

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

England & Wales · Charity number 1090914

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2002-03-04

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

## Contact

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**Address** 2 Kelston Road  
Bath  
BA1 3QJ

**Phone** 01225464165

**Email** [admin@bemsca.com](mailto:admin@bemsca.com)

**Website** [www.bemsca.com](http://www.bemsca.com)

## Activities

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**Objects:** A) THE RELIEF OF ELDERLY PEOPLE IN PARTICULAR ELDERLY PEOPLE WHO ARE AFRICAN, ASIAN, AFRICAN/CARIBBEAN, CHINESE AND FROM OTHER ETHNIC MINORITY GROUPS WITHIN THE AREA OF BATH AND NORTH EAST SOMERSET (HEREINAFTER CALLED ("THE AREA OF BENEFIT") BY ADVANCING EDUCATION AND PROVIDING FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE TIME OCCUPATION WITH THE OBJECTS OF IMPROVING THE CONDITIONS OF LIFE OF THE SAID INHABITANTS.B) THE ADVANCEMENT OF EDUCATION, PROTECTION OF HEALTH AND THE RELIEF OF POVERTY SICKNESS AND DISTRESS OF ELDERLY PEOPLE WITHIN BATH AND NORTH EAST SOMERSET

**Activities:** The charity's activities are the relief of elderly people in particular from ethnic minority groups within the area of Bath and North East Somerset by advancing education and providing facilities in the interests of social welfare for recreation and leisure time occupation with the objects of improving the conditions of life for these minority groups.

## Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Arts/culture/heritage/science
- **Who:** Elderly/old People, People Of A Particular Ethnic Or Racial Origin

## Geography

- **Area of benefit:** BATH AND NORTH EAST SOMERSET
- Bath And North East Somerset

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£156,930	£120,233	-	-
2024-03-31	£115,737	£156,411	-	-
2023-03-31	£155,244	£164,701	-	-
2022-03-31	£154,219	£121,099	-	-
2021-03-31	£96,151	£72,564	-	-

## Trustees

Name	Role	Appointed
<b>Toni Swaby</b>	Chair	2024-12-19
Brenda McFarquhar		2023-02-28
Celia Mead		2024-12-19
Lizandra Williams-Alexander		2023-02-28
Lois Francis		2023-02-28

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**

England & Wales - Charity number 1090914

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# Accounts

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Charity registration number 1090914 (England and Wales)

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Ms L Francis Ms B McFarquhar Ms L Williams-Alexander Ms T Swaby  Ms S Swaby Ms S Ryder Ms C Mead Pastor H Radway Dr S Tripathy	(Appointed 14 December 2024)
<b>Charity number (England and Wales)</b>	1090914	
<b>Principal address</b>	Fairfield House 2 Kelston Road Bath BA1 3QJ	
<b>Independent examiner</b>	Mark Garrett Chartered Accountant 23 Leafield Industrial Estate Leafield Way Corsham Wiltshire SN13 9RS	
<b>Bankers</b>	Unity Trust Bank Nine Brindleyplace 4 Oozells Square Birmingham B1 2HB	

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT

**FOR THE YEAR ENDED 31 MARCH 2025**

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The trustees present their annual report and financial statements for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

### **Objectives and activities**

The objects are as follows:-

a) the relief of elderly people in particular from ethnic minority groups within the Bath and North East Somerset area by advancing education and providing facilities in the interests of social welfare for recreation and leisure time occupation with the objects of improving the conditions of life for these groups.

b) the advancement of education, protection of health and the relief of poverty, sickness and distress of elderly people within the Bath and North East Somerset area.

### *Public benefit*

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Achievements and performance**

#### *Significant activities and achievements against objectives*

This year marked a significant development for BEMSCA through reflection on our 30<sup>th</sup> anniversary and the production of a new strategy 'BEMSCA, the next generation'. The strategic plan laid out a future for the charity which will best serve our communities of interest as generational needs change. Our aims remain to meet the multicultural care needs of older residents across B&NES, creating a safe space to empower and celebrate cultural diversity and to support care providers and services to ensure they understand the needs of the community we serve.

The services we provide change lives, this includes: running a day service twice a week (to increase to three times), offering a range of creative activities, offering information and advice on health and wellbeing, providing advocacy support, translating and interpreting documents, organising social activities and outings, celebrating different points in the cultural calendar, making outreach visits to home and hospital. We work with many other organisations, e.g. the Ageing Well Network and we will be joining up more closely in future by hosting workshops, acting as a voice for the BME community and connecting the community.

We now face changes and challenges. We have noticed that the next generation of Elders require a slightly different form of service from us. For example, often the children and grandchildren of the Windrush generation, they have a different approach to elderly care and need more support. They may be more integrated and have white partners but still have fundamental cultural needs or have faced discrimination.

Our arms-open reputation means that people in crisis turn to us too, self-referring and seeing themselves as a part of our community. Since the covid pandemic, and the Black Lives Matter movement's increased profile, this has happened in ever greater numbers. Now on average of 100 people are given emergency signposting and advocacy in a year. We have set up a warm space initiative as a result, we serve culturally appropriate food and assist homeless people, signposting them on to other services while retaining a relationship. We started the process of updating our constitution to allow us to serve younger and sometimes non-minority people too (e.g. partners).

The Trustees are highly motivated under the new Chairmanship of Toni Swaby, and themselves represent a new generation of our communities.

Our main other challenge has been an internal one, that of living hand to mouth with regular, multi-year funding only from the local authority's health provider for a commissioned contract, supported by project grants usually of less than a year's duration, which add extra work to the existing service and cause the Manager to spend time on a short annual cycle pursuing income at the expense of developing the service. As a result, our structure has meant our staff carrying out multiple roles for low pay, with goodwill and lack of security. We therefore addressed this through writing a new 5 year business plan which includes new roles plus extra days/hours for existing staff to allow increased service, adaptation and clearer focus, and multi-year unrestricted income streams for certainty. We budgeted to bring the rates of pay into line with both living standards and the skills that staff bring. We plan to follow Age UK's good practice of preparing for a more resilient later life by increasing the employers' pension contributions above the minimum level. In this financial year we were able to secure substantial new, multi year grants and donations from The National Lottery Community Fund, the Postcode Local Trust and the Roper Family Foundation. The NLCF project commenced in February 2025.

Our key outcomes for Elders were 85% felt less isolated, 90% had an enhanced sense of wellbeing and 95% reported feeling empowered as a result of taking part in BEMSCA. Our Trips and activities were enjoyed over 500 times in the year, over 200 visits were made to homes and hospital by our staff, and, of course, hundreds of meals were served and the community members cared for and supported.

### **Financial review**

#### *Reserves 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 between three and six month's expenditure. The trustees considers 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. This level of reserves has not maintained throughout the year.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### *Major risks*

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

### **Structure, governance and management**

The charity was established by a charitable trust deed on 8 February 2002.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr D Edmund (Resigned 14 December 2024)

Ms L Francis

Ms B McFarquhar

Ms L Williams-Alexander

Ms T Swaby (Appointed 14 December 2024)

Ms S Swaby

Ms S Ryder

Ms C Mead

Pastor H Radway

Dr S Tripathy

### *Recruitment and appointment of trustees*

At the first Executive Meeting following an Annual General Meeting hereinafter mentioned, the Executive Committee shall elect a Chair, Vice Chair, Treasurer and such officers as the Charity shall from time to time decide.

