

Charity number
1088014

Bangladeshi Community Association (Keighley)
Annual Report and Accounts
for the year ended 31 March 2021

Contents Page

Page 1	The report of the trustees
Page 5	Report of the Independent Examiner to the Trustees
Page 6	Statement of Financial Activities
Page 8	Balance Sheet
Page 9	Notes to the Accounts
Page 11	Schedule to the Statement of Financial Activities

Registered Office
Surma Building, Kensington Street, Keighley, BD21 1PW

Bangladeshi Community Association (Keighley)

Report and accounts

Contents

	Page
Trustees' report	2
Statement of Trustees' Responsibilities	3
Independent Examiner's report	5
Statement of Financial Activities	6
Balance sheet	8
Notes to the accounts	9

Bangladeshi Community Association (Keighley)

The report of the trustees

The trustees present their report and accounts for the year ended 31 March 2021

Name, registered office and constitution of the organisation

The full name of the non-profit organisation is Bangladeshi Community Association (Keighley).

The non-profit organisation was formed on: *01-Apr-03*
The organisation is a registered charity. *Charity number 1088014*
The registered office is: *Surma Building, Kensington Street, Keighley, BD21 1PW*
The telephone number is: *01535 604359*

The Objects of the organisation and how it is attempting to achieve the objectives

The non-profit organisation is governed by a written constitution in which its objects are set out .
The objectives and restrictions in the activities of the organisation imposed by its governing documents are:

- (a) to promote understanding between the Bangladeshi Community and Other Races
- (b) to discuss and advise the Keighley Bangladeshi Community on Education
- (c) to provide children and their parents with educational activities and sports events
- (d) to be non-party organisation in politics and a non sectarian community centre.

Objectives achieved in the year, a review of activities and significant changes and developments and plans for the future

The board of trustees are satisfied with the performance of the organisation during the year and the position at 31st March 2021 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

The particular ways in which objectives have been achieved are describe below

Achievement of objectives and review of activities

The charity has achieved its objective of continuing to highlight the importance of sports and health education to the Community by:

- * Addressing the under performance of educated Bangladeshi youths.
- * Encouraging sports activities and family days out for the poorer members of the community.
- * Carried out information sessions on immigration and legal matters.
- * Continued to operate "drop in information centre" for community.
- * Developed and promoted the organisation by offering education and incentives for youngsters to take part in sports.

Significant changes and developments and plans for the future

Important developments during the period included the support from Bradford Council..

The charity will continue to support the community and children who require education and help improve their environment through various activities.

The organisational structure and how decisions are made

The organisation holds monthly executive management committee meetings. The Chair presides over the meeting.

Trustees and local community meet regularly (the intention is monthly) to discuss and plan objectives and implementation thereof. Matters of general concern are raised with all members .

All questions at any meetings are determined by simple majority votes cast by members present with each member having one vote. (Please see copy of constitution for full information).

Method of election of the members of the board of trustees

The members are elected by votes cast at the AGM in line with clause 8 and 9 of the constitution.

There is no postal or proxy voting allowed and any nominations must be received in writing before the meeting or on the day of the meeting.

In the event there are no nominations received then the current Executive Members can continue in office for a further 36 months. Notice for the AGM is circulated 2 weeks (14 days) prior to the meeting

Relationships with other groups, charities and individuals

The organisation works closely with the local authorities and Partnership Agencies around West Yorkshire in order to address under representation and support the retention of Ethnic Minorities.

The organisation uses the conferences to maintain contacts with minority ethnic community groups.

Details of related parties and transactions with related parties

There were no transactions with related parties.

Transactions and Financial position

The financial accounts are set out on pages 6 to 11. The financial statements have been prepared implementing the Charities Act 2011 issued by the Charity Commission for England and Wales and in accordance with the Financial Reporting Standard 102 (Charities SORP).

The trustees consider the financial performance by the organisation during the year has been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of a revenue nature of £89,214 (expenses) and net realised incoming resources of a £71,631 (income). The total reserves at the year end after reserving for unrealised losses (after revaluing investments of nil) stand at £85,538 (accumulated funds c/f).

A majority of the expenditure is spent on achieving the charity's objectives.

Specific changes in fixed assets

Any fixed assets are computer related and office set up costs (expenditure).

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the organisation's assets are available and adequate to fulfil its obligations

Policies on reserves, investment policies and investment performance

The trustees have resolved to establish reserves to provide for future activities, and the trustees estimate the reserves shall cover any emergency for three months.

Effectiveness of fundraising policies

The organisation relies on grant aid from the Bradford Council, and other charities and trusts. BCA Keighley wish to thank it's funders for their continued support.

The grant making policies

This is not applicable to activities of the organisation as no grants are made to other organisations. However they do make small donations when another charity meets BCA's objectives.

