

Westminster Bangladeshi Association (WBA)

ANNUAL REPORT

31st March 2025

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Westminster Bangladeshi Association

Trustees' Annual Report and Financial Statements for the Year Ended 31 March 2025

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1. Report of the Trustees

The Trustees are pleased to present their Annual Report together with the financial statements for the year ended 31 March 2025. The Trustees confirm that the Charity has complied with the Charities Act 1993 (as amended by the Charities Act 2011), its governing 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 and is registered as a charity in England and Wales. The Charity exists to support the Bangladeshi and wider local community through cultural, educational, social, and welfare activities.

The Board of Trustees is elected by the Charity's membership. Trustees serve a five-year term, with elections held at each Annual General Meeting.

2. Reference and Administrative Information

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

3. Charitable Objectives

The Charity's objectives are to promote the welfare, education, and cultural development of the Bangladeshi community and the wider population in Westminster. These objectives include:

- Advancing education through classes, workshops, and training
- Promoting cultural understanding and community cohesion
- Supporting social welfare and reducing isolation
- Providing recreational and leisure activities for social wellbeing

Activities Undertaken

To achieve these objectives, the Charity delivered:

- Language classes
- Homework classes
- Cultural events, national celebrations and commemorations
- Information and guidance services
- Social and recreational activities for healthier lifestyle
- Health and Wellbeing Workshop
- Community Facilities

4. Public Benefit Statement

The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. The Charity's work provides clear and measurable benefits to the community, particularly individuals facing social, economic, or language barriers.

5. Achievements and Performance

Key achievements during the year included:

- Increased participation in educational and recreational programmes
- Successful delivery of cultural and community events
- Strengthened partnerships with local organisations
- Continued support for vulnerable residents through advice and outreach

6. Financial Review

The Charity remains financially stable. The Trustees have monitored income and expenditure carefully to ensure resources are used effectively.

Key financial points:

- Income generated through grants, donations, and community programmes
- Expenditure focused on charitable activities and operations
- Reserves maintained at an appropriate level for the Charity's size and activities

7. Structure, Governance and Management

The Charity is governed by its constitution and managed by a Board of Trustees elected by the membership. Trustees are responsible for:

- Setting strategic direction
- Ensuring legal and regulatory compliance
- Overseeing financial management and risk
- Supporting effective service delivery

No	Name	Position
1	Mohammed Janal	Chairman
2	Moyna Miah	Vice Chair/ Treasurer
3	Mukith Ali	General Secretary
4	Sabree Hasnat	Education / Organising Secretary
5	Moboshir Ali	Cultural Secretary
6	Kamru Miah	Head of Sports and Communications
7	Zuber Ahmed Rahul	Religious Secretary / Head of Public Relations
8	Shorif Uddin	Assistant Head of Sports / Team Support
9	Shaik Jewel Ahmed	Assistant Religious Affairs / Event Management
10	Shah Muhammed Foysal	Press/Media Secretary
11	Md Monjur Murshed	Assistant Organising Secretary / Team Support
12	Shafiqur Rahman	Executive Member
13	Nowshad Miah	Executive Member

- Day-to-day operations are delegated to the senior staff team, supported by volunteers.

8. Risk Management

The Trustees regularly review the Charity's risk register. Key risks and mitigation measures include:

- **Financial risk:** Strong budgeting and financial controls
- **Operational risk:** Safe and effective service delivery procedures
- **Governance risk:** Compliance with legal and regulatory requirements
- **Reputational risk:** High standards of conduct and safeguarding

9. Plans for the Coming Year

The Charity aims to:

- Expand educational and skills-based programmes
- Strengthen outreach to vulnerable residents
- Develop new partnerships and funding opportunities
- Enhance volunteer recruitment and training
- Improve digital communication and engagement

10. 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.