The Chair and the Honorary Officers of the Charity shall hold office until the conclusion of the AGM of the Charity next after their election but shall be eligible for re-election provided that no officer shall hold office for more than three consecutive years. On the expiration of such period, at least one year must elapse before any former Officers shall be eligible for re-election.

### *Organisational structure*

The charity is managed on a day to day basis by an administrator, supported by support staff and volunteers. The administrator reports to the board of trustees.

The trustees' report was approved by the Board of Trustees.

Ms T Swaby

**Trustee**

30 January 2026

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

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I report to the trustees on my examination of the financial statements of Bath Ethnic Minority Senior Citizens Association (the charity) for the year ended 31 March 2025.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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

#### **Mark Garrett Chartered Accountant**

23 Leafield Industrial Estate

Leafield Way

Corsham

Wiltshire

SN13 9RS

30 January 2026

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2025**

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<b>Income and endowments from:</b>							
Donations and legacies	3	1,062	-	1,062	6,754	-	6,754
Charitable activities	4	43,320	109,554	152,874	39,133	64,542	103,675
Investments	5	1,251	-	1,251	243	-	243
Other income	6	1,743	-	1,743	5,065	-	5,065
<b>Total income</b>		<u>47,376</u>	<u>109,554</u>	<u>156,930</u>	<u>51,195</u>	<u>64,542</u>	<u>115,737</u>
<b>Expenditure on:</b>							
Charitable activities	7	20,655	99,578	120,233	35,712	120,699	156,411
<b>Total expenditure</b>		<u>20,655</u>	<u>99,578</u>	<u>120,233</u>	<u>35,712</u>	<u>120,699</u>	<u>156,411</u>
<b>Net income/(expenditure)</b>		<u>26,721</u>	<u>9,976</u>	<u>36,697</u>	<u>15,483</u>	<u>(56,157)</u>	<u>(40,674)</u>
Transfers between funds		-	-	-	(53,289)	53,289	-
<b>Net movement in funds</b>	9	<u>26,721</u>	<u>9,976</u>	<u>36,697</u>	<u>(37,806)</u>	<u>(2,868)</u>	<u>(40,674)</u>
<b>Reconciliation of funds:</b>							
Fund balances at 1 April 2024		<u>32,607</u>	<u>-</u>	<u>32,607</u>	<u>70,413</u>	<u>2,868</u>	<u>73,281</u>
<b>Fund balances at 31 March 2025</b>		<u><u>59,328</u></u>	<u><u>9,976</u></u>	<u><u>69,304</u></u>	<u><u>32,607</u></u>	<u><u>-</u></u>	<u><u>32,607</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## BALANCE SHEET

AS AT 31 MARCH 2025

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		2025		2024	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	13		1,642		1,939
<b>Current assets</b>					
Debtors	14	181		-	
Cash at bank and in hand		70,325		33,455	
		<u>70,506</u>		<u>33,455</u>	
<b>Creditors: amounts falling due within one year</b>	15	<u>(2,844)</u>		<u>(2,787)</u>	
<b>Net current assets</b>			67,662		30,668
<b>Total assets less current liabilities</b>			<u>69,304</u>		<u>32,607</u>
<b>The funds of the charity</b>					
Restricted income funds	17		9,976		-
Unrestricted funds	18		59,328		32,607
			<u>69,304</u>		<u>32,607</u>

The financial statements were approved by the trustees on 30 January 2026

Ms T Swaby  
Trustee

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

##### Charity information

Bath Ethnic Minority Senior Citizens Association is a charity run as an association without limited liability.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

##### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	33.3% on computers and 15% on other equipment reducing balance
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	1,062	6,754

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>Core service</b>						
Services provided under contract	8,283	-	8,283	3,832	-	3,832
Sales of services by beneficiaries	35	-	35	301	-	301
Performance related grants	35,000	-	35,000	35,000	-	35,000
Other income	2	109,554	109,556	-	64,542	64,542
	<u>43,320</u>	<u>109,554</u>	<u>152,874</u>	<u>39,133</u>	<u>64,542</u>	<u>103,675</u>

### 5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	1,251	243
	<u>1,251</u>	<u>243</u>

### 6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	1,743	5,065
	<u>1,743</u>	<u>5,065</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 7 Expenditure on charitable activities

	Core service 2025 £	Core service 2024 £
<b>Direct costs</b>		
Staff costs	86,058	91,996
Depreciation and impairment	297	353
Enter ac905 in database	13,519	29,861
	<u>99,874</u>	<u>122,210</u>
<b>Share of support and governance costs (see note 8)</b>		
Support	15,208	24,380
Governance	5,151	9,821
	<u>120,233</u>	<u>156,411</u>
<b>Analysis by fund</b>		
Unrestricted funds	20,655	35,712
Restricted funds	99,578	120,699
	<u>120,233</u>	<u>156,411</u>

### 8 Support costs allocated to activities

	2025 £	2024 £
Premises costs	762	658
IT costs	1,702	180
Stationery and office supplies	5,825	9,257
Communications	3,143	2,494
Travelling	601	7,664
Repair and maintenance	315	479
Welfare costs	84	1,763
Fees and subscriptions	2,776	1,885
Governance costs	5,151	9,821
	<u>20,359</u>	<u>34,201</u>
<b>Analysed between:</b>		
Core service	<u>20,359</u>	<u>34,201</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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<b>9</b>	<b>Net movement in funds</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements

Depreciation of owned tangible fixed assets

-	-
297	353
<u>297</u>	<u>353</u>

### 10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 11 Employees

The average monthly number of employees during the year was:

<b>2025</b>	<b>2024</b>
<b>Number</b>	<b>Number</b>
6	6
<u>6</u>	<u>6</u>

#### Employment costs

Wages and salaries

Social security costs

Other pension costs

<b>2025</b>	<b>2024</b>
<b>£</b>	<b>£</b>
81,044	90,088
3,998	-
1,016	1,908
<u>86,058</u>	<u>91,996</u>

There were no employees whose annual remuneration was more than £60,000.

#### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Aggregate compensation	24,992	21,621
	<u>24,992</u>	<u>21,621</u>

### 12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 13 Tangible fixed assets

Plant and  
machinery  
£

#### Cost

At 1 April 2024

14,344

At 31 March 2025

14,344

#### Depreciation and impairment

At 1 April 2024

12,405

Depreciation charged in the year

297

At 31 March 2025

12,702

#### Carrying amount

At 31 March 2025

1,642

At 31 March 2024

1,939

### 14 Debtors

2025

2024

Amounts falling due within one year:

£

£

Trade debtors

181

-

### 15 Creditors: amounts falling due within one year

2025

2024

£

£

Other taxation and social security

(452)

390

Other creditors

596

596

Accruals and deferred income

2,700

1,801

2,844

2,787

### 16 Retirement benefit schemes

2025

2024

Defined contribution schemes

£

£

Charge to profit or loss in respect of defined contribution schemes

1,016

1,908

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
	-	109,554	(99,578)	-	9,976
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 April 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 March 2024</b>
	£	£	£	£	£
	2,868	64,542	(120,699)	53,289	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

#### 18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	32,607	47,376	(20,655)	-	59,328
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 April 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 March 2024</b>
	£	£	£	£	£
General funds	70,413	51,195	(35,712)	(53,289)	32,607
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

#### 19 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
<b>At 31 March 2025:</b>			
Tangible assets	1,642	-	1,642
Current assets/(liabilities)	67,662	-	67,662
	<u>          </u>	<u>          </u>	<u>          </u>
	69,304	-	69,304
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Per balance sheet</b>	59,328	9,976	69,304
<b>Balance to allocate</b>	(9,976)	9,976	-

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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### 19 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 March 2024:</b>			
Tangible assets	1,939	-	1,939
Current assets/(liabilities)	30,668	-	30,668
	<u>32,607</u>	<u>-</u>	<u>32,607</u>

### 20 Related party transactions

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**

England & Wales - Charity number 1090914

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# Accounts

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Charity registration number 1090914

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## LEGAL AND ADMINISTRATIVE INFORMATION

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### Trustees

Ms L Francis  
Ms B McFarquhar  
Ms L Williams-Alexander  
Ms T Swaby (Appointed 14 December 2024)  
Ms S Swaby  
Ms S Ryder  
Ms C Mead  
Pastor H Radway  
Dr S Tripathy

### Charity number

1090914

### Principal address

Fairfield House  
2 Kelston Road  
Bath  
BA1 3QJ

### Independent examiner

Mark Garrett Chartered Accountant  
23 Leafield Industrial Estate  
Leafield Way  
Corsham  
Wiltshire  
SN13 9RS

### Bankers

Unity Trust Bank  
Nine Brindleyplace  
4 Oozells Square  
Birmingham  
B1 2HB

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

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Statement of financial activities	4
Balance sheet	5
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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 MARCH 2024

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The trustees present their annual report and financial statements for the year ended 31 March 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

#### **Objectives and activities**

The objects are as follows:-

a) the relief of elderly people in particular from ethnic minority groups within the Bath and North East Somerset area by advancing education and providing facilities in the interests of social welfare for recreation and leisure time occupation with the objects of improving the conditions of life for these groups.

b) the advancement of education, protection of health and the relief of poverty, sickness and distress of elderly people within the Bath and North East Somerset area.

#### *Public benefit*

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

##### *Significant activities and achievements against objectives*

The achievements of the charity have been realised through the outreach work carried out by our members of staff and the training received by our Committee of Management, for which we are hoping to obtain additional funding to enable us to continue to deliver this valuable service to the Community.

#### **Financial review**

##### *Reserves 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 between three and six month's expenditure. The trustees considers 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. This level of reserves has not maintained throughout the year.

##### *Major risks*

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### **Structure, governance and management**

The charity was established by a charitable trust deed on 8 February 2002.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2024

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The trustees who served during the year and up to the date of signature of the financial statements were:

Mr Carlton Joseph	(Resigned 1 June 2023)
Mrs Murtella Spalding	(Resigned 1 April 2023)
Mr D Edmund	(Resigned 14 December 2024)
Ms L Francis	
Ms W Cadogan	(Resigned 1 April 2023)
Mr R Dixon	(Resigned 1 April 2023)
Ms B McFarquhar	
Ms L Williams-Alexander	
Ms T Swaby	(Appointed 14 December 2024)
Ms S Swaby	
Ms S Ryder	
Ms C Mead	
Pastor H Radway	
Dr S Tripathy	

#### *Recruitment and appointment of trustees*

At the first Executive Meeting following an Annual General Meeting hereinafter mentioned, the Executive Committee shall elect a Chair, Vice Chair, Treasurer and such officers as the Charity shall from time to time decide.

The Chair and the Honorary Officers of the Charity shall hold office until the conclusion of the AGM of the Charity next after their election but shall be eligible for re-election provided that no officer shall hold office for more than three consecutive years. On the expiration of such period, at least one year must elapse before any former Officers shall be eligible for re-election.

#### *Organisational structure*

The charity is managed on a day to day basis by an administrator, supported by support staff and volunteers. The administrator reports to the board of trustees.

The trustees' report was approved by the Board of Trustees.

Ms T Swaby  
**Trustee**

20 January 2025

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

---

I report to the trustees on my examination of the financial statements of Bath Ethnic Minority Senior Citizens Association (the charity) for the year ended 31 March 2024.

#### **Responsibilities and basis of report**

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

#### **Mark Garrett Chartered Accountant**

23 Leaffield Industrial Estate  
Leaffield Way  
Corsham  
Wiltshire  
SN13 9RS

Dated: 20 January 2025

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2024**

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
<b>Income and endowments from:</b>							
Donations and legacies	3	6,754	-	6,754	2,841	-	2,841
Charitable activities	4	39,133	64,542	103,675	36,486	104,757	141,243
Investments	5	243	-	243	108	-	108
Other income	6	5,065	-	5,065	11,052	-	11,052
<b>Total income</b>		<u>51,195</u>	<u>64,542</u>	<u>115,737</u>	<u>50,487</u>	<u>104,757</u>	<u>155,244</u>
<b>Expenditure on:</b>							
Charitable activities	7	35,712	120,699	156,411	17,398	147,303	164,701
<b>Total expenditure</b>		<u>35,712</u>	<u>120,699</u>	<u>156,411</u>	<u>17,398</u>	<u>147,303</u>	<u>164,701</u>
<b>Net income/(expenditure)</b>		15,483	(56,157)	(40,674)	33,089	(42,546)	(9,457)
Transfers between funds		(53,289)	53,289	-	-	-	-
<b>Net movement in funds</b>	9	(37,806)	(2,868)	(40,674)	33,089	(42,546)	(9,457)
<b>Reconciliation of funds:</b>							
Fund balances at 1 April 2023		70,413	2,868	73,281	37,324	45,414	82,738
<b>Fund balances at 31 March 2024</b>		<u>32,607</u>	<u>-</u>	<u>32,607</u>	<u>70,413</u>	<u>2,868</u>	<u>73,281</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## BALANCE SHEET

AS AT 31 MARCH 2024

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		2024		2023	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	13		1,939		2,292
<b>Current assets</b>					
Cash at bank and in hand		33,455		74,706	
<b>Creditors: amounts falling due within one year</b>	14	(2,787)		(3,717)	
<b>Net current assets</b>			30,668		70,989
<b>Total assets less current liabilities</b>			32,607		73,281
<b>Net assets excluding pension liability</b>			32,607		73,281
			<u>          </u>		<u>          </u>
<b>The funds of the charity</b>					
Restricted income funds	16		-		2,868
Unrestricted funds			32,607		70,413
			<u>32,607</u>		<u>73,281</u>
			<u>          </u>		<u>          </u>

