

**Charity number
1088014**

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY

Financial Statements and Report

for the year ended 31 March 2025

Surma Building, Kensington Street, Keighley, BD21 1PW

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY
Financial Statements and Report
for the year ended 31 March 2025

Contents	Page
Trustees' report	1
Statement of Trustees' Responsibilities	2
Report of the Independent Examiner to the trustees	3
Statement of Financial Activities	4
Balance sheet	6
Notes to the financial statements	7
Schedule to the Statement of Financial Activities	9

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY
The report of the trustees
for the year ended 31 March 2025

Trustees Report

The Trustees present their annual report together with their financial statements for the period ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 effective 1 January 2019).

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: 01/04/2003

Unincorporated charity: charity number is 1088014

The registered office is: Surma Building, Kensington Street, Keighley, BD21 1PW

The telephone number is: 01535 604359

Objectives and Activities

The non-profit organisation is governed by a written constitution in which its objects are set out .

- (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.

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

The board of trustees are satisfied with the performance of the organisation during the current year and the position for the period and consider that the charity is in a good position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations

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

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.

The major risks to which the organisation is exposed and how the charity mitigates risks.

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.

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 .

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.

Details of related parties and transactions with related parties

There were no transactions with related parties.

Financial Position

The Trustees have assessed the financial position of the charity and are confident that it has adequate resources to continue operational existence and have therefore prepared the financial statements as a going concern'. The charity has taken the necessary steps to manage operations in the current economic climate.

Reserve Policy

The charity operates a reserve policy of six months to cover operational costs.

Risk Management

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees regularly review the financial, business and operational risks which face the organisation and ensure that strategies are in place to mitigate these risks.

Bankers

Natwest Bank, Keighley Branch, West Yorkshire.

Independent Examiner (Accountants)

A resolution to reappoint Shahbaz Munir (FCCA), the independent examiner, will be made at the AGM.

The members of the Board of Trustees during the year 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.

Statement of Trustees' Responsibilities

The law applicable to charities in England & Wales requires the Board of trustees to prepare financial statements for each financial year which give a true and fair view of the organisation's financial activities during the year and of its financial position at the end of the financial year. In preparing those financial statements giving a true and fair view, the Board of trustees should follow best practice and :-

- * Select suitable accounting policies and then apply them consistently;
- * make judgements and estimates that are reasonable and prudent;
- * 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. They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and

Mr Manjur Choudhury (Treasurer)

Signed on behalf of the Trustees:

01/10/2025

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY
Report of the Independent Examiner to the trustees
for the year ended 31 March 2025

Independent examiners report to the trustees on the accounts
of the Charity.

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

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.

Shahbaz Munir (FCCA)
Munir Chaudry Associates
Chartered Certified Accountants

01/10/2025

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY
Statement of Financial Activities
for the year ended 31 March 2025

		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	Notes	2024	2024	2024	2024
		£	£	£	£
Incoming Resources					
Other income		2,211	-	2,211	9,469
Donations and legacies		16,498	-	16,498	-
Grants		-	29,167	29,167	37,113
Total Incoming Resources		18,709	29,167	47,876	46,582
Net Incoming Resources available for charitable applications	A	18,709	29,167	47,876	46,582
Resources expended (see page 13)					
Direct charitable expenditure		16,043	48,198	64,241	52,380
Governance, management and administration of the charity		15,793	-	15,793	15,103
Total Resources expended	B	31,836	48,198	80,034	67,483
Net Incoming Resources (ie Total A minus Total B = C)	C	(13,127)	(19,031)	(32,158)	(20,901)
Gross Transfers between funds :-		-	-	-	-
Net Incoming Resources before revaluations and investment asset disposals		(13,127)	(19,031)	(32,158)	(20,901)
Net Movement in funds		(13,127)	(19,031)	(32,158)	(20,901)
Total funds brought forward		80,788	(14,107)	66,681	87,582
Total funds carried forward		67,661	(33,138)	34,523	66,681

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 7 as required by the said Statement.

