

THAMES BENGALI ASSOCIATION

England & Wales · Charity number 1075596

Details

Other names ASSOCIATION

Status Registered

Legal form Other

Registered 1999-05-20

Register [View on the Charity Commission register](#)

Contact

Address Thames Bengali Association
134 Oban Street
Poplar
London
E14 0GR

Phone 0207 068 0476

Email hussaintba@yahoo.co.uk

Activities

Objects: FOR THE BENEFIT OF BENGALI PEOPLE OR PEOPLE OF BENGALI DESCENT IN THE LONDON BOROUGH OF TOWER HAMLETS:(1) THE ADVANCEMENT OF EDUCATION (2) THE RELIEF OF POVERTY BY THE PROVISION OF ADVICE IN MATTERS CONCERNING BENEFITS, HOUSING AND IMMIGRATION.

Activities: Mother Tongue ClassCultural ClassesParenting ClassEmployment Suport and key Skills Training for unemployed ParentsICT ClassSummer Playscheme, Ourtings, Trips

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** LONDON BOROUGH OF TOWER HAMLETS
- Throughout London

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-03-31 | £12,950 | £22,146 | - | - |
| 2024-03-31 | £27,930 | £24,815 | - | - |
| 2023-03-31 | £25,016 | £28,456 | - | - |
| 2022-03-31 | £22,996 | £25,002 | - | - |
| 2021-03-31 | £29,892 | £25,543 | - | - |

Trustees

| Name | Role | Appointed |
|------------------------------|-------|------------|
| MUHAMMED ABDUL HANNAN | Chair | |
| ALI MOHAMMED JAKARIA | | |
| ANAYATH HASSAN | | |
| KHALIL AHMED | | 2025-04-05 |
| MOHAMMED ABU MONSUR IBN NOOR | | |
| MOHAMMED ALI KHAN | | |
| Misbah Uddin Ahmed | | 2020-03-01 |

THAMES BENGALI ASSOCIATION

England & Wales - Charity number 1075596

Accounts

THAMES BENGALI ASSOCIATION

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

Charity Registration Number: 1075596

THAMES BENGALI ASSOCIATION

REPORT AND ACCOUNTS

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THAMES BENGALI ASSOCIATION

Legal & Administrative Information

| | | |
|--------------------------|---|---|
| Name of Charity: | Thames Bengali Association | |
| Charity Registration No. | 1075596 | |
| Correspondence Address: | 134 Oban Street Poplar London E14 0GR | |
| Tel: | 0207 068 0476 | |
| Email: | hussaintba@yahoo.co.uk | |
| Management Committee | Mr Mohammed Abdul Hannan Mr Ali Mohammed Jakaria Mr Misba Uddin Ahmed Mr M Ali Khan Mr Abu Monsur Ibne Noor | (Chairperson) (General Secretary) (Assistant Secretary) (Organising & Cultural Secretary) (Treasurer) |
| Independent Examiners | A K M Shalim ACPA Link Accountancy Certified Public Accountants 214 Jubilee Street London E1 3BS | |
| Bankers | Lloyds Bank Commercial Road Branch 210 Commercial Road London E1 2JR | |

THAMES BENGALI ASSOCIATION
ANNUAL REPORT OF THE MANAGEMENT COMMITTEE
FOR THE YEAR ENDED 31 MARCH 2024

The members of the Management Committee are pleased to present their report and financial statements for the year ended 31 March 2024. The Thames Bengali Association was established in February 1998 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 20th May 1999.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

History, objectives and activities of the charity

Its objectives and principal activities are defined in its Constitution, namely:

Thames Bengali Association is a registered charity established in 1999 by local ethnic minority parents living in Tower Hamlets. The aim of the Charity has been to advance the education and the relief of poverty through the provision of advice.

Thames Bengali Association has been delivering the following services to the very disadvantaged sections of the local grassroots communities residing in the Shadwell and neighbouring areas in the London Borough of Tower Hamlets:

- (a) Bengali Mother Tongue Educational Classes providing language support classes, cultural educational workshops, classes and events.
- (b) Helping to raise the academic achievements of underachieving children from all backgrounds through supplementary education, study support and home work support so that children build their academic skills to gain GCSE and other academic qualifications.
- (c) ESOL classes, key skills training sessions helping people to build their language skills, gain recognised accredited qualifications that will help their integration in the wider community and improve their employment prospects.
- (d) Social, leisure and recreational activities that brings together people from all sections of the community that promotes integration, community togetherness and social connectedness.

Structure, Governance and Management

The charity is constituted by a Constitution. It is governed by the regulations set out in the Constitution and run by a voluntary management committee. The charity's new committee members are elected at the Annual General Meeting every two years.