The major risks to which the organisation is exposed and reviews and systems to mitigate risks

The organisation is not exposed to risks involved in fundraising because its activities are supported by income from Local Authority Grants and Donations. There are no investment risks.

1. Financial

The organisation is open to the usual financial risks of any organisation, and it has introduced controls to minimise these risks, such as two signatures being required for payments from the bank account. In addition, the accounts are regularly explained to members of the charity and are open for member's inspection at any time.

2. Other

Work with the public is open to risks. The policy is that client's visits and counselling is done in pairs or groups. New applications are vetted and any problems discussed.

Legal Status

The organisation is an unincorporated charity governed by a written constitution adopted by its members. There are restrictions in the way it is governed and operates.

The members of the Board of Trustees during the year ended 31 March 2021 were:

Executive Management Committee:

Md. Ahsan Ullah (Chair), Fatefor Ali Ruf (Vice Chair), Muqtader Ahmed (General Secretary), Manjur Chowdhury (Treasurer), Abdul Motin (Assistant Secretary) and Mustapha Ali (Assistant Treasurer).

Co-opted Committee:

Shokot Ali, Maqbool Ali, Rais Ali and Joynal Ali

We wish to thank all committee members who served Bangladeshi Community Association in the past.

Bankers

Natwest Bank, Keighley Branch, West Yorkshire

Independent Examiners under the Charities Act and details of their qualifications

Munir Chaudry Associates
Chartered Certified Accountants

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. The trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- * Select suitable accounting policies and then apply them consistently;
- * make judgements and estimates that are reasonable and prudent;
- * observe the methods and principles in the Charities SORP;

- * state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;

- * Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the organisation and which enable them to ascertain the financial position of the organisation and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations (Charities Act 2011 and SORP). They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions in the Charities Act 2011 and SORP applicable to charities subject to the small entities regime.

This report was approved by the board of trustees on

Mr Manjur Choudhury (Treasurer)

Bangladeshi Community Association (Keighley)
Independent Examiner's Report

Report of the Independent Examiner to the Trustees
on the accounts of the Charity for the year ended 31 March 2021

Respective responsibilities of trustees and examiner

The trustees (who are also the administrators of the charity for the purposes of charity law) are responsible for the preparation of the accounts.

The charity's trustees 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 Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with Charities Act 2011
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements and, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

Mr Shahbaz Munir (FCCA)

Munir Chaudry Associates

Chartered Certified Accountants

This report was approved by the Independent Examiner on

Bangladeshi Community Association (Keighley)
Statement of Financial Activities
for the year ended 31 March 2021

		Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	Notes	2021 £	2021 £	2021 £	2020 £
Incoming Resources					
Revenue grants, legacies & donations		31,819	39,812	71,631	82,393
Total Incoming Resources		31,819	39,812	71,631	82,393
Net Incoming Resources available for charitable applications					
	A	31,819	39,812	71,631	82,393
Resources expended					
Grants payable in furtherance of the charity's objectives		-	11,975	11,975	2,753
Costs of goods and services as a charitable activity		-	5,005	5,005	9,374
Support costs for grants (wages)		26,164	38,366	64,530	62,759
Support costs -volunteer costs		-	-	-	134
Management and administration of the charity		4,673	3,031	7,704	19,449
Total Resources expended	B	30,837	58,377	89,214	94,469
Net Incoming Resources before Transfers (ie Total A minus Total B)	C	982	(18,565)	(17,583)	(12,076)
Gross Transfers between funds :-	13	-	5,825	5,825	-
Net Incoming Resources before revaluations and investment asset disposals		982	(12,740)	(11,758)	(12,076)
Net Movement in funds (deficit)/surplus		982	(12,740)	(11,758)	(12,076)
Total funds brought forward	(previous years)	84,881	12,415	97,296	109,372
Total funds carried forward	(current years)	85,863	(325)	85,538	97,296

- -

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 8 as required by the said Statement.

All activities derive from continuing operations

The notes and schedule to the Statement of Financial Activities on pages 6 to 11 form an integral part of these accounts

Bangladeshi Community Association (Keighley)
Statement of Financial Activities
for the year ended 31 March 2021

Statement of Total Recognised Gains and Losses
for the year ended 31 March 2021

	2021	2020
	£	£
Excess of Expenditure over income before realisation of assets	(11,758)	(12,076)
Net Movement in funds before taxation	(11,758)	(12,076)

There were no recognised gains or losses for the year or the prior year that are not included above.

