

WESTMINSTER BANGLADESHI ASSOCIATION

Report of the Trustees for the year 31 March 2022

The Trustees submit their finance and report for the year ended 31st March 2021 and confirm they comply with the Charities Act 1993, as amended by the Charities Act 2011, the constitution, the Charities SORP 2005 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014. Westminster Bangladeshi Association was established in 2002 as a charity. The 'Board of Trustees' are elected by the membership of the Charity and appointed for a term of five years at each Annual General Meeting.

Reference and Administrative Information

Charity Name	Westminster Bangladeshi Association
Charity Registration Number	1099623
Principal Office	Westminster Bangladeshi Association Pimlico Resource Centre Walston House Aylesford Street London SW1V 3RL

Board of Trustees

Mohammed Janal: **Chairman**
Mukith Ali: **General Secretary**
Moyna Miah: **Treasurer**
Hasnat Sabree: **Assistant Secretary**
Shafiqur Rahman: **Executive Member**
Nowshad Miah: **Executive Member**
Shanaj Salahuddin: **Executive Member**
Foyshal Shah: **Executive Member**
Muhammed Moboshir Ali: **Executive Member**

Accountants

Wahid Ahmed & Co
3rd Floor, Duru House
101 Commercial Road
London
E1 1RD

Bankers

Natwest Bank
Westminster Branch
P.O. Box 3038
57 Victoria Street
London
SW1H 0HN

Aims and Objects

1. To promote the benefit of the inhabitants of Westminster, especially people from the Bangladeshi community, by connecting them with the local authorities, voluntary and other organisations for the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances with the object of improving the condition of life of the said inhabitants.
2. To advance the education for the inhabitants of Westminster in areas of health, literacy, numeracy and English language.
3. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those who are socially excluded and assisting them to integrate into society.

Furthermore

The charity is the main point of contact for the Communities in Westminster in the Borough of Westminster. Services are offered primarily in the area of social welfare, health, employment and education. Westminster Bangladeshi Association is an unincorporated body with a Board of Trustees (Management Committee), whose members are the Trustees of the Charity. The Board of Trustees meets regularly in the furtherance of the Charity's affairs.

Structure, Governance and Management

The Charity is constituted by a constitution. It is governed by the regulation set out in the constitution and run by a voluntary 'Board of Trustees'. The charity's new committee members are elected every five years.

The Board of Trustees is normally briefed by the chairperson and the general secretary in order to familiarise themselves with the rules, regulation and responsibilities of the charity. The Board of Trustees meets 3 times during the year to review the activities of the charity including the approval of the annual report and the accounts as well as budgets and capital expenditure for the Charity. The day to day work of the charity is overseen by the chairperson, general secretary and treasurer that are responsible to report to the Board of Trustees. The Board of Trustees is aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taken relating to fire and health and safety. The Board of Trustees is always considered other risks areas such as operational, governance and compliance with law and regulations.

Achievements and Performance of the Trust

The Board of Trustees is pleased to report a fruitful and successful year. The Charity is actively seeking to protect its financial security in order to continue to safeguard the ongoing development of the association and its projects and services that it offers to the

local communities in Westminster area. It is continually organising and delivering the following activities:

- Friday Prayers
- Religious Classes
- Arts and cultural Classes
- Children Classes and amateur sporting activities

Future plans, Developments and activities

The Charity intends to maintain its initiatives in the provision of leading the Friday Prayers, relief of poverty, Art and Children Classes and community development. The Charity will work hard and run many more Health and well-being activities for the community and bring new and exciting opportunities. The charity wish to continue to develop and extend the following activities in the coming years:

Continue;

- Leading Friday Prayers
- Sports / Recreations
- Arts / Cultural Events
- Children Bangla Language classes / Homework Supports
- Walk-in services, Advice, information, guidance and signposting about health and social services

The charity will continue to address the needs of the community with emphasis on the elderly, families, children, and young people. The charity will continue to actively work towards poverty alleviation through the welfare rights to those who are vulnerable in society, families, people with disabilities, those living in social obscurity. Health, education, and training are a major concern to many communities in Westminster.

The Charity 's strategy of fund raising is in place and will continue in the foreseeable future to seek funding from a range of charities, statutory and other public and other areas. The Trustees are indebted to all members and supporters for their support to the association. We would extend a word of thanks to all individuals and other organisations that have worked with and supported us this year.

Financial Review

The Financial position of the charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

Law applicable to charities in England and Wales requires the Trustees to prepare a financial statement for each financial year, which gives a true and fair view of the charity's financial activities during of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) Select suitable accounting policies and apply consistently
- (b) Make judgments and estimates that are reasonable and prudent.
- (c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping account records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the charity act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Reserve Policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a specific level equaling its expenditure. The trustees consider that reserves at this level will endure 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. WESTMINSTER BANGLADESHI ASSOCIATION continues to strive to achieve this level of reserves.

Risk Management

The trustees have assessed the risks the charity faces and have compiled a risk list which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening, and the measures taken to manage them. The trustees review this list regularly at their meetings and at meetings with employed staff running the activities. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. The finances of the Charity's activities are kept under review. Appropriate Criminal Records Bureau (CRB) checks, supported by regularly reviewed of policies, are made for all those who work with children or other vulnerable groups within the Welfare activities.

.....*Mohammed Janal*

Chairman
Mohammed Janal

...*Moyna Miah*.....