The New Management Committee members are normally briefed by the Chairperson and the General Secretary so that they can familiarise themselves with the rules, regulations and responsibilities of the charity.

The Management Committee met four 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 Chairperson who is responsible to and reports to the Management Committee oversees the day-to-day work of the charity. The Coordinator of the Association explores different avenues for funding and consults with the finance sub-committee on a 3-monthly basis.

The Management Committee is aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have been taken relating to fire and health and safety. We have policies in place, such as Child Protection, Health and Safety and Equal opportunities. All our staff are DBS checked. We have public and employers' liability insurance.

Achievements and Performance of the Association

Thames Bengali Association is actively seeking to protect its financial security in order to continue to safeguard the ongoing development of the Association. The Charity successfully secured funding from different funders to run the Project.

Financial Review

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

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 Management 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.

Thames Bengali Association will actively work to achieve this level of reserves.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Committee 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 committee of management is required to:

- (a) Select suitable accounting policies and apply consistently
- (b) Make judgements and estimates that are reasonable and prudent;
- (c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) 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 is 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. 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.

Risk Management

The Management Committee have a risk management strategy which comprises the following areas:

- An annual review of the risks the charity may face.
- The establishment of systems and procedures designed to mitigate those risks identified in the plan.
- And the implementations of such procedures designed to minimise any potential impact on the charity should those risks materialise.

Independent Examiner

According to the provisions of the Charities Act 2011, the Trustees agree that an audit is not required for this financial year; however due to the provisions of the same act an Independent Examiner is required.

The Association intends to ask the existing Independent Examiner (Link Accountancy Ltd) to undertake the Independent Examination of the Association in the following year.

Approval

The Management Committee approved this report and signed on its behalf by:



Mohammed Abdul Hannan
Chairperson

Date: 15 June 2024

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF MANAGEMENT COMMITTEE OF THE THAMES BENGALI ASSOCIATION

I report on the accounts of the charity for the year ended 31 March 2024, which is set out on pages 6 to 9.

Respective responsibilities of the Committee Members and examiner

The charity's management Committee 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.

It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to our attention:

(1) which gives me reasonable cause to believe that in, any material respect, the Committee of management have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Charities Act); and
- accounts are prepared which agree with the accounting records and comply with the
- accounting requirements of the Act; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
A K M Shalim ACPA
Link Accountancy Ltd
Certified Public Accountants
214 Jubilee Street
London E1 3BS

15 June 2024

LINK ACCOUNTANCY
Certified Public Accountants
214 Jubilee Street
London E1 3BS
Tel: 0207 790 1811

THAMES BENGALI ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2024 £ | 2023 £ |
|---|-------|----------------------------|--------------------------|---------------|----------------|
| Incoming Resources | | | | | |
| Incoming resources from generating funds: | | | | | |
| <i>Voluntary Income:</i> | | | | | |
| Grants & Donations | 2 | - | 27,930 | 27,930 | 25,016 |
| <i>Total Incoming Resources</i> | | <u>-</u> | <u>27,930</u> | <u>27,930</u> | <u>25,016</u> |
| Resources Expended | | | | | |
| Charitable activities | 3 | - | 23,005 | 23,005 | 25,356 |
| Governance cost | 5 | - | 1,810 | 1,810 | 3,100 |
| <i>Total Resources Expended</i> | | <u>-</u> | <u>24,815</u> | <u>24,815</u> | <u>28,456</u> |
| <i>Net incoming/outgoing resources before transfers</i> | | - | 3,115 | 3,115 | (3,440) |
| Gross transfers between funds | | - | - | - | - |
| <i>Net movement in funds</i> | | <u>-</u> | <u>3,115</u> | <u>3,115</u> | <u>(3,440)</u> |
| Reconciliation of Funds: | | | | | |
| Total funds, brought forward | | 500 | 11,973 | 12,473 | 15,913 |
| <i>Total funds, carried forward</i> | | <u>500</u> | <u>15,088</u> | <u>15,588</u> | <u>12,473</u> |

THAMES BENGALI ASSOCIATION
BALANCE SHEET AS AT 31 MARCH 2024

| | Notes | £ | 2024 £ | £ | 2023 £ |
|---------------------------------|-------|---------------|---------------|---------------|---------------|
| Fixed Assets | | | | | |
| Tangible Assets | 4 | | 1,268 | | 1,691 |
| Current Assets | | | | | |
| Cash in hand and at Bank | | 24,427 | | 19,158 | |
| | | <u>24,427</u> | | <u>19,158</u> | |
| Creditors | | | | | |
| Amounts falling within one year | 6 | 10,107 | | 8,376 | |
| Net Current Assets | | | 14,320 | | 10,782 |
| Net Assets | | | <u>15,588</u> | | <u>12,473</u> |
| The Funds of the Charity | | | | | |
| Unrestricted funds | | | 500 | | 500 |
| Restricted funds | | | 15,088 | | 11,973 |
| | | | <u>15,588</u> | | <u>12,473</u> |

These accounts were approved by the Trustees on 15 June 2024 and were signed on its behalf by:

Md. Alediel Hannan Chair of the Management Committee
 Mohammed Abdul Hannan

AK Treasurer
 Abu Monsur Ibne Noor

The notes on pages 8 to 9 form part of these accounts.

