BSC Multicultural Services

England & Wales · Charity number 1104502

Details

Other names	BANGLADESHI SUPPORT CENTRE
Status	Registered
Legal form	Charitable company
Company number	05088364
Registered	2004-06-23
Register	View on the Charity Commission register

Contact

Address	Room 29 19 Tower Street Ipswich Suffolk IP1 3BE
Phone	01473400081
Email	mojlum.khan@bscentre.org.uk
Website	www.bscsuffolk.org.uk

Activities

Objects: 3.1 TO RELIEVE PERSONS IN NEED, PARTICULARLY THROUGH THE PROVISION OF HELP, SUPPORT AND INFORMATION REGARDING BENEFITS AND COMMUNITY SERVICES AS WELL AS OTHER SUPPORT;3.2 TO ADVANCE EDUCATION, PARTICULARLY THROUGH THE PROVISION OF ENGLISH LANGUAGE CLASSES;3.3 OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF THE PUBLIC, PARTICULARLY;3.3.1 THE PROVISION OF RECREATIONAL FACILITIES IN THE INTERESTS OF SOCIAL WELFARE WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THOSE IN NEED OF SUCH FACILITIES; AND3.3.2 THE PROVISION OF EDUCATIONAL AND TRAINING FACILITIES; AND3.3.3 THE PROTECTION AND PRESERVATION OF HEALTH THROUGH THE PROVISION OF EDUCATIONAL ACTIVITIES AND TRAINING IN HEALTH AND HYGIENE; AND3.3.4 THE PROVISION OF OTHER CHARITABLE ACTIVITIES WHICH THE TRUSTEES IN THEIR ABSOLUTE DISCRETION SHALL THINK FIT.

Activities: To relieve persons in need through provision of help, support and information about training, benefits and community services. To advance education and skills through training for the benefit of the public. To organise community-based activities and projects to improving the condition of life for those who

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experience social, cultural, economic and other challenges and difficulties, etc.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** SUFFOLK
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£318,662	£330,144	-	-
2024-03-31	£372,847	£277,148	-	-
2023-03-31	£191,629	£251,030	-	-
2022-03-31	£154,324	£209,869	-	-
2021-03-31	£371,674	£149,138	-	-

Trustees

Name	Role	Appointed
BOSHOR ALI	Chair	
Julie Begum		2014-12-17
KOYSOR MIAH		
MANIK MIAH		
MOSHUD ALI		
MR SHAMIM ALAM		
Stephen Andrew Warne		2025-11-11

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BSC Multicultural Services

England & Wales - Charity number 1104502

Accounts

Docusign Envelope ID: 6E7B6075-BB25-408F-913C-AE60B6273625

COMPANY REGISTRATION NUMBER: 05088364

CHARITY REGISTRATION NUMBER: 1104502

BSC Multicultural Services
Company Limited by Guarantee
Unaudited financial statements
31 March 2025

Docusign Envelope ID: 6E7B6075-BB25-408F-913C-AE60B6273625

BSC Multicultural Services

Company Limited by Guarantee

Financial statements

Year ended 31 March 2025

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BSC Multicultural Services

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 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 published in October 2019.

Reference and administrative details

Registered charity name	BSC Multicultural Services
Charity registration number	1104502
Company registration number	05088364
Principal office and registered office	Room 29 19 Tower Street Ipswich Suffolk IP1 3BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

B Ali (Chairperson)
M Alam (Treasurer)
M Ali
J Begum
K Miah
M Miah
H Pugh

Company Secretary	M Khan
Independent examiner	A Robinson FCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA
Bankers	Lloyds Bank Plc Cornhill Ipswich

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Objectives and activities

The charity's objective is to relieve the people from BME communities in Ipswich and Suffolk of deprivation and other related problems by challenging disadvantages and discrimination by providing general services to the members of the community.

BSC Multicultural Services (BSCMS) is an award-winning grassroots-based community organisation established in 1998 by a group of local volunteers. It has since been working in Ipswich and Suffolk for over 25 years and has an excellent track record of engaging disadvantaged, marginalised and vulnerable members of the local BME and wider communities.

The organisation provides a number of capacity building programmes for local communities, is a resource and learning centre and key referral advice agency. BSCMS also works closely with statutory and voluntary organisation partners on projects related to health & well-being, education, immigration, employment, housing, welfare rights and crime in order to raise awareness and empower individuals and communities, so they can play their part in society. The centre also organises various sporting, cultural and community events.