The financial statements were approved by the trustees on 20 January 2025

Ms T Swaby  
Trustee

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2024

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#### 1 Accounting policies

##### Charity information

Bath Ethnic Minority Senior Citizens Association is a charity run as an association without limited liability.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	33.3% on computers and 15% on other equipment reducing balance
---------------------	--

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	6,754	2,841

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 4 Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Core service</b>						
Services provided under contract	3,832	-	3,832	1,218	-	1,218
Sales of services by beneficiaries	301	-	301	41	-	41
Performance related grants	35,000	-	35,000	35,113	-	35,113
Other income	-	64,542	64,542	114	104,757	104,871
	<u>39,133</u>	<u>64,542</u>	<u>103,675</u>	<u>36,486</u>	<u>104,757</u>	<u>141,243</u>

### 5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>243</u>	<u>108</u>

### 6 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	<u>5,065</u>	<u>11,052</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 7 Expenditure on charitable activities

	Core service 2024 £	Core service 2023 £
<b>Direct costs</b>		
Staff costs	91,996	94,694
Depreciation and impairment	353	420
Charitable expenditure heading 1	29,861	55,726
	<u>122,210</u>	<u>150,840</u>
<b>Share of support and governance costs (see note 8)</b>		
Support	24,380	12,841
Governance	9,821	1,020
	<u>156,411</u>	<u>164,701</u>
<b>Analysis by fund</b>		
Unrestricted funds	35,712	17,398
Restricted funds	120,699	147,303
	<u>156,411</u>	<u>164,701</u>

### 8 Support costs allocated to activities

	2024 £	2023 £
Premises costs	658	1,002
IT costs	180	-
Stationery and office supplies	9,257	3,583
Communications	2,494	2,330
Travelling	7,664	3,744
Repair and maintenance	479	-
Welfare costs	1,763	1,172
Fees and subscriptions	1,885	1,010
Governance costs	9,821	1,020
	<u>34,201</u>	<u>13,861</u>
<b>Analysed between:</b>		
Core service	<u>34,201</u>	<u>13,861</u>

### 9 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>353</u>	<u>420</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

---

### 10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	6	8
	<u>6</u>	<u>8</u>
<b>Employment costs</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	90,088	92,744
Other pension costs	1,908	1,950
	<u>91,996</u>	<u>94,694</u>
	<u>91,996</u>	<u>94,694</u>

There were no employees whose annual remuneration was more than £60,000.

#### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	21,621	22,153
	<u>21,621</u>	<u>22,153</u>

### 12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 13 Tangible fixed assets

	Plant and machinery £
<b>Cost</b>	
At 1 April 2023	14,344
At 31 March 2024	14,344
<b>Depreciation and impairment</b>	
At 1 April 2023	12,052
Depreciation charged in the year	353
At 31 March 2024	12,405
<b>Carrying amount</b>	
At 31 March 2024	1,939
At 31 March 2023	2,292

### 14 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	390	2,382
Other creditors	596	134
Accruals and deferred income	1,801	1,201
	<u>2,787</u>	<u>3,717</u>

### 15 Retirement benefit schemes

	2024 £	2023 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	1,908	1,950

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2024

#### 16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
	2,868	64,542	(120,699)	53,289	-
	<u>2,868</u>	<u>64,542</u>	<u>(120,699)</u>	<u>53,289</u>	<u>-</u>
<b>Previous year:</b>					
	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
	45,414	104,757	(147,303)	-	2,868
	<u>45,414</u>	<u>104,757</u>	<u>(147,303)</u>	<u>-</u>	<u>2,868</u>

#### 17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	70,413	51,195	(35,712)	(53,289)	32,607
	<u>70,413</u>	<u>51,195</u>	<u>(35,712)</u>	<u>(53,289)</u>	<u>32,607</u>
<b>Previous year:</b>					
	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
General funds	37,324	50,487	(17,398)	-	70,413
	<u>37,324</u>	<u>50,487</u>	<u>(17,398)</u>	<u>-</u>	<u>70,413</u>

#### 18 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 March 2024:</b>			
Tangible assets	1,939	-	1,939
Current assets/(liabilities)	30,668	-	30,668
	<u>32,607</u>	<u>-</u>	<u>32,607</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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### 18 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>At 31 March 2023:</b>			
Tangible assets	2,292	-	2,292
Current assets/(liabilities)	68,121	2,868	70,989
	<u>70,413</u>	<u>2,868</u>	<u>73,281</u>

### 19 Related party transactions

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**

England & Wales - Charity number 1090914

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# Accounts

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Charity registration number 1090914

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mrs Murtella Spalding Mr D Edmund Ms L Francis Ms W Cadogan Mr R Dixon Ms B McFarquhar Ms L Williams-Alexander	(Appointed 28 February 2023) (Appointed 28 February 2023) (Appointed 28 February 2023) (Appointed 28 February 2023) (Appointed 28 February 2023) (Appointed 28 February 2023)
<b>Charity number</b>	1090914	
<b>Principal address</b>	Fairfield House 2 Kelston Road Bath BA1 3QJ	
<b>Independent examiner</b>	Mark Garrett Chartered Accountant 23 Leafield Industrial Estate Leafield Way Corsham Wiltshire SN13 9RS	
<b>Bankers</b>	Unity Trust Bank Nine Brindleyplace 4 Oozells Square Birmingham B1 2HB	

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 MARCH 2023

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The trustees present their annual report and financial statements for the year ended 31 March 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

#### Objectives and activities

The objects are as follows:-

a) the relief of elderly people in particular from ethnic minority groups within the Bath and North East Somerset area by advancing education and providing facilities in the interests of social welfare for recreation and leisure time occupation with the objects of improving the conditions of life for these groups.

b) the advancement of education, protection of health and the relief of poverty, sickness and distress of elderly people within the Bath and North East Somerset area.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### Achievements and performance

The achievements of the charity have been realised through the outreach work carried out by our members of staff and the training received by our Committee of Management, for which we are hoping to obtain additional funding to enable us to continue to deliver this valuable service to the Community.

#### Financial review

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 between three and six month's expenditure. The trustees 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. This level of reserves has not been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### Structure, governance and management

The charity was established by a charitable trust deed on 8 February 2002.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr Carlton Joseph	(Resigned 1 June 2023)
Mrs Verona Hunter	(Resigned 28 February 2023)
Mrs Norma Sobers	(Resigned 1 March 2023)
Mrs Zarin Sakaria	(Resigned 28 February 2023)
Mrs Idalia Sobers	(Resigned 28 February 2023)
Mrs Murtella Spalding	
Mrs E Greaves	(Resigned 28 February 2023)
Mr D Edmund	(Appointed 28 February 2023)
Ms L Francis	(Appointed 28 February 2023)
Ms W Cadogan	(Appointed 28 February 2023)
Mr R Dixon	(Appointed 28 February 2023)
Ms B McFarquhar	(Appointed 28 February 2023)
Ms L Williams-Alexander	(Appointed 28 February 2023)

# **BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**

## **TRUSTEES' REPORT (CONTINUED)**

### ***FOR THE YEAR ENDED 31 MARCH 2023***

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At the first Executive Meeting following an Annual General Meeting hereinafter mentioned, the Executive Committee shall elect a Chair, Vice Chair, Treasurer and such officers as the Charity shall from time to time decide.