**Thames Bengali Association
Notes to the Accounts
For the year ended 31 March 2024**

1 Accounting policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

Basis of preparation of accounts

The accounts are prepared under the historical cost convention and in accordance with applicable Accounting Standards and the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities: Statement of recommended practice" published in March 2005.

Fund accounting

Restricted income funds are funds subject to specific restrictions imposed by donors or by the purpose of the appeal.

Incoming resources

All income is accounted for as soon as the Thames Bengali Association has entitlement to the income and there is certainty of receipt and the amount is quantifiable.

Resources expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to that activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings on the basis of time spent.

Governance costs are those incurred in connection with the management of the Thames Bengali Association's assets, organisational administration and compliance with constitutional and statutory requirements.

Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on office equipment at the rate of 25% on reducing balance basis.

2. Grants and Donations

| | <u>Unrestricted</u> | <u>Restricted</u> | <u>2024</u> | <u>2023</u> |
|-------------------------------|---------------------|-------------------|---------------|---------------|
| | £ | £ | £ | £ |
| East End Community Foundation | - | - | - | 5,000 |
| BBC Children in Need | - | - | - | 10,496 |
| ESC Lottery | | 8,062 | 8,062 | |
| Awards for All | - | 19,868 | 19,868 | 9,520 |
| | <u>-</u> | <u>27,930</u> | <u>27,930</u> | <u>25,016</u> |

3. Cost of Charitable activities

| | <u>Basis of allocation</u> | <u>Education & Training</u> | <u>2024</u> | <u>2023</u> |
|--|----------------------------|---------------------------------|---------------|---------------|
| | £ | £ | £ | £ |
| Cost directly allocated to activities: | | | | |
| Staff & Volunteer cost | Direct | 19,837 | 19,837 | 20,816 |
| Other Overhead | Direct | 3,168 | 3,168 | 3,189 |
| Events and Activities | Direct | - | - | 1,351 |
| | | <u>23,005</u> | <u>23,005</u> | <u>25,356</u> |

4. Tangible Fixed Assets

| | <u>Office Equipment</u> £ |
|---------------------------|----------------------------------|
| COST | |
| At 1 April 2023 | 10,821 |
| Additions during the year | - |
| At 31 March 2024 | <u>10,821</u> |
| DEPRECIATION | |
| At 1 April 2023 | 9,130 |
| Charge for the year | 423 |
| At 31 March 2024 | <u>9,553</u> |
| NET BOOK VALUES | |
| AT 31 March 2024 | <u>1,268</u> |
| AT 31 March 2023 | <u>1,691</u> |

5. Governance Cost

| | <u>Basis of allocation</u> £ | <u>Governance</u> £ | <u>2024</u> £ | <u>2023</u> £ |
|-----------------------------|-------------------------------------|------------------------|------------------|------------------|
| Independent examination fee | Direct | 600 | 600 | 600 |
| Fundraising Cost | Direct | 1,210 | 1,210 | 2,500 |
| | | <u>1,810</u> | <u>1,810</u> | <u>3,100</u> |

6. Creditors: amounts falling due within one year

| | | |
|---|---------------|--------------|
| Accountancy & Independent examination fee | 1,458 | 1,458 |
| Other Creditors & Accruals | 8,649 | 6,918 |
| | <u>10,107</u> | <u>8,376</u> |

THAMES BENGALI ASSOCIATION

England & Wales - Charity number 1075596

Accounts

THAMES BENGALI ASSOCIATION
REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