Movements in revenue and capital funds
for the year ended 31 March 2021

Revenue accumulated fund	Unrestricted Funds	Restricted Funds	Total Funds	Last year Total Funds
	2021	2021	2021	2020
	£	£	£	£
Accumulated fund brought forward	84,881	12,415	97,296	109,372
Recognised gains and losses	982	(12,740)	(11,758)	(12,076)
Closing Accumulated fund	85,863	(325)	85,538	97,296

Summary of funds	Designated Funds	Unrestricted Funds	Restricted Funds	Total Funds	Last year Total Funds
	2021	2021	2021	2021	2020
	£	£	£	£	£
Revenue funds	-	85,863	(325)	85,538	97,296
Total funds	-	85,863	(325)	85,538	97,296

The statement of changes in resources applied for fixed assets for organisation's use is shown in the notes to the accounts

The notes and schedule to the Statement of Financial Activities on pages 6 to 11 form an integral part of these accounts

Bangladeshi Community Association (Keighley)
Balance Sheet
for the year ended 31 March 2021

	Notes	2021	2020
Fixed assets			
Intangible assets		-	-
Tangible assets		-	-
		<u>-</u>	<u>-</u>
Current assets			
Stocks & Work in progress		-	-
Debtors	8	-	-
Cash at bank and in hand	12	85,963	97,928
		<u>85,963</u>	<u>97,928</u>
Creditors:			
amounts due within one year	9	(425)	(632)
		<u>(425)</u>	<u>(632)</u>
Net current assets		85,538	97,296
Total assets less current liabilities		<u>85,538</u>	<u>97,296</u>
Creditors:-			
amounts due after more than one year	10	-	-
		<u>-</u>	<u>-</u>
Net assets		<u>85,538</u>	<u>97,296</u>
Capital and reserves	13		
Unrestricted revenue reserves		85,863	84,881
Resources freely available		<u>85,863</u>	<u>84,881</u>
Restricted revenue reserves		(325)	12,415
		<u>(325)</u>	<u>12,415</u>
Accumulated Funds		<u>85,538</u>	<u>97,296</u>

The Board of Trustees are satisfied that the organisation is not required to have an audit by virtue of its level of turnover or by virtue of any requirement under its constitution or otherwise.

The Board of Trustees also acknowledge their responsibility for ensuring the organisation keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out under 'Trustees' Responsibilities' in the Report of the Trustees.

Mr Manjur Choudhury (Treasurer)

Bangladeshi Community Association (Keighley)
Balance Sheet
for the year ended 31 March 2021

Approved for signature by the Management Committee on:
.....

**The notes and schedule to the Statement of Financial Activities on pages 6 to 11
form an integral part of these accounts**

Bangladeshi Community Association (Keighley)
Notes to the Accounts
for the year ended 31 March 2021

1 Accounting policies

Accounts preparation

The accounts have been prepared under the historical cost convention and in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (as applied to small entities by section 1A of the standard).and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities Act 2011.

The charity is entirely dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

The particular accounting policies adopted are set out below.

Accounting convention

The financial statements are prepared, on a going concern basis, accrual basis under the historical cost convention as modified by the revaluation of freehold land and buildings and fixed asset investments

Incoming Resources

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate.

Charitable expenditure

Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

Costs of raising and generating funds

The costs of raising and generating funds includes fees incurred in respect of management fees.

Grants payable in furtherance of the charity's objectives

Although there is no legal liability to pay any grant to any organisation , and after approval, it is open to the board to withdraw an approval already granted , either before or after payment of a grant , the accounting treatment is to create a creditor for grants relating specifically to the client's activities in the current financial year of the trustees immediately upon approval , and to include grants relating to activities in subsequent financial years as financial commitments shown in note. There were no grants payable.

Activities in furtherance of the charity's objectives

The costs of activities in furtherance of the charity's objectives represents the cost of goods and services and ancillary trading costs that have been incurred in charitable activities.

Management and administration of the charity

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements.

2 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

Bangladeshi Community Association (Keighley)
Notes to the Accounts
for the year ended 31 March 2021

Charity.

3 Analysis of incoming resources and analysis of management and administration costs

The details required by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales (effective March 2005), are shown in the Statement of Financial Activities and also analysed on page 12.

4 Incoming Resources from Government & Public Bodies	2021	2020
	£	£
Included in the various categories of incoming resources <i>(See page 11 for analysis of sources of income).</i>	71,631	82,393
	<u>71,631</u>	<u>82,393</u>

5 Grants payable in connection with the Charity's objects	2021	2020
	£	£
Total per analysis by donor in the schedule to the SOFA	<u>71,631</u>	<u>82,393</u>

6 Staff Costs and Emoluments	2021	2020
<i>Included in Costs of goods and services as a charitable activity</i>	£	£
Employee compensation	-	-
Wages and salaries (including paye/nic)	64,530	62,672
	<u>64,530</u>	<u>62,672</u>

6(b) Numbers of full time employees or full time equivalents	2021	2020
Engaged on charitable activities	<u>4</u>	<u>4</u>
	£	£
Trustee and Volunteer costs	<u>-</u>	<u>134</u>
<i>There were no employees with emoluments in excess of £50,000 per annum</i>		