The Chair and the Honorary Officers of the Charity shall hold office until the conclusion of the AGM of the Charity next after their election but shall be eligible for re-election provided that no officer shall hold office for more than three consecutive years. On the expiration of such period, at least one year must elapse before any former Officers shall be eligible for re-election.

The charity is managed on a day to day basis by an administrator, supported by support staff and volunteers. The administrator reports to the board of trustees.

The trustees' report was approved by the Board of Trustees.

Mr D Edmund  
**Trustee**

31 January 2024

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

---

I report to the trustees on my examination of the financial statements of Bath Ethnic Minority Senior Citizens Association (the charity) for the year ended 31 March 2023.

#### **Responsibilities and basis of report**

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

#### **Mark Garrett Chartered Accountant**

23 Leaffield Industrial Estate  
Leaffield Way  
Corsham  
Wiltshire  
SN13 9RS

Dated: 2 February 2024

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2023**

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	<b>Notes</b>						
<b><u>Income and endowments from:</u></b>							
Donations and legacies	<b>3</b>	2,841	-	2,841	3,621	-	3,621
Charitable activities	<b>4</b>	36,486	104,757	141,243	38,520	101,761	140,281
Investments	<b>5</b>	108	-	108	-	-	-
Other income	<b>6</b>	11,052	-	11,052	10,317	-	10,317
<b>Total income</b>		<u>50,487</u>	<u>104,757</u>	<u>155,244</u>	<u>52,458</u>	<u>101,761</u>	<u>154,219</u>
<b><u>Expenditure on:</u></b>							
Charitable activities	<b>7</b>	<u>17,398</u>	<u>147,303</u>	<u>164,701</u>	<u>21,303</u>	<u>99,796</u>	<u>121,099</u>
<b>Net income/(expenditure) for the year/</b>							
<b>Net movement in funds</b>		33,089	(42,546)	(9,457)	31,155	1,965	33,120
Fund balances at 1 April 2022		<u>37,324</u>	<u>45,414</u>	<u>82,738</u>	<u>6,169</u>	<u>43,449</u>	<u>49,618</u>
<b>Fund balances at 31 March 2023</b>		<u><u>70,413</u></u>	<u><u>2,868</u></u>	<u><u>73,281</u></u>	<u><u>37,324</u></u>	<u><u>45,414</u></u>	<u><u>82,738</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## BALANCE SHEET

AS AT 31 MARCH 2023

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	Notes	2023 £	£	2022 £	£
<b>Fixed assets</b>					
Tangible assets	12		2,292		2,712
<b>Current assets</b>					
Cash at bank and in hand		74,706		84,464	
<b>Creditors: amounts falling due within one year</b>	14	<u>(3,717)</u>		<u>(4,438)</u>	
Net current assets			70,989		80,026
<b>Total assets less current liabilities</b>			<u>73,281</u>		<u>82,738</u>
<b>Income funds</b>					
Restricted funds			2,868		45,414
Unrestricted funds			70,413		37,324
			<u>73,281</u>		<u>82,738</u>

The financial statements were approved by the Trustees on 31 January 2024

Mr D Edmund  
Trustee

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2023

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#### 1 Accounting policies

##### Charity information

Bath Ethnic Minority Senior Citizens Association is a charity run as an association without limited liability.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	33.3% on computers and 15% on other equipment reducing balance
---------------------	--

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations and gifts	2,841	3,374
Coronavirus Job Retention Scheme grants	-	247
	<u>2,841</u>	<u>3,621</u>
	<u>2,841</u>	<u>3,621</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 4 Charitable activities

	Grants receivable 2023 £	Grants receivable 2022 £
Services provided under contract	1,218	-
Sales of services by beneficiaries	41	-
Performance related grants	35,113	35,000
Other income	104,871	105,281
	<u>141,243</u>	<u>140,281</u>
<b>Analysis by fund</b>		
Unrestricted funds	36,486	38,520
Restricted funds	104,757	101,761
	<u>141,243</u>	<u>140,281</u>

### 5 Investments

	Unrestricted funds 2023 £	Total 2022 £
Interest receivable	108	-
	<u>108</u>	<u>-</u>

### 6 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Other income	11,052	10,317
	<u>11,052</u>	<u>10,317</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 7 Charitable activities

	Core charitable expenditure		Total 2023	Big Lottery funded		Core charitable expenditure	Total 2022
	2023	2023		2022	2022	2022	
	£	£	£	£	£	£	£
Staff costs	94,694	-	94,694	65,908	-	-	65,908
Depreciation and impairment	-	420	420	-	-	502	502
Charitable expenditure heading 1	52,610	3,116	55,726	29,933	3,955	4,157	38,045
Charitable expenditure heading 2	-	-	-	-	-	100	100
	<u>147,304</u>	<u>3,536</u>	<u>150,840</u>	<u>95,841</u>	<u>3,955</u>	<u>4,759</u>	<u>104,555</u>
Share of support costs (see note 8)	12,841	-	12,841	15,506	-	-	15,506
Share of governance costs (see note 8)	1,020	-	1,020	1,038	-	-	1,038
	<u>161,165</u>	<u>3,536</u>	<u>164,701</u>	<u>112,385</u>	<u>3,955</u>	<u>4,759</u>	<u>121,099</u>
<b>Analysis by fund</b>							
Unrestricted funds	13,862	3,536	17,398	16,544	-	4,759	21,303
Restricted funds	147,303	-	147,303	95,841	3,955	-	99,796
	<u>161,165</u>	<u>3,536</u>	<u>164,701</u>	<u>112,385</u>	<u>3,955</u>	<u>4,759</u>	<u>121,099</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 8 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Premises and administration expenses	1,002	-	1,002	1,127	-	1,127
Stationery	3,583	-	3,583	3,547	-	3,547
Communications	2,330	-	2,330	1,882	-	1,882
Travelling	3,744	-	3,744	7,940	-	7,940
Welfare costs	1,172	-	1,172	839	-	839
Fees and subscriptions	1,010	-	1,010	171	-	171
Accountancy	-	1,020	1,020	-	1,020	1,020
Legal and professional	-	-	-	-	18	18
	<u>12,841</u>	<u>1,020</u>	<u>13,861</u>	<u>15,506</u>	<u>1,038</u>	<u>16,544</u>
Analysed between Charitable activities	<u>12,841</u>	<u>1,020</u>	<u>13,861</u>	<u>15,506</u>	<u>1,038</u>	<u>16,544</u>

### 9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 10 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
	8	6
	<u>8</u>	<u>6</u>
Employment costs	2023	2022
	£	£
Wages and salaries	92,744	63,948
Other pension costs	1,950	1,960
	<u>94,694</u>	<u>65,908</u>

There were no employees whose annual remuneration was more than £60,000.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2023

#### 11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

#### 12 Tangible fixed assets

	Plant and machinery £
<b>Cost</b>	
At 1 April 2022	14,344
At 31 March 2023	14,344
<b>Depreciation and impairment</b>	
At 1 April 2022	11,632
Depreciation charged in the year	420
At 31 March 2023	12,052
<b>Carrying amount</b>	
At 31 March 2023	2,292
At 31 March 2022	2,712