BSCMS's Project & Activities are being accessed by thousands of Suffolk's most vulnerable people who continue to experience poverty and deprivation. BSCMS recognises the compelling needs outside of Ipswich for support and other services from particularly isolated ethnic minority groups.

BSCMS is now a highly significant ethnic minority organisation which represents a diverse range of interests - well-beyond its originally core beneficiary group, Bangladeshi community members - supporting more than 50 different nationalities.

Public benefit

The charity substantially relies on grants, and the trustees give careful consideration to the accessibility of its activities for those on low income.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on Public Benefit including, The Public Benefit Requirement (PB1), Running a Charity (PB2) and Reporting (PB3).

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Achievements and performance

We had another busy year at BSC Multicultural Services (BSCMS). Below is a brief summary of our performance, impact and achievements during this period:

Drop-in Support Services - This year we dealt with more than 2500 cases. Demand for this service continues to grow. Clients received advice, guidance and support on a range of issues including benefits, housing, council tax, finance, health issues, hate crime, pensions, filling-in forms, immigration, signposting to mainstream services, etc. This core service was provided by two part-time, bilingual, qualified Advice Officers working 5 days a week. Drop-in on Monday, Tuesday, Thursday and Friday. A ppointments only on Wednesday for complex cases (double appointments). We support clients of diverse background (more than 65 different nationalities), especially women, elderly people, disabled, family carers, refugees, asylum-seekers, etc.

Health and Capacity Building Project - This project organised or supported training and courses to upskill local people and improve individual/organisational capacity. This included staying safe online for children and their families, safeguarding, health & safety, money management workshops, immigration training, roles & responsibilities of trustees, and how to use social media, etc.

Befriending Scheme - More than 110 disadvantaged and socially isolated BME people (men and women) received help and support via home and accompanied visits. We also helped clients to lead active, independent lives through various activities including chair-based exercise, outings, healthy walks, tea clubs for BME men, health-related workshops/seminars.

Supplementary School - Over 250 BME children and their families received support with their learning, physical and sports/recreational activities. This project tackled educational underachievement, addressed anti-social behaviour, promoted citizenship and social cohesion through Saturday school, homework club, sports days, online safety training, health and wellbeing sessions, swimming with parents, educational trips and outings, etc.

Carers Project - Working in partnership with Suffolk Family Carers and other stakeholders, more than 120 BME carers and their families received support through respite breaks, chair-based exercise, tea clubs, healthy walks and health seminars for both men and women in Ipswich and Suffolk. Respite breaks and related activities aside, we signposted clients to other service providers and undertook outreach across Suffolk to raise awareness of caring role within the BME communities.

Sports Project - This project engaged BME people, especially those from Norwich Road and surrounding areas, in a range of sporting activities, including one community cup, and cricket sessions in partnership with Suffolk Cricket, Suffolk FA and ITFC. This project reduced community tension, promoted social integration, and improved health and wellbeing of participants.

Suffolk BME Business Awards - For the 5th year, this biennial event attracted more than 250 people at the University of Suffolk. More than 100 nominations were received from local ethnic businesses and an independent panel of judges selected the winners. This award ceremony recognised and celebrated the contribution of 100s of BME businesses to the local economy and society.

Global Food and Pita Festival - For the 12th year, this annual event attracted around 2000 people of diverse background, celebrating world food and culture. Entries were received from Asian, African, Middle Eastern and Eastern European communities. Independent panel of judges selected the winners. Educational awards were also given to more than 25 students for outstanding performance in GCSEs, A-Levels, undergraduate and postgraduate degrees, and volunteering.

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1 BIG Multicultural Festival - For the 12th year, we worked closely with local artists, performers, local councils, businesses, community groups and other stakeholders to make this event a great success. With the support of IBC's Events team, BSCMS promoted diversity through cultures, music, sports and food from around the world. More than 8000 people of diverse background came together at Alexander Park Ipswich and had a great time with family, friends and people from wider communities.

Hardship Fund - This project supported clients: a) by offering hardship grants to individuals/families in need, b) distributing hot meals to the homeless in Ipswich, 3) by offering supermarket vouchers to individuals/families due to cost of living crisis, and 4) liaised with local organisations (statutory and voluntary) to help local vulnerable/disadvantaged people.