7 Cost of Independent Examiner and accounting services	2021	2020
	£	£
Independent Examiner fees	<u>425</u>	<u>425</u>

Bangladeshi Community Association (Keighley)
Notes to the Accounts
for the year ended 31 March 2021

7(b) Analysis of assets and liabilities representing each of the charity's funds

for the year ended 31 March 2021 <i>(Current year as per statements)</i>	Unrestricted funds	Designated funds	Restricted funds	Total Funds
	£	£	£	£
Current Assets (Bank account)	31,819	-	54,144	85,963
Current Liabilities (Accruals)	-	-	(425)	(425)
Long Term Liabilities	-	-	-	-
Deferred Income	-	-	-	-
	<u>31,819</u>	<u>-</u>	<u>53,719</u>	<u>85,538</u>
as at 31 March 2020 <i>(Previous year as per statements)</i>	Unrestricted funds	Designated funds	Restricted funds	Total Funds
	£	£	£	£
Current Assets (Bank account)	10,846	-	87,082	97,928
Current Liabilities (Accruals)	-	-	(632)	(632)
Long Term Liabilities	-	-	-	-
Deferred Income	-	-	-	-
	<u>10,846</u>	<u>-</u>	<u>86,450</u>	<u>97,296</u>
8 Debtors			2021	2020
			£	£
Trade debtors			-	-
			<u>-</u>	<u>-</u>
9 Creditors: amounts falling due within one year			2021	2020
			£	£
Accruals (examiners fees/payee)			425	632
			<u>425</u>	<u>632</u>
10 Creditors: amounts falling due after one year			2021	2020
			£	£
Trade creditors			-	-
			<u>-</u>	<u>-</u>
11 Grants payable in furtherance of the charity's objectives			2021	2020
			£	£
Expenditure by BCA in order to meet it's charitable objectives			11,975	2,753
			<u>11,975</u>	<u>2,753</u>
12 Bank balance			2021	2020
			£	£
Balance as per bank statement (current and reserve account)			85,963	97,928
Balance carried forward			<u>85,963</u>	<u>97,928</u>
			-	-
13 Capital and reserves			2021	2020
			£	£
Unrestricted revenue reserves			85,863	84,881
Restricted revenue reserves			(325)	12,415
			<u>85,538</u>	<u>97,296</u>
14 Related party				

Bangladeshi Community Association (Keighley)
Notes to the Accounts
for the year ended 31 March 2021

There are no related party transactions.

Bangladeshi Community Association (Keighley)
Schedule to the Statement of Financial Activities
for the year ended 31 March 2021

	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Total Funds</i>	<i>Prior Period Total Funds</i>
	2021	2021	2021	2020
	£	£	£	£
Incoming Resources				
Grants, Legacies and Donations				
Covid-19 grant	5,250	-	5,250	-
Bradford Airedale PCT (public health)	-	-	-	15,975
CABA & BLC (Advice)	-	39,812	39,812	48,750
Cohesion	-	-	-	500
Donations and Hall Hire (BCA)	16,569	-	16,569	6,267
Sir Ken and Lady Morrisons	10,000	-	10,000	-
Reserve and sundry funds	-	-	-	991
Well Being fund and Youth Services	-	-	-	-
ESC Lottery Fund	-	-	-	9,910
Total Grants, Legacies & Donations Received	31,819	39,812	71,631	82,393
Charitable expenditure			£	£
Costs of activities in furtherance of the charity's objectives				
Grants payable in furtherance of the charity's objectives	-	11,975	11,975	2,753
Support costs for grants (wages)	26,164	38,366	64,530	62,672
Costs of goods and services as a charitable activity	-	5,005	5,005	9,374
	26,164	55,346	81,510	74,799
Support costs of activities				
Training	-	-	-	134
Management and administration of the charity				
Employee costs:				
Travel and Subsistence- Charitable	-	-	-	87
	-	-	-	87
Premises costs:				
Equipment (IT and office)	-	-	-	-
Light, Heat, and other Utilities	3,548	-	3,548	5,180
	3,548	-	3,548	5,180
General administrative expenses:				
Stationery, subs. and printing	-	538	538	1,550
Repairs and maintenance	700	-	700	9,377
	700	538	1,238	10,927
Legal and professional costs:				
Independent examiner's fee	425	-	425	425
Payroll costs	-	-	-	306
Insurance	-	2,493	2,493	2,611
	425	2,493	2,918	3,342
Total spent on all activities	30,837	58,377	89,214	94,469
Surplus / (deficit) for the year	982	(18,565)	(17,583)	(12,076)

Reconciled to revenue accumulated fund (Total as per Balance Sheet and reconciled with PL)	Total Funds 2021 £	Total Funds 2020 £
Accumulated fund brought forward	97,296	109,372
Recognised gains and losses for the year	(17,583)	(12,076)
	79,713	97,296