Charity Registration Number: 1075596

THAMES BENGALI ASSOCIATION

REPORT AND ACCOUNTS

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THAMES BENGALI ASSOCIATION

Legal & Administrative Information

| | | |
|--------------------------|---|---|
| Name of Charity: | Thames Bengali Association | |
| Charity Registration No. | 1075596 | |
| Correspondence Address: | 134 Oban Street Poplar London E14 0GR | |
| Tel: | 0207 068 0476 | |
| Email: | hussaintba@yahoo.co.uk | |
| Management Committee | Mr Mohammed Abdul Hannan Mr Ali Mohammed Jakaria Mr Misba Uddin Ahmed Mr M Ali Khan Mr Abu Monsur Ibne Noor | (Chairperson) (General Secretary) (Assistant Secretary) (Organising & Cultural Secretary) (Treasurer) |
| Independent Examiners | A K M Shalim ACPA Link Accountancy Certified Public Accountants 214 Jubilee Street London E1 3BS | |
| Bankers | Lloyds Bank Commercial Road Branch 210 Commercial Road London E1 2JR | |

THAMES BENGALI ASSOCIATION
ANNUAL REPORT OF THE MANAGEMENT COMMITTEE
FOR THE YEAR ENDED 31 MARCH 2023

The members of the Management Committee are pleased to present their report and financial statements for the year ended 31 March 2023. The Thames Bengali Association was established in February 1998 and was incorporated as a charity and its name was entered in the Charity Commission's Central Register on the 20th May 1999.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

History, objectives and activities of the charity

Its objectives and principal activities are defined in its Constitution, namely:

Thames Bengali Association is a registered charity established in 1999 by local ethnic minority parents living in Tower Hamlets. The aim of the Charity has been to advance the education and the relief of poverty through the provision of advice.

Thames Bengali Association has been delivering the following services to the very disadvantaged sections of the local grassroot communities residing in the Shadwell and neighbouring areas in the London Borough of Tower Hamlets:

- (a) Bengali Mother Tongue Educational Classes providing language support classes, cultural educational workshops, classes and events.
- (b) Helping to raise the academic achievements of underachieving children from all backgrounds through supplementary education, study support and home work support so that children build their academic skills to gain GSCE and other academic qualifications.
- (c) ESOL classes, key skills training sessions helping people to build their language skills, gain recognised accredited qualifications that will help their integration in the wider community and improve their employment prospects.
- (d) We have been supporting BAME families (particularly single parents, families facing hardship or emotional stress) to rebuild their lives through building parenting capacity (working with families hand-in-hand to help them to gain the skills to rebuild their parenting skills, support that helps to improve their emotional wellbeing, learning to live safely, to help them rebuild family and social relationships after long periods of isolation and being disengaged from their community, neighbours and friends.
- (e) Social, leisure and recreational activities that brings together people from all sections of the community that promotes integration, community togetherness and social connectedness.

Structure, Governance and Management

The charity is constituted by a Constitution. It is governed by the regulations set out in the Constitution and run by a voluntary management committee. The charity's new committee members are elected at the Annual General Meeting every two years.

The New Management Committee members are normally briefed by the Chairperson and the General Secretary so that they can familiarise themselves with the rules, regulations and responsibilities of the charity.

The Management Committee met four 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 Chairperson who is responsible to and reports to the Management Committee oversees the day-to-day work of the charity. The Coordinator of the Association explores different avenues for funding and consults with the finance sub-committee on a 3-monthly basis.

The Management Committee is aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have been taken relating to fire and health and safety. We have policies in place, such as Child Protection, Health and Safety and Equal opportunities. All our staff are DBS checked. We have public and employers' liability insurance.

Achievements and Performance of the Association

Thames Bengali Association is actively seeking to protect its financial security in order to continue to safeguard the ongoing development of the Association. The Charity successfully secured funding from different funders to run the Project.

Financial Review

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

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 Management 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.

Thames Bengali Association will actively work to achieve this level of reserves.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Committee 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 committee of management is required to:

- (a) Select suitable accounting policies and apply consistently
- (b) Make judgements and estimates that are reasonable and prudent;
- (c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) 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 is 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. 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.

Risk Management

The Management Committee have a risk management strategy which comprises the following areas:

- An annual review of the risks the charity may face.
- The establishment of systems and procedures designed to mitigate those risks identified in the plan.
- And the implementations of such procedures designed to minimise any potential impact on the charity should those risks materialise.

Independent Examiner

According to the provisions of the Charities Act 2011, the Trustees agree that an audit is not required for this financial year; however due to the provisions of the same act an Independent Examiner is required.

The Association intends to ask the existing independent Examiner (Link Accountancy Ltd) to undertake the Independent Examination of the Association in the following year.

Approval

The Management Committee approved this report and signed on its behalf by:



Mohammed Abdul Hannan
Chairperson

Date: 10 August 2023

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF MANAGEMENT COMMITTEE OF THE THAMES BENGALI ASSOCIATION

I report on the accounts of the charity for the year ended 31 March 2023, which is set out on pages 6 to 9.

Respective responsibilities of the Committee Members and examiner

The charity's management Committee 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.