#### 13 Loans and overdrafts

	2023 £	2022 £
Bank overdrafts	-	365
Payable within one year	-	365

#### 14 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Bank overdrafts	13	-	365
Other taxation and social security		2,382	2,078
Other creditors		134	793
Accruals and deferred income		1,201	1,202
		3,717	4,438

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 15 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:						
Tangible assets	2,292	-	2,292	2,712	-	2,712
Current assets/(liabilities)	70,989	-	70,989	34,612	45,414	80,026
	<u>73,281</u>	<u>-</u>	<u>73,281</u>	<u>37,324</u>	<u>45,414</u>	<u>82,738</u>

### 16 Related party transactions

#### Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate compensation	<u>22,153</u>	<u>21,927</u>

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**

England & Wales - Charity number 1090914

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# Accounts

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Charity registration number 1090914

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## LEGAL AND ADMINISTRATIVE INFORMATION

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### Trustees

Mr Carlton Joseph  
Mrs Verona Hunter  
Mrs Eulene Hoyte  
Mrs Norma Sobers  
Mrs Zarin Sakaria  
Mrs Idalia Sobers  
Mrs Murtella Spalding  
Mrs E Greaves

### Charity number

1090914

### Principal address

Fairfield House  
2 Kelston Road  
Bath  
BA1 3QJ

### Independent examiner

Mark Garrett Chartered Accountant  
23 Leafield Industrial Estate  
Leafield Way  
Corsham  
Wiltshire  
SN13 9RS

### Bankers

Unity Trust Bank  
Nine Brindleyplace  
4 Oozells Square  
Birmingham  
B1 2HB

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT

### *FOR THE YEAR ENDED 31 MARCH 2022*

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The trustees present their annual report and financial statements for the year ended 31 March 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

#### **Objectives and activities**

The objects are as follows:-

a) the relief of elderly people in particular from ethnic minority groups within the Bath and North East Somerset area by advancing education and providing facilities in the interests of social welfare for recreation and leisure time occupation with the objects of improving the conditions of life for these groups.

b) the advancement of education, protection of health and the relief of poverty, sickness and distress of elderly people within the Bath and North East Somerset area.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

The achievements of the charity have been realised through the outreach work carried out by our members of staff and the training received by our Committee of Management, for which we are hoping to obtain additional funding to enable us to continue to deliver this valuable service to the Community.

#### **Financial review**

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 between three and six month's expenditure. The trustees 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. This level of reserves has not been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### **Structure, governance and management**

The charity was established by a charitable trust deed on 8 February 2002.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr Carlton Joseph  
Mrs Verona Hunter  
Mrs Eulene Hoyte  
Mrs Norma Sobers  
Mrs Zarin Sakaria  
Mrs Idalia Sobers  
Mrs Murtella Spalding  
Mrs E Greaves

# **BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**

## **TRUSTEES' REPORT (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2022***

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At the first Executive Meeting following an Annual General Meeting hereinafter mentioned, the Executive Committee shall elect a Chair, Vice Chair, Treasurer and such officers as the Charity shall from time to time decide.

The Chair and the Honorary Officers of the Charity shall hold office until the conclusion of the AGM of the Charity next after their election but shall be eligible for re-election provided that no officer shall hold office for more than three consecutive years. On the expiration of such period, at least one year must elapse before any former Officers shall be eligible for re-election.

The charity is managed on a day to day basis by an administrator, supported by support staff and volunteers. The administrator reports to the board of trustees.

The trustees' report was approved by the Board of Trustees.

Mr Carlton Joseph  
**Trustee**

19 December 2022

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

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I report to the trustees on my examination of the financial statements of Bath Ethnic Minority Senior Citizens Association (the charity) for the year ended 31 March 2022.

#### **Responsibilities and basis of report**

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

#### **Mark Garrett Chartered Accountant**

23 Leaffield Industrial Estate  
Leaffield Way  
Corsham  
Wiltshire  
SN13 9RS

Dated: 13 January 2023

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total Unrestricted funds 2022 £	Restricted funds 2021 £	Total 2021 £
<b>Income and endowments from:</b>						
Donations and legacies	3	3,621	-	3,621	1,950	1,950
Charitable activities	4	38,520	101,761	140,281	50,189	85,840
Investments	5	-	-	-	28	28
Other income	6	10,317	-	10,317	-	8,333
<b>Total income</b>		<b>52,458</b>	<b>101,761</b>	<b>154,219</b>	<b>45,962</b>	<b>96,151</b>
<b>Expenditure on:</b>						
Charitable activities	7	21,303	99,796	121,099	6,740	72,564
<b>Net income for the year/ Net movement in funds</b>		<b>31,155</b>	<b>1,965</b>	<b>33,120</b>	<b>(19,862)</b>	<b>23,587</b>
Fund balances at 1 April 2021		6,169	43,449	49,618	-	26,031
<b>Fund balances at 31 March 2022</b>		<b>37,324</b>	<b>45,414</b>	<b>82,738</b>	<b>43,449</b>	<b>49,618</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## BALANCE SHEET

AS AT 31 MARCH 2022

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	Notes	2022 £	£	2021 £	£
<b>Fixed assets</b>					
Tangible assets	11		2,712		3,214
<b>Current assets</b>					
Debtors	12	(2)		(2)	
Cash at bank and in hand		84,464		49,537	
		<u>84,462</u>		<u>49,535</u>	
<b>Creditors: amounts falling due within one year</b>	14	<u>(4,436)</u>		<u>(3,131)</u>	
Net current assets			80,026		46,404
<b>Total assets less current liabilities</b>			<u>82,738</u>		<u>49,618</u>
<b>Income funds</b>					
Restricted funds			45,414		43,449
Unrestricted funds			37,324		6,169
			<u>82,738</u>		<u>49,618</u>

The financial statements were approved by the Trustees on 19 December 2022

Mr Carlton Joseph  
**Trustee**

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2022

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#### 1 Accounting policies

##### Charity information

Bath Ethnic Minority Senior Citizens Association is a charity run as an association without limited liability.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery	Enter depreciation rate via StatDB - cd76
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	3,374	1,315
Coronavirus Job Retention Scheme grants	247	635
	<u>3,621</u>	<u>1,950</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 4 Charitable activities

	<b>Grants receivable 2022 £</b>	<b>Grants receivable 2021 £</b>
Performance related grants	35,000	35,000
Other income	105,281	50,840
	<u>140,281</u>	<u>85,840</u>
Analysis by fund		
Unrestricted funds	38,520	35,651
Restricted funds	101,761	50,189
	<u>140,281</u>	<u>85,840</u>

### 5 Investments

	<b>Total 2022 £</b>	<b>Unrestricted funds 2021 £</b>
Interest receivable	-	28
	<u>-</u>	<u>28</u>

### 6 Other income

	<b>Unrestricted funds 2022 £</b>	<b>Unrestricted funds 2021 £</b>
Other income	10,317	8,333
	<u>10,317</u>	<u>8,333</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 7 Charitable activities