All activities derive from continuing operations

The notes and schedule to the Statement of Financial Activities on pages 7 to 9 form an integral part of these accounts

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY
Statement of Financial Activities
for the year ended 31 March 2025

Statement of Total Recognised Gains and Losses
for the year ended 31 March 2025

	2024	2023
	£	£
Excess of Expenditure over income before realisation of assets	(32,158)	(20,901)
Net Movement in funds before taxation	(32,158)	(20,901)

There were no other 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 2024

Revenue accumulated fund	Unrestricted Funds	Restricted Funds	Total Funds	Last year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Accumulated fund brought forward	80,788	(14,107)	66,681	87,582
Recognised gains and losses for year	(13,127)	(19,031)	(32,158)	(20,901)
Closing Accumulated fund	67,661	(33,138)	34,523	66,681

Summary of funds	Designated Funds	Unrestricted Funds	Restricted Funds	Total Funds	Last year Total Funds
	2024	2024	2024	2024	2023
	£	£	£	£	£
Revenue funds	-	67,661	(33,138)	34,523	66,681
Total funds	-	67,661	(33,138)	34,523	66,681

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

The notes and schedule to the Statement of Financial Activities on pages 7 to 9 form an integral part of these accounts

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY**Balance Sheet****as at 31 March 2024**

	Notes	2024	2023
Fixed assets			
Tangible assets		-	-
		-	-
Current assets			
Debtors	6	-	-
Cash at bank and in hand		34,523	66,681
		<u>34,523</u>	<u>66,681</u>
Creditors:			
amounts due within one year	7	-	-
		<u>34,523</u>	<u>66,681</u>
Net current assets		34,523	66,681
Total assets less current liabilities		<u>34,523</u>	<u>66,681</u>
Creditors:-			
amounts due after more than one year		-	-
		<u>34,523</u>	<u>66,681</u>
Net Assets		<u>34,523</u>	<u>66,681</u>
Capital and reserves			
Revenue reserves	5	34,523	66,681
Resources freely available		<u>34,523</u>	<u>66,681</u>
Accumulated Funds		<u>34,523</u>	<u>66,681</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.

Approved by the order of the Trustees on . 01/10/2025

Mr Manjur Choudhury (Treasurer)

The notes and schedule to the Statement of Financial Activities on pages 7 to 9 form an integral part of these accounts

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY
Notes to the Accounts
for the year ended 31 March 2024

1 Accounting policies

Basis of accounts preparation

The financial statements have been prepared in accordance with the Charities Act 2011. The accounts have been prepared in accordance with the micro entity provisions of the small entities under FRS 102, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, adapted to meet the needs of unincorporated organisations.

The organisation has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

The charity is entirely dependent on continuing grants and donations from the community and as a consequence the going concern basis is also dependent on the continuing donations and grants.

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.

Incoming Resources (funds received)

Incoming resources such as donations, gifts and collections are accounted for on a receivable basis deferred as described below where appropriate.

Fund accounting

General funds comprise the accumulated surplus or deficit on the statement of financial activities. They are available for use at the discretion of trustees in the furtherance of the general activities of the charity.

Unrestricted funds

Unrestricted funds are the net incoming resources available for the objects of the charity without specified purposes and are part of the general funds.

Restricted funds

Restricted funds are the net incoming resources available for a particular area or purpose stated by the donor and are allocated appropriately..

Resources expended (charitable expenditure)

Expenditure is accounted for on an accruals basis and allocated to the relevant activity. Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

Activities in the 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

Going concern

The Association has sufficient cash at bank at the year end and has raised further funds since the year end, which provide adequate resources to finance committed development programme, along with the day to day operations. The trustees monitor the expenditure level and adjust development expenditure to ensure that expenditure is only incurred when sufficient funds are available to cover payments as they fall due. On this basis, the trustees have reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future, being a period of twelve months after the date on which this report and financial statements are signed. For this reason, it continues to adopt the going concern basis in the financial statements.