It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In the course of my examination, no matter has come to our attention:

(1) which gives me reasonable cause to believe that in, any material respect, the Committee of management have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Charities Act); and
- accounts are prepared which agree with the accounting records and comply with the
- accounting requirements of the Act; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
A K M Shalim ACPA
Link Accountancy Ltd
Certified Public Accountants
214 Jubilee Street
London E1 3BS

10 August 2023

THAMES BENGALI ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2023 £ | 2022 £ |
|---|-------|----------------------------|--------------------------|---------------|---------------|
| Incoming Resources | | | | | |
| Incoming resources from generating funds: | | | | | |
| <i>Voluntary Income:</i> | | | | | |
| Grants & Donations | 2 | - | 25,016 | 25,016 | 22,996 |
| <i>Total Incoming Resources</i> | | - | <u>25,016</u> | <u>25,016</u> | <u>22,996</u> |
| Resources Expended | | | | | |
| Charitable activities | 3 | - | 25,356 | 25,356 | 22,052 |
| Governance cost | 5 | - | 3,100 | 3,100 | 2,950 |
| <i>Total Resources Expended</i> | | - | <u>28,456</u> | <u>28,456</u> | <u>25,002</u> |
| <i>Net incoming/outgoing resources before transfers</i> | | - | (3,440) | (3,440) | (2,006) |
| Gross transfers between funds | | - | - | - | - |
| <i>Net movement in funds</i> | | - | (3,440) | (3,440) | (2,006) |
| Reconciliation of Funds: | | | | | |
| Total funds, brought forward | | 500 | 15,413 | 15,913 | 17,919 |
| <i>Total funds, carried forward</i> | | <u>500</u> | <u>11,973</u> | <u>12,473</u> | <u>15,913</u> |

THAMES BENGALI ASSOCIATION
BALANCE SHEET AS AT 31 MARCH 2023

| | Notes | £ | 2023 £ | £ | 2022 £ |
|---------------------------------|-------|---------------|---------------|---------------|---------------|
| Fixed Assets | | | | | |
| Tangible Assets | 4 | | 1,691 | | 2,255 |
| Current Assets | | | | | |
| Cash in hand and at Bank | | 19,158 | | 19,053 | |
| | | <u>19,158</u> | | <u>19,053</u> | |
| Creditors | | | | | |
| Amounts falling within one year | 6 | 8,376 | | 5,395 | |
| Net Current Assets | | | 10,782 | | 13,658 |
| Net Assets | | | <u>12,473</u> | | <u>15,913</u> |
| The Funds of the Charity | | | | | |
| Unrestricted funds | | | 500 | | 500 |
| Restricted funds | | | 11,973 | | 15,413 |
| | | | <u>12,473</u> | | <u>15,913</u> |

These accounts were approved by the Trustees on 10 August 2023 and were signed on its behalf by:

Md Abdul HannanChair of the Management Committee
 Mohammed Abdul Hannan

Abu Monsur Ibne NoorTreasurer
 Abu Monsur Ibne Noor

The notes on pages 8 to 9 form part of these accounts.

Thames Bengali Association
Notes to the Accounts
For the year ended 31 March 2023

1 Accounting policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

Basis of preparation of accounts

The accounts are prepared under the historical cost convention and in accordance with applicable Accounting Standards and the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities: Statement of recommended practice" published in March 2005.

Fund accounting

Restricted income funds are funds subject to specific restrictions imposed by donors or by the purpose of the appeal.

Incoming resources

All income is accounted for as soon as the Thames Bengali Association has entitlement to the income and there is certainty of receipt and the amount is quantifiable.

Resources expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to that activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings on the basis of time spent. Governance costs are those incurred in connection with the management of the Thames Bengali Association's assets, organisational administration and compliance with constitutional and statutory requirements.

Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on office equipment at the rate of 25% on reducing balance basis.

2. Grants and Donations

| | Unrestricted £ | Restricted £ | 2023 £ | 2022 £ |
|---------------------------------|-------------------|-----------------|-----------|-----------|
| East End Community Foundation | - | 5,000 | 5,000 | 3,000 |
| BBC Children in Need | - | 10,496 | 10,496 | 9,996 |
| National Lottery Awards for All | - | 9,520 | 9,520 | 10,000 |
| | - | 25,016 | 25,016 | 22,996 |

3. Cost of Charitable activities

| | Basis of allocation £ | Education & Training £ | 2023 £ | 2022 £ |
|--|-----------------------------|------------------------------|-----------|-----------|
| Cost directly allocated to activities: | | | | |
| Staff & Volunteer cost | Direct | 20,816 | 20,816 | 17,910 |
| Other Overhead | Direct | 3,189 | 3,189 | 2,543 |
| Events and Activities | Direct | 1,351 | 1,351 | 1,599 |
| | | 25,356 | 25,356 | 22,052 |