	2022	Big Lottery funded	Core charitable expenditure	Total 2022	2021	Core charitable expenditure	Total 2021
	£	2022	2022	£	£	2021	£
		£	£			£	
Staff costs	65,908	-	-	65,908	-	45,210	45,210
Depreciation and impairment	-	-	502	502	-	602	602
Charitable expenditure heading 1	29,933	3,955	4,157	38,045	6,741	5,756	12,497
Charitable expenditure heading 2	-	-	100	100	-	-	-
	<u>95,841</u>	<u>3,955</u>	<u>4,759</u>	<u>104,555</u>	<u>6,741</u>	<u>51,568</u>	<u>58,309</u>
Share of support costs (see note 8)	15,506	-	-	15,506	-	13,355	13,355
Share of governance costs (see note 8)	1,038	-	-	1,038	-	900	900
	<u>112,385</u>	<u>3,955</u>	<u>4,759</u>	<u>121,099</u>	<u>6,741</u>	<u>65,823</u>	<u>72,564</u>
<b>Analysis by fund</b>							
Unrestricted funds	16,544	-	4,759	21,303	1	65,823	65,824
Restricted funds	95,841	3,955	-	99,796	6,740	-	6,740
	<u>112,385</u>	<u>3,955</u>	<u>4,759</u>	<u>121,099</u>	<u>6,741</u>	<u>65,823</u>	<u>72,564</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 8 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	-	-	-	1	-	1
Premises and administration expenses	1,127	-	1,127	1,002	-	1,002
Stationery	3,547	-	3,547	2,029	-	2,029
Communications	1,882	-	1,882	2,120	-	2,120
Travelling	7,940	-	7,940	6,607	-	6,607
Welfare costs	839	-	839	1,230	-	1,230
Fees and subscriptions	171	-	171	366	-	366
Accountancy	-	1,020	1,020	-	900	900
Legal and professional	-	18	18	-	-	-
	<u>15,506</u>	<u>1,038</u>	<u>16,544</u>	<u>13,355</u>	<u>900</u>	<u>14,255</u>
Analysed between Charitable activities	<u>15,506</u>	<u>1,038</u>	<u>16,544</u>	<u>13,355</u>	<u>900</u>	<u>14,255</u>

### 9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 10 Employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
	6	6
	<u>6</u>	<u>6</u>
Employment costs	2022	2021
	£	£
Wages and salaries	63,948	44,486
Other pension costs	1,960	725
	<u>65,908</u>	<u>45,211</u>

There were no employees whose annual remuneration was more than £60,000.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

<b>11 Tangible fixed assets</b>			<b>Plant and machinery</b>
			<b>£</b>
<b>Cost</b>			
At 1 April 2021			14,344
			<u>          </u>
At 31 March 2022			14,344
			<u>          </u>
<b>Depreciation and impairment</b>			
At 1 April 2021			11,130
Depreciation charged in the year			502
			<u>          </u>
At 31 March 2022			11,632
			<u>          </u>
<b>Carrying amount</b>			
At 31 March 2022			2,712
			<u>          </u>
At 31 March 2021			3,214
			<u>          </u>
<b>12 Debtors</b>		<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
<b>Amounts falling due within one year:</b>			
Trade debtors		(2)	(2)
		<u>          </u>	<u>          </u>
<b>13 Loans and overdrafts</b>		<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
Bank overdrafts		365	-
		<u>          </u>	<u>          </u>
Payable within one year		365	-
		<u>          </u>	<u>          </u>
<b>14 Creditors: amounts falling due within one year</b>		<b>2022</b>	<b>2021</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>
Bank overdrafts	13	365	-
Other taxation and social security		2,078	1,290
Other creditors		793	641
Accruals and deferred income		1,200	1,200
		<u>          </u>	<u>          </u>
		4,436	3,131
		<u>          </u>	<u>          </u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 15 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	2,712	-	2,712	3,214	-	3,214
Current assets/(liabilities)	34,612	45,414	80,026	2,955	43,449	46,404
	<u>37,324</u>	<u>45,414</u>	<u>82,738</u>	<u>6,169</u>	<u>43,449</u>	<u>49,618</u>

### 16 Related party transactions

#### Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022 £	2021 £
Aggregate compensation	<u>21,927</u>	<u>15,080</u>

**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**

England & Wales - Charity number 1090914

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# Accounts

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**BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## LEGAL AND ADMINISTRATIVE INFORMATION

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### Trustees

Mr Carlton Joseph  
Mrs Verona Hunter  
Mrs Eulene Hoyte  
Mrs Norma Sobers  
Mrs Zarin Sakaria  
Mrs Idalia Sobers  
Mrs Murtella Spalding  
Mrs E Greaves

### Charity number

1090914

### Principal address

Fairfield House  
2 Kelston Road  
Bath  
BA1 3QJ

### Independent examiner

Mark Garrett Chartered Accountant  
23 Leaffield Industrial Estate  
Leaffield Way  
Corsham  
Wiltshire  
SN13 9RS

### Bankers

Unity Trust Bank  
Nine Brindleyplace  
4 Oozells Square  
Birmingham  
B1 2HB

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

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Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 13

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# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT

### *FOR THE YEAR ENDED 31 MARCH 2021*

---

The trustees present their annual report and financial statements for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

#### **Objectives and activities**

The objects are as follows:-

a) the relief of elderly people in particular from ethnic minority groups within the Bath and North East Somerset area by advancing education and providing facilities in the interests of social welfare for recreation and leisure time occupation with the objects of improving the conditions of life for these groups.

b) the advancement of education, protection of health and the relief of poverty, sickness and distress of elderly people within the Bath and North East Somerset area.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

The achievements of the charity have been realised through the outreach work carried out by our members of staff and the training received by our Committee of Management, for which we are hoping to obtain additional funding to enable us to continue to deliver this valuable service to the Community.

#### **Financial review**

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 between three and six month's expenditure. The trustees considers 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. This level of reserves has not maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### **Structure, governance and management**

The charity was established by a charitable trust deed on 8 February 2002.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr Carlton Joseph

Mrs Verona Hunter

Mrs Eulene Hoyte

Mrs Norma Sobers

Mrs Zarin Sakaria

Mrs Idalia Sobers

Mrs Murtella Spalding

Mrs E Greaves

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2021**

---

At the first Executive Meeting following an Annual General Meeting hereinafter mentioned, the Executive Committee shall elect a Chair, Vice Chair, Treasurer and such officers as the Charity shall from time to time decide.

The Chair and the Honorary Officers of the Charity shall hold office until the conclusion of the AGM of the Charity next after their election but shall be eligible for re-election provided that no officer shall hold office for more than three consecutive years. On the expiration of such period, at least one year must elapse before any former Officers shall be eligible for re-election.

The charity is managed on a day to day basis by an administrator, supported by support staff and volunteers. The administrator reports to the board of trustees.

### **Supplier payment policy**

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Trade creditors of the company at the year end were equivalent to XX day's purchases, based on the average daily amount invoiced by suppliers during the year.

The trustees' report was approved by the Board of Trustees.