Treasurer
Moyna Miah

.....*Mukith Ali*.....

General Secretary
Mukith Ali

Westminster Bangladeshi Association

Independent Examiner's Report to the Trustees for the Year Ended 31st March 2021

The financial statements laid out in this report on pages 7 to 8 have prepared under the historical cost convention and in accordance with the Statement of Recommended practice, Accounting and Reporting by Charities Commission issued in March 2005 and applicable accounting Standards and the Charities Act 1993.

Responsibilities of the Board of Trustees as the Charity's trustees, you are responsible for the preparation of the accounts and that you consider the audit requirements of Section 43 (2) of the Charities in the general directions given by the Charity Commissioners to state that on the basis of procedures particular matters have come to my attention.

Basis of Independent Examiners' Statement

The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioners. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- It includes consideration of any unusual items or disclosures in the accounts.

We have examined from Trustees concerning any such matters relating to the accounts. The review also includes examination of any such matters of evidence relevant to the account of disclosures in the financial statements. It includes assessment of the significant estimates and judgements made in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed. The procedures undertaken do not provide all the evidence that would be required and adequately disclosed. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

In connection with our examination no matter has come to our attention:

- Which gives us reasonable cause to believe that in any material aspect of the requirements:
 - To keep accounting records in accordance with section 41 of the Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or

- To which in our opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion

In my opinion the financial statement as prepared give a true and fair view of the charity's state of affairs as at 31st March 2021 given that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the charities Commissioners.

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Prepared by:
Wahid Ahmed & Co
Chartered Management Accountants
3rd Floor, Duru House
101 Commercial Road
London
E1 1RD

**WESTMINSTER BANGLADESH ASSOCIATION
DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

				2022	2021
		£	£	£	£
INCOME		Restricted	Unrestricted	Total	Total
Westminster City Council				-	
Young Westminster			3,500	3,500	5,813
Young Westminster - supply school				-	3,970
Donation				-	239
National Lottery (Covid-19 response)			1,390	1,390	9,055
St Giles Shelto grant				-	9,104
HMRC Furlough		320		320	2,699
					-
TOTAL INCOME		320	4,890	5,210	30,880
EXPENDITURES					
Wages, salaries and NICs	3	320	8,880	9,200	6,560
Rent, rates and hall hire			3,250	3,250	390
Telephone and fax			245	245	168
Printing, postage and stationery			256	256	723
Refreshments, events and entertainment			3,472	3,472	181
Education materials			1,443	1,443	100
Cultural events				-	
Insurance			334	334	294
Accountancy			575	575	550
Sundry				-	
Depreciation			141	141	157
TOTAL EXPENDITURE		320	18,596	-	18,916
NET SURPLUS/(DEFICIT)		-	-	13,706	21,757
BALANCE b/f		-	-	23,148	1,391
BALANCE c/f		-	13,706	-	23,148

WESTMINSTER BANGLADESH ASSOCIATION
BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2022 £	2021 £
Fixed Assets			
Tangible assets	5	1,274	1,415
Current assets			
Debtors	6	-	
Cash at bank and in hand		19,743	33,216
		<u>19,743</u>	<u>33,216</u>
Creditors: amounts falling due within one year	7	<u>-11,575</u>	<u>-11,483</u>
		8,168	21,733
Net funds		<u>9,442</u>	<u>23,148</u>
		2022 £	2021 £
Movement of funds			
Total funds brought forward	8	23,148	1,391
Net surplus/(deficit)		- 13,706	21,757
Net funds		<u>9,442</u>	<u>23,148</u>

**WESTMINSTER BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022**

1.0' Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts. These accounts have been prepared in accordance with:

- . the Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by Charity Commission.

1.2 Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

2.0' Accounting policies

2.1 Income

These are included in the Statement of Financial Activities (soFA) when:

- . the charity becomes entitled to the resources;
- . it is more likely than not that the trustees will receive the resources;
- . the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

2.2 Expenditures and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021**

2.3 Tangible assets

These are capitalised if they can be for more than one year, and cost at least.

They are valued at cost. The depreciation rates and methods used are disclosed below

Asset category	Annual rate
Fixtures and fittings	10% reducing balance

2.4 Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

2.5 Creditors

The charity has creditors which are measured at settlement amounts.

3.0' Staff costs	2022 £	2021 £
Salaries,wages and NICs	9,200	6560
Social securirty costs	-	
Subcontractor	-	
	<u>9,200</u>	<u>0</u>

4.0' Average head count in the year

Charitable activities	<u>3472</u>	<u>181</u>
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

5.0' Tangible Fixed Assets	2022	2021
	£	£
Cost		
At 1 April 2021	1,415	-
Additions		1,572
At 31 March 2022	<u>1,415</u>	<u>-</u>
Depreciation		
At 1 April 2020	-	0
Charge for the year	141	157
At 31 March 2021	<u>141</u>	<u>-</u>
Net book value	<u>1,274</u>	<u>-</u>
6.0' Debtors	2022	2021
	£	£
Other debtors	-	-
	<u>-</u>	<u>-</u>
7.0' Creditors	2022	2021
	£	£
Paye	493	400
Accruals	11,575	10,058
	<u>12,068</u>	<u>10,458</u>
8.0' Reconciliation of funds:	2022	2021
	£	£
Total funds brought forward	23,148	1,391
Net surplus/(deficit)	- 13,706	21,757
Total funds carried forward	<u>9,442</u>	<u>23,148</u>