4. Tangible Fixed Assets

| | <u>Office Equipment</u> £ |
|---------------------------|----------------------------------|
| COST | |
| At 1 April 2022 | 10,821 |
| Additions during the year | - |
| At 31 March 2023 | <u>10,821</u> |
| DEPRECIATION | |
| At 1 April 2022 | 8,566 |
| Charge for the year | 564 |
| At 31 March 2023 | <u>9,130</u> |
| NET BOOK VALUES | |
| AT 31 March 2023 | <u>1,691</u> |
| AT 31 March 2022 | <u>2,255</u> |

5. Governance Cost

| | <u>Basis of allocation</u> £ | <u>Governance</u> £ | <u>2023</u> £ | <u>2022</u> £ |
|-----------------------------|-------------------------------------|------------------------|------------------|------------------|
| Independent examination fee | Direct | 600 | 600 | 600 |
| Fundraising Cost | Direct | 2,500 | 2,500 | 2,350 |
| | | <u>3,100</u> | <u>3,100</u> | <u>2,950</u> |

6. Creditors: amounts falling due within one year

| | | |
|---|--------------|--------------|
| Accountancy & Independent Examination fee | 1,458 | 1,458 |
| Other Creditors & Accruals | 6,918 | 3,937 |
| | <u>8,376</u> | <u>5,395</u> |

THAMES BENGALI ASSOCIATION

England & Wales - Charity number 1075596

Accounts

THAMES BENGALI ASSOCIATION

Charity Registration No. 1075596

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

THAMES BENGALI ASSOCIATION
REPORT AND ACCOUNTS
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THAMES BENGALI ASSOCIATION

Legal & Administrative Information

Name of Charity: Thames Bengali Association

Charity Registration No: 1075596

Correspondence Address: 134 Oban Street
Poplar
London E14 0GR

Tel: 0207 068 0476

Email: hussaintba@yahoo.co.uk

Management Committee: Mohammed Abdul Hamman (Chairperson)
Alli Mohammed Jakaria (General Secretary)
Misba Uddin Ahmed (Assistant Secretary)
M Ali Khan (Organising & Cultural Secretary)
Abu Monsur Ilme Noor (Treasurer)

Independent Examiners: A K M Shalim ACPA
Link Accountancy
Certified Public Accountants
Unit-5, 1-11 Assembly Passage
London E1 4UT

Bankers: Lloyds Bank Plc
Commercial Road Branch
210 Commercial Road
London E1 2JR

THAMES BENGALI ASSOCIATION

ANNUAL REPORT OF THE MANAGEMENT COMMITTEE

FOR THE YEAR ENDED 31 MARCH 2021

The members of the Management Committee (who are also Trustees of the Charity) are pleased to present their report and financial statements for the year ended 31 March 2021. Thames Bengali Association was established in 1998 and was incorporated as a charity, and its name was entered in the Charity Commission's Central Register on the 20th May, 1999.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

History, objectives and activities of the charity:

Its objectives and principal activities are defined in its Constitution, namely:

Thames Bengali Association is a registered charity established in 1999 by local ethnic minority parents living in Tower Hamlets. The aim of the Charity has been to advance the education and the relief of poverty through the provision of advice.

2020/2021 was a very difficult year for the charity due to the coronavirus pandemic. With government restrictions in place, lockdowns taking place, and with the temporary suspension of face-to-face services, Thames Bengali Association had to very quickly adapt to a different way of working in order to continue to support families, children and young people and local residents through the pandemic. The charity focused on delivering emergency Covid-19 services in addition to the charity's existing services. These included:

- (a) Tackling food poverty through the pandemic. The charity delivered emergency food parcels to vulnerable families who have been affected by sudden unemployment and loss of income. The food parcels contained sufficient food provisions to last each family for up to 28 days. The delivery of food parcels has enabled families time to sort out their financial circumstances e.g. applying for benefits, finding alternative jobs etc.
- (b) We ran a number of short-term projects providing practical advice and support to struggling families in need who were feeling despair, frightened, isolated from friends and family. The support was provided to cushion the impact of the Covid-19 pandemic crisis felt by many low-income and benefit dependent BAME families working and help them back on their feet once the lockdown eased and getting back to normality.
- (c) We helped to lift families' spirits by staying connected with them through telephone, video calling, text and email conversations to share information, tele-mentoring support and get help if a serious crisis arises!
- (d) We provide parents with further mentoring support, so that they don't lose hope, able to cope better in the pandemic situation.
- (e) We ran an online health information programme to help families stay healthy, eat well, keep fit even when personal finances is limited, families struggling to make ends meet.