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY
Notes to the Accounts
for the year ended 31 March 2024

2 Winding up or dissolution of the charity

If the charity were to be dissolved or wound up the trustees would pass any net assets to similar organisations and deserving causes.

3 Analysis of incoming resources and analysis of direct charity expenses and administration costs	2025	2024
	£	£
Other income	2,211	9,469
Donations and legacies	16,498	-
Grants	29,167	37,113
<i>(See page 11 for analysis of sources of income and expenditure).</i>	<u>47,876</u>	<u>46,582</u>
	£	£
Direct charitable expenditure	64,241	52,380
Management and administration	15,793	15,103
<i>(See page 11 for analysis of sources of income and expenditure).</i>	<u>80,034</u>	<u>67,483</u>

4 Cost of independent examiner	2024	2024
	£	£
Accountants/ Independent Examiner fees	425	425
	<u>425</u>	<u>425</u>

5 Analysis of assets and liabilities representing each of the charity's funds

At 31 March 2024	Restricted	Unrestricted	Total
(Current year)	funds	funds	funds
	£	£	£
Tangible fixed assets	-	-	-
Current Assets	-	34,523	34,523
Current Liabilities (creditors)	-	-	-
	<u>-</u>	<u>34,523</u>	<u>34,523</u>
Capital reserves	-	34,523	34,523
	<u>-</u>	<u>34,523</u>	<u>34,523</u>
At 1 April 2023	Restricted	Unrestricted	Total
(Previous year)	funds	funds	funds
	£	£	£
Tangible fixed assets	-	-	-
Current Assets	-	66,681	66,681
Current Liabilities (creditors)	-	-	-
	<u>-</u>	<u>66,681</u>	<u>66,681</u>
Capital reserves	-	66,681	66,681
	<u>-</u>	<u>66,681</u>	<u>66,681</u>

6 Debtors	2024	2024
	£	£
Gift Aid Receivable	-	-
	<u>-</u>	<u>-</u>
7 Creditors: amounts falling due within one year	2024	2024
	£	£
Accruals	-	-
	<u>-</u>	<u>-</u>

8 Going concern and reserves policy.

After making enquiries the trustees have a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in the financial statements.

9 Ultimate controlling party

The trustees have ultimate control of the charity.

BANGLADESHI COMMUNITY ASSOCIATION -KEIGHLEY
Detailed Schedule to the Statement of Financial Activities
for the year ended 31 March 2025

Incoming Resources	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
			2024	2024
Grants, Legacies and Donations	£	£	£	£
BCA Health Hub	16,498	-	16,498	9,469
CABA & BLC (Advice)	-	29,167	29,167	34,375
Donations and Hall Hire (BCA)	-	-	-	-
Winter warm and sundry funds	2,211	-	2,211	2,738
Total Grants, Legacies & Donations Received	18,709	29,167	47,876	46,582
Charitable expenditure				
<i>Direct charitable expenditure</i>			£	£
Grants payable in furtherance of the charity's objects	674	-	674	4,200
Support costs for grants (wages)	15,369	48,198	63,567	48,180
Costs of goods and services as a charitable activity	-	-	-	-
Direct charitable expenditure	16,043	48,198	64,241	52,380
Governance, management and administration of the charity				
Accountants fees	425	-	425	425
Insurances	2,501	-	2,501	2,804
Rates and water	-	-	-	250
Room Hire and cost of living	2,525	-	2,525	900
Light, Heat, and other Utilities	4,116	-	4,116	4,217
Cleaning	437	-	437	290
IT & Software	1,800	-	1,800	-
Sundry	71	-	71	95
Printing, office and stationery	3,293	-	3,293	2,144
Repairs and maintenance	625	-	625	3,978
Travel and subsistence	-	-	-	-
Governance, management and administration of	15,793	-	15,793	15,103
Total expenditure	31,836	48,198	80,034	67,483
Surplus / (deficit) for the year	(13,127)	(19,031)	(32,158)	(20,901)