boundaries of the boroughs of Tower Hamlets and Hackney:

- a) Supporting families, individuals facing crisis through poverty and hardship by providing free independent and impartial social welfare advice and information (benefits claims, Income Maximisation, Housing, Consumer Matters, Cost-of-Living Advice).
- b) We provide activities, events and family workshop programmes support for families to maintain family relations and friendships.
- c) Helping families including their children and other family members to access a variety of social welfare and social support services through family orienteering activities, educational programmes, after school homework support classes for underachieving children, parenting classes, physical and mental health promotional activities that prevents vulnerable families from becoming isolated, being lonely, getting ill through rising stress and anxieties and low self-esteem.
- d) Our volunteers carry out regular outreach support to families through home visits, tele-befriending work to ensure families are well, safe and access to the support they need.

Structure, Governance and Management

The charity is constituted by a constitution. It is governed by the regulation set out in the Constitution and run by a voluntary Executive Committee (who are also all Trustees). The charity's committee members are elected at the annual general meeting every two years.

The Executive Committee met 4 times during the year to review the activities of the charity including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund –

raising date for the charity. The day-to-day work of the charity is overseen by the Co-ordinator who is responsible to and reports to the Executive Committee.

Financial Review

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

Statement of Trustees Responsibilities

Law applicable to charities in England and 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

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months expenditure. The Executive Committee consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The Charity will actively work to achieve this level of reserves.

The Executive Committee approved the accounts on the 20th of December 2025.

Signed on Behalf of the Executive Committee:



Name: Mohammad Atik Miah

Position: Chairperson

Date: 20/12/2025

INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE
FOR THE YEAR ENDED 31ST MARCH 2025

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st March 2025 set out in this annual accounts for the year ended 31st March 2025.

Respective responsibilities of Trustees and Examiner

As the charity's trustees, 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.

I 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

I have completed my examination. We have confirmed that no material matters have come to my attention in connection with the examination 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.

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.

M Rahman

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Prepared by:

Mohibur Rahman

Management Consultant – Third Sector

64. Mortlake Road, Ilford, Essex IG1 2SX

Date: 20/12/2025

St. Peter's Bengali Association
Income & Expenditure Account
For the Period: 1st April 2022 to 31st March 2025

<u>Incoming Resources</u>		<u>Restricted</u>	<u>Unrestricted</u>	<u>Total:</u>
		<u>(£)</u>	<u>(£)</u>	<u>(£)</u>
East End CAB Advice Consortium		4,526	-	4,526
Tower Hamlets Council		1,693	-	1,693
National Lottery – Awards for All		20,000	-	20,000
Misc		500	-	500
<u>Total Income Received:</u>		<u>£26,719</u>	-	<u>£26,719</u>
<u>Resources Expended</u>		<u>Restricted</u>	<u>Unrestricted</u>	<u>Total:</u>
		<u>Funds (£)</u>	<u>Funds (£)</u>	<u>(£)</u>
Sessional Staffing Costs		9,700	-	9,700
Professional Fees -Project Management Costs		2,000	-	2,000
Venue Hire Costs		3,576	-	3,576
Bank Charges		52	-	52
Tel & Broadband Charges		434	-	434
<u>Total:</u>		<u>15,762</u>	-	<u>15,762</u>
Surplus / (Deficit):		10,957		10,957
Balance Brought Forward @ 1 st April 2025		3,697	=	3,697
Balance Carried Forward @ 1 st April 2025		<u>14,655</u>	=	<u>14,655</u>
<u>Balance Sheet as at 31st March 2025</u>		<u>Restricted</u>	<u>Unrestricted</u>	<u>2025</u>
		<u>Funds (£)</u>	<u>Funds (£)</u>	<u>Total funds:</u>
Current Assets				<u>(£)</u>
Cash at Bank at 31 st March 2025		14,654	-	14,654
Net Current Asset		14,654	-	14,654
Total Net Asset		<u>14,654</u>	-	<u>14,654</u>

We confirm that this is a true record of our annual accounts based on the relevant records, bills invoices and receipts of the Charity and approve the financial statements as accurate accounts of the surplus of the income and the correct state of the affairs of the Charity as of 31st March 2025.

Approved by the Executive Committee on the 20th of December and signed on their behalf by:

Mohammad Atik Miah
 Mohammad Atik Miah
 Chairperson 20.12.25

Mohammad Abdur Rout
 Mohammad Abdur Rout
 Treasurer 20.12.25