The charity also continued the following existing services:

- (a) Online Bengali Mother Tongue Educational Classes providing online language support classes.
- (b) Helped to raise the academic achievements of underachieving children from all backgrounds through an online supplementary education, study support and home work support so that children build their academic skills to gain GCSE and other academic qualifications.

Structure, Governance and Management

The charity is constituted by a Constitution. It is governed by the regulations set out in the Constitution and run by a voluntary management committee. The charity's new committee members are elected at the Annual General Meeting every two years.

The new Management Committee members are normally briefed by the Chairperson and the General Secretary so that they can familiarise themselves with the rules, regulations and responsibilities of the charity.

The Management Committee met four 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 Chairperson who is responsible to and reports to the Management Committee oversees the day-to-day work of the charity. The Charity's Coordinator explores different avenues for funding and consults with the finance sub-committee on a 3-monthly basis.

The Management Committee is aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have been taken relating to fire and health and safety. We have Safeguarding, Health and Safety and Equality and Diversity Policies in place. All our staff are DBS checked. We have public and employers' liability insurance.

Achievements and Performance of the Charity

Thames Bengali Association is actively seeking to protect its financial security in order to continue to safeguard the ongoing development of the Charity. The Charity successfully secured funding from different funders to run the Project.

Financial Review

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

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 Management 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. Thames Bengali Association will actively work to achieve this level of reserves.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Committee 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 committee of management is required to:

- (a) Select suitable accounting policies and apply consistently;
- (b) Make judgements and estimates that are reasonable and prudent;
- (c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) 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 is responsible for keeping accounting records which disclose 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. 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.

Risk Management

The Management Committee have a risk management strategy which comprises the following areas:

- An annual review of the risks the charity may face;
- The establishment of systems and procedures designed to mitigate those risks identified in the plan...
- And the implementations of such procedures designed to minimise any potential impact on the charity should those risks materialise.

Independent Examiner

According to the provisions of the Charities Act 2011, the Trustees agree that an audit is not required for this financial year, however due to the provisions of the same act an Independent Examiner is required.

The Charity intends to ask the existing Independent Examiner (Link Accountancy Ltd) to undertake the Independent Examination of the Charity in the following year.

Approval

The Management Committee approved this report and signed on its behalf by:

M. Mohamed Hamam

Mohammed Abdull Hamam
Chairperson

Date: 31 August 2021

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF MANAGEMENT COMMITTEE OF THE THAMES BENGALI ASSOCIATION

I report on the accounts of the charity for the year ended 31 March 2021, which is set out on pages 7 to 11.

Respective responsibilities of the Committee Members and examiner

The charity's management Committee 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.

It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.


Independent examiner's statement

In the course of my examination, no matter has come to our attention:

(1) which gives me reasonable cause to believe that in any material respect, the Committee of management have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Charities Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



A.K.M. Shalim ACPA
Link Accountancy Ltd.
Certified Public Accountants
Unit 5, 1-11 Assembly Passage
London E1 4UT

31 August 2021

LINK ACCOUNTANCY
Certified Public Accountants
Unit 5, 1-11 Assembly Passage
London E1 4UT
Tel: 0207 790 1871

THAMES BENGALI ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2021 £ | 2020 £ |
|--|-------|----------------------------|--------------------------|---------------|---------------|
| Incoming Resources | | | | | |
| Incoming resources from generating funds: | | | | | |
| <i>Voluntary Income:</i> | | | | | |
| Grants & Donations | 2 | 5,536 | 24,356 | 29,892 | 33,498 |
| Total Incoming Resources | | 5,536 | 24,356 | 29,892 | 33,498 |
| Resources Expended | | | | | |
| Charitable activities | 3 | 5,536 | 16,457 | 21,993 | 18,623 |
| Governance cost | 5 | - | 3,550 | 3,550 | 3,950 |
| Total Resources Expended | | 5,536 | 20,007 | 25,543 | 22,573 |
| <i>Net incoming/outgoing resources before transfers:</i> | | - | 4,349 | 4,349 | 10,925 |
| Gross transfers between funds: | | - | - | - | - |
| <i>Net movement in funds</i> | | - | 4,349 | 4,349 | 10,925 |
| Reconciliation of Funds: | | | | | |
| Total funds, brought forward | | 500 | 13,070 | 13,570 | 2,645 |
| Total funds, carried forward | | 500 | 17,419 | 17,919 | 13,570 |

