

**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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# **BATH ETHNIC MINORITY SENIOR CITIZENS ASSOCIATION**

## **TRUSTEES' REPORT**

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

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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***

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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.

#### **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 2021 £	Unrestricted funds 2020 £	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	-	35,000
Investments	5	28	-	28	-	-	-
Other income	6	8,333	-	8,333	14,548	-	14,548
<b>Total income</b>		<u>45,962</u>	<u>50,189</u>	<u>96,151</u>	<u>50,911</u>	<u>-</u>	<u>50,911</u>
<b><u>Expenditure on:</u></b>							
Charitable activities	7	<u>65,824</u>	<u>6,740</u>	<u>72,564</u>	<u>48,108</u>	<u>7,938</u>	<u>56,046</u>
Gross transfers between funds		-	-	-	(4,255)	4,255	-
<b>Net (expenditure)/income for the year/</b>							
<b>Net movement in funds</b>		(19,862)	43,449	23,587	(1,452)	(3,683)	(5,135)
Fund balances at 1 April 2020		<u>26,031</u>	<u>-</u>	<u>26,031</u>	<u>27,483</u>	<u>3,683</u>	<u>31,166</u>
<b>Fund balances at 31 March 2021</b>		<u><u>6,169</u></u>	<u><u>43,449</u></u>	<u><u>49,618</u></u>	<u><u>26,031</u></u>	<u><u>-</u></u>	<u><u>26,031</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 2021

	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

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

### 4 Charitable activities

	Grants receivable	Grants receivable
	2021	2020
	£	£
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

	Unrestricted funds	Total
	2021	2020
	£	£
Interest receivable	<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

	2021 £	Core charitable expenditure 2021 £	Total 2021 £	2020 £	Core charitable expenditure 2020 £	Total 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 Number	2020 Number
	-	6
<b>Employment costs</b>	<b>2021 £</b>	<b>2020 £</b>
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
	<hr/>
At 31 March 2021	14,344
	<hr/>
<b>Depreciation and impairment</b>	
At 1 April 2020	10,528
Depreciation charged in the year	602
	<hr/>
At 31 March 2021	11,130
	<hr/>
<b>Carrying amount</b>	
At 31 March 2021	3,214
	<hr/> <hr/>
At 31 March 2020	2,318
	<hr/> <hr/>

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)	-
	<hr/> <hr/>	<hr/> <hr/>

### 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
	<hr/>	<hr/>
	3,131	2,247
	<hr/> <hr/>	<hr/> <hr/>

# 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