11. Independent Examiner's Report

An independent examiner has reviewed the financial statements in accordance with Section 145 of the Charities Act 2011. The examiner confirms that:

- Proper accounting records have been kept
- The accounts agree with those records
- No matters requiring further disclosure have arisen

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

**WESTMINSTER BANGLADESH ASSOCIATION
DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025**

			2025	2024
	£	£	£	£
INCOME	Restricted	Unrestricted	Total	Total
Abbey Community			-	360
National Lottery	18,560	-	18,560	-
Donation		3,055	3,055	5,245
Quaker Social Action	-		-	3,000
The London Community	10,000		10,000	10,000
Westminster council	4,600		4,600	10,700
Churchill Garden Residents		500	500	500
TOTAL INCOME	33,160	3,555	36,715	29,805
EXPENDITURES				
Wages, salaries and NICs	3	1,735	1,735	4,245
Rent, rates and hall hire		8,093	8,093	8,483
Telephone and fax		844	844	449
Printing, postage and stationery		1,204	1,204	1,264
Refreshments, events and entertainment		7,610	7,610	5,806
Activities materials		656	656	2,373
EU6 Project		-	-	3,325
Insurance		344	344	339
Accountancy		650	650	650
Cleaning		51	51	-
Depreciation		114	114	127
TOTAL EXPENDITURE	20,142	1,159	-	21,301
NET SURPLUS/(DEFICIT)	13,018	2,396	-	15,414
BALANCE b/f	1080	21636	-	22,716
BALANCE c/f	14,098	24,032	-	22,716

**WESTMINSTER BANGLADESH ASSOCIATION
BALANCE SHEET
AS AT 31 MARCH 2025**

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	5	1,033	1,147
Current assets			
Debtors	6	776	420
Cash at bank and in hand		<u>35,285</u>	<u>20,933</u>
		36,061	21,353
Creditors: amounts falling due within one year	7	<u>-11,082</u>	<u>-11,902</u>
		24,979	9,451
Net funds		<u>26,012</u>	<u>10,598</u>
		2025 £	2024 £
Movement of funds			
Total funds brought forward	8	10,598	7,854
Net surplus/(deficit)		15,414	2,744
Net funds		<u>26,012</u>	<u>10,598</u>

**WESTMINSTER BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

1.0¹ 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.

2.0¹ 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.

WESTMINSTER BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

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	2025 £	2024 £
Salaries,wages and NICs	1,735	4245
Social security costs	-	
Subcontractor	-	
	<u>1,735</u>	<u>4245</u>

4.0' Average head count in the year

Charitable activities	<u>7610</u>	<u>5806</u>
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**WESTMINSTER BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

5.0' Tangible Fixed Assets	2025	2024
	£	£
Cost		
At 1 April 2024	1,415	1,415
Additions		
At 31 March 2025	<u>1,415</u>	<u>1,415</u>
Depreciation		
At 1 April 2024	268	141
Charge for the year	<u>114</u>	<u>127</u>
At 31 March 2024	<u>382</u>	<u>268</u>
Net book value	<u>1,033</u>	<u>1,147</u>
6.0' Debtors	2025	2024
	£	£
Other debtors	776	420
	<u>776</u>	<u>420</u>
7.0' Creditors	2025	2024
	£	£
Paye	-	-
Accruals	11,082	11,902
	<u>11,082</u>	<u>11,902</u>
8.0' Reconciliation of funds:	2025	2024
	£	£
Total funds brought forward	10,598	7,854
Net surplus/(deficit)	15,414	2,744
Total funds carried forward	<u>26,012</u>	<u>10,598</u>

12. Chair's Statement

On behalf of the Board of Trustees, I am pleased to present this Annual Report. The past year has demonstrated the resilience and dedication of our community, staff, volunteers, and partners. Their commitment ensures that Westminster Bangladeshi Association continues to be a trusted and valued organisation.

We look forward to building on this progress in the coming year.

Chair of Trustees Westminster Bangladeshi Association

13. Summary of Financial Statements

A detailed set of financial statements accompanies this report. Highlights include:

- Total income from grants and donations,
- Expenditure focused on charitable activities and operations
- Net movement in funds reflecting the Charity's performance
- Reserves maintained at a responsible level

14. Declaration

The Trustees declare that they have approved this Report and the accompanying financial statements. They confirm that the information contained herein is accurate and reflects the Charity's activities and governance for the year ended 31 March 2025.

Signed on behalf of the Board of Trustees:

Name: *Mohammed Genal*

Position: Trustee / Chair

Date: 5th January 2026