Mr Carlton Joseph  
**Trustee**

13 January 2022

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

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I report to the trustees on my examination of the financial statements of Bath Ethnic Minority Senior Citizens Association (the charity) for the year ended 31 March 2021.

#### **Responsibilities and basis of report**

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

#### **Mark Garrett Chartered Accountant**

23 Leaffield Industrial Estate  
Leaffield Way  
Corsham  
Wiltshire  
SN13 9RS

Dated: 13 January 2022

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total Unrestricted funds 2021 £	Restricted funds 2020 £	Total 2020 £
	Notes					
<b><u>Income and endowments from:</u></b>						
Donations and legacies	3	1,950	-	1,950	1,363	1,363
Charitable activities	4	35,651	50,189	85,840	-	35,000
Investments	5	28	-	28	-	-
Other income	6	8,333	-	8,333	-	14,548
<b>Total income</b>		<u>45,962</u>	<u>50,189</u>	<u>96,151</u>	<u>-</u>	<u>50,911</u>
<b><u>Expenditure on:</u></b>						
Charitable activities	7	65,824	6,740	72,564	7,938	56,046
Gross transfers between funds		-	-	-	4,255	-
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		(19,862)	43,449	23,587	(3,683)	(5,135)
Fund balances at 1 April 2020		26,031	-	26,031	3,683	31,166
<b>Fund balances at 31 March 2021</b>		<u>6,169</u>	<u>43,449</u>	<u>49,618</u>	<u>-</u>	<u>26,031</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## BALANCE SHEET

AS AT 31 MARCH 2021

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	Notes	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	11		3,214		2,318
<b>Current assets</b>					
Debtors	12	(2)		-	
Cash at bank and in hand		49,537		25,960	
		<u>49,535</u>		<u>25,960</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(3,131)</u>		<u>(2,247)</u>	
Net current assets			46,404		23,713
<b>Total assets less current liabilities</b>			<u>49,618</u>		<u>26,031</u>
<b>Income funds</b>					
Restricted funds			43,449		-
Unrestricted funds			6,169		26,031
			<u>49,618</u>		<u>26,031</u>

The financial statements were approved by the Trustees on 13 January 2022

Mr Carlton Joseph  
Trustee

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

*FOR THE YEAR ENDED 31 MARCH 2021*

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### 1 Accounting policies

#### Charity information

Bath Ethnic Minority Senior Citizens Association is a charity run as an association without limited liability.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery

Enter depreciation rate via StatDB - cd76

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### **1.10 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### **1.11 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 3 Donations and legacies

	<b>Unrestricted funds</b>	Unrestricted funds
	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
Donations and gifts	1,315	1,363
ENTER LINE DESCRIPTION VIA DATABASE	635	-
	<u>1,950</u>	<u>1,363</u>

### 4 Charitable activities

	<b>Grants receivable</b>	<b>Grants receivable</b>
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Performance related grants	35,000	35,000
Other income	50,840	-
	<u>85,840</u>	<u>35,000</u>
Analysis by fund		
Unrestricted funds	35,651	35,000
Restricted funds	50,189	-
	<u>85,840</u>	<u>35,000</u>

### 5 Investments

	<b>Unrestricted funds</b>	Total
	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
Interest receivable	28	-
	<u>28</u>	<u>-</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 6 Other income

	Unrestricted funds	Unrestricted funds
	2021 £	2020 £
Other income	8,333	14,548

### 7 Charitable activities

	Core charitable expenditure		Total 2021	Core charitable expenditure		Total 2020
	2021 £	2021 £	£	2020 £	2020 £	£
Staff costs	-	45,210	45,210	7,035	32,554	39,589
Depreciation and impairment	-	602	602	-	462	462
Charitable expenditure heading 1	6,741	5,756	12,497	902	2,329	3,231
	<u>6,741</u>	<u>51,568</u>	<u>58,309</u>	<u>7,937</u>	<u>35,345</u>	<u>43,282</u>
Share of support costs (see note 8)	-	13,355	13,355	-	11,264	11,264
Share of governance costs (see note 8)	-	900	900	-	1,500	1,500
	<u>6,741</u>	<u>65,823</u>	<u>72,564</u>	<u>7,937</u>	<u>48,109</u>	<u>56,046</u>
<b>Analysis by fund</b>						
Unrestricted funds	1	65,823	65,824	(1)	48,109	48,108
Restricted funds	6,740	-	6,740	7,938	-	7,938
	<u>6,741</u>	<u>65,823</u>	<u>72,564</u>	<u>7,937</u>	<u>48,109</u>	<u>56,046</u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 8 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Staff costs	1	-	1	-	-	-
Premises and administration expenses	1,002	-	1,002	1,070	-	1,070
Support costs heading 3	2,029	-	2,029	3,192	-	3,192
Support costs heading 4	2,120	-	2,120	1,879	-	1,879
Support costs heading 5	6,607	-	6,607	4,408	-	4,408
Support costs heading 7	1,230	-	1,230	568	-	568
Support costs heading 8	366	-	366	147	-	147
Accountancy	-	900	900	-	1,500	1,500
	<u>13,355</u>	<u>900</u>	<u>14,255</u>	<u>11,264</u>	<u>1,500</u>	<u>12,764</u>
Analysed between Charitable activities	<u>13,355</u>	<u>900</u>	<u>14,255</u>	<u>11,264</u>	<u>1,500</u>	<u>12,764</u>

### 9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 10 Employees

The average monthly number of employees during the year was:

	2021	2020
	Number	Number
	-	6
	<u>-</u>	<u>6</u>
Employment costs	2021	2020
	£	£
Wages and salaries	44,486	38,934
Other pension costs	725	655
	<u>45,211</u>	<u>39,589</u>

There were no employees whose annual remuneration was more than £60,000.

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 11 Tangible fixed assets

	Plant and machinery £
<b>Cost</b>	
At 1 April 2020	12,846
Additions	1,498
	<u>          </u>
At 31 March 2021	14,344
	<u>          </u>
<b>Depreciation and impairment</b>	
At 1 April 2020	10,528
Depreciation charged in the year	602
	<u>          </u>
At 31 March 2021	11,130
	<u>          </u>
<b>Carrying amount</b>	
At 31 March 2021	3,214
	<u>          </u>
At 31 March 2020	2,318
	<u>          </u>

Investment properties rented to another group entity have been accounted for using the cost model. The carrying value of these investment properties included within tangible fixed assets is £XXXX (2020 - £XXXX).

### 12 Debtors

	2021 £	2020 £
<b>Amounts falling due within one year:</b>		
Trade debtors	(2)	-
	<u>          </u>	<u>          </u>

### 13 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	1,290	957
Other creditors	641	90
Accruals and deferred income	1,200	1,200
	<u>          </u>	<u>          </u>
	3,131	2,247
	<u>          </u>	<u>          </u>

# BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 14 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	3,214	-	3,214	2,318	-	2,318
Current assets/ (liabilities)	2,955	43,449	46,404	23,713	-	23,713
	<u>6,169</u>	<u>43,449</u>	<u>49,618</u>	<u>26,031</u>	<u>-</u>	<u>26,031</u>

### 15 Related party transactions