THAMES-BENGALI ASSOCIATION
BALANCE SHEET AS AT 31 MARCH 2021

| | Notes | £ | 2021 £ | £ | 2020 £ |
|--|-------|--------|---------------|--------|---------------|
| Fixed Assets | | | | | |
| Tangible Assets | 4 | | 3,007 | | 2,390 |
| Current Assets | | | | | |
| Cash in Hand and at Bank | | 30,299 | | 16,834 | |
| Creditors Amounts falling within one year | 6 | 15,387 | | 5,654 | |
| Net Current Assets | | | 14,912 | | 11,180 |
| Net Assets | | | <u>17,919</u> | | <u>13,570</u> |
| The Funds of the Charity | | | | | |
| Unrestricted funds | | | 500 | | 500 |
| Restricted funds | | | <u>17,419</u> | | <u>13,070</u> |
| | | | <u>17,919</u> | | <u>13,570</u> |

These accounts were approved by the Trustees on 31 August 2021 and were signed on its behalf by:

Md. Abdul Haque

Chair of the Management Committee

Mohammed Abdul Haque

Atiq

Treasurer

Abu Monsur Ibra Nisar

The notes on pages 9 to 11 form part of these accounts.

Thames Bengali Association
Notes to the Accounts
For the Year Ended 31 March 2021

1 Accounting policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

Basis of preparation of accounts

The accounts are prepared under the historical cost convention and in accordance with applicable Accounting Standards and the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities: Statement of recommended practice" published in March 2005....

Fund accounting

Restricted income funds are funds subject to specific restrictions imposed by donors or by the purpose of the appeal.

Incoming Resources

All income is accounted for as soon as the Thames Bengali Association has entitlement to the income and there is certainty of receipt and the amount is quantifiable.

Resources Expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to that activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings on the basis of time spent. Governance costs are those incurred in connection with the management of the Thames Bengali Association's assets, organisational administration and compliance with constitutional and statutory requirements.

Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on office equipment at the rate of 25% on reducing balance basis.

2: Grants and Donations

| | <u>Unrestricted</u> | <u>Restricted</u> | <u>2021</u> | <u>2020</u> |
|---|---------------------|-------------------|---------------|---------------|
| | £ | £ | £ | £ |
| Coronavirus Job Retention Scheme (CJRS) | 5,536 | - | 5,536 | - |
| National Lottery – Awards for All | - | - | - | 10,000 |
| London Community Response Fund 2: East End Community Foundation | - | 5,000 | 5,000 | - |
| East End Community Foundation | - | - | - | 7,000 |
| BBC Children in Need | - | 9,996 | 9,996 | 9,996 |
| London Community Response Fund 4: City Bridge Trust | - | 9,360 | 9,360 | - |
| London Council | - | - | - | 6,502 |
| Total Income: | 5,536 | 24,356 | 29,892 | 33,498 |

3. Cost of Charitable activities

| | Basis of allocation | Education & Training | 2021 | 2020 |
|--|---------------------|----------------------|---------------|---------------|
| | £ | £ | £ | £ |
| Cost directly allocated to activities: | | | | |
| Staff & Volunteer cost | Direct | 14,517 | 14,517 | 14,625 |
| Participants Training Expenses | Direct | - | - | 111 |
| Other Overhead | Direct | 3,876 | 3,876 | 3,606 |
| Events and Activities | Direct | 3,600 | 3,600 | 284 |
| | | 21,993 | 21,993 | 18,623 |

4. Tangible Fixed Assets

| | Office Equipment |
|---------------------------|------------------|
| | £ |
| COST | |
| At 1 April 2020 | 9,202 |
| Additions during the year | 1,619 |
| At 31 March 2020 | <u>10,821</u> |
| DEPRECIATION | |
| At 1 April 2020 | 6,812 |
| Charge for the year | 1,002 |
| At 31 March 2021 | <u>7,814</u> |
| NET BOOK VALUES: | |
| At 31 March 2021 | <u>3,007</u> |
| At 31 March 2020 | <u>2,390</u> |

5. Governance Cost

| | Basis of allocation | Governance | 2021 | 2020 |
|------------------------------|---------------------|--------------|--------------|--------------|
| | £ | £ | £ | £ |
| Independent Examination fees | Direct | 800 | 800 | 500 |
| Professional Fees | Direct | 2,750 | 2,750 | 3,450 |
| | | 3,550 | 3,550 | 3,950 |

6. Creditors amounts falling due within one year

Accountancy & Independent Examination fees
Other Creditors & Accruals

| | |
|---------------|--------------|
| 1,458 | 1,458 |
| 13,929 | 4,196 |
| <u>15,387</u> | <u>5,654</u> |