Office Refurbishment - Thanks to additional funding from Lottery Community Fund and The Rope Trust, BSCMS was able to secure additional office space at 19 Tower Street, Ipswich and refurbish existing rooms, reception area, meeting room and the corridors. A grade II listed building, our office looked tired and worn out. Modernisation of the office has improved staff, trustees, sessional workers, volunteers and client's confidence, self-esteem and morale.

Above projects/activities were supported by Lottery Community Fund, Lloyds Bank Foundation, Ipswich Borough Council, Suffolk County Council, Suffolk Community Foundation, NHS Suffolk and North East Essex ICB, The Rope Trust, BBC CIN, SAI Estates, 405 Cabs, Suffolk Family Carers, Suffolk Cricket, and Active Suffolk, among others. BSCMS is grateful for their support, financial or otherwise.

Awards and Recognition - In recognition of its outstanding contribution and achievements, BSCMS received a runner-up 'Health Equity Champion' award from NHS Suffolk and North East Essex ICS for identifying and supporting more than 100 BME carers and cared for in Ipswich and Suffolk. Boshor Ali, Chair of BSCMS, received an honorary doctorate from the University of Suffolk for more than 25 years of contribution to community development and regeneration. Also, Mohammed Alam, BSCMS Centre Manager, and Mojlum Khan F.R.A.S., Company Secretary and Funding Manager, received 'County Councillor Award' from Suffolk County Council for making a positive difference to the lives of local people over the last two and a half decades.

Future - People of more than 65 different nationalities now access BSCMS services and projects. With the support of existing and new funders, we intend to continue this work. Offer of core Lottery and Lloyds Bank Foundation funding will ensure BSCMS remains a financially stable organisation. At the same time, it is essential to maintain relatively healthy reserves for short-term sustainability and long-term prospects. The trustees and management of BSCMS are aware of the challenges ahead, but the needs of our growing client groups will always be a priority. Thank you.

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Financial review

The charity's income for the year was £318,662 (2024: £372,847) of which £228,788 (2024: £320,427) related to project restricted activities. The charity's expenditure amounted to £330,144 (2024: £277,148) of which £291,266 (2024: £232,227) related to project restricted activities. The net expenditure before transfers on restricted funds is £62,478 (2024: net income of £88,906) and overall net expenditure amounted to £11,482 (2024: net income of £95,699). As a result, total funds have decreased to to £325,035 (2024: £336,517).

Principal funding sources

The principal funding sources for the charity are currently by way of grants, project income from local authorities and other organisations as detailed in the notes to the financial statements.

Reserves policy

The trustees' policy is to maintain adequate reserves for the following purposes:

- To enable the BSCMS to fulfill statutory and legal obligations to employees and others.
- To provide a contingency fund to meet unforeseen falls in income or increases in expenditure.
- To allow for the orderly wind up of the charity if required.

Historically, the trustees established a designated property fund with the long-term aim of enabling the charity to acquire its own property and thereby help to secure its future.

In the charity's circumstances the trustees believe it is prudent to maintain reserves of £77,000 (2024: £94,000) which are the equivalent of no less than six months unrestricted expenditure, amounts reserved for cyclical maintenance and a dissolution fund. At 31 March 2025 the charity's free reserves amounted to £119,691 (2024: £99,948) which is expected and in line with the overall aims of the policy, a position which the trustees feel is prudent given the current economic circumstances and planned changes for the future.

Plans for future periods

BSC Multicultural Services intends to continue its much-needed work in Ipswich and Suffolk, but this is very much dependent upon it being able to access sufficient funding from both local and national sources. The organisation has always been very slim and lean, but maintaining a healthy reserve for organisational sustainability and future prospects is more important now than ever before. The trustees and management of the charity are well aware of this.

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Structure, governance and management

Governing document

BSC Multicultural Services also known as BSC or BSCMS, with any of these terms used throughout these accounts, is a registered charity and a company limited by guarantee. The charitable company was incorporated on 30 March 2004 (number 05088364) and its registered charity number is 1104502. The company was established under a Memorandum of Association, which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Organisational structure

BSC Multicultural Services is governed by a board of trustees who meet quarterly and are responsible for the strategic direction and policy of the charity. At present the board has 7 members from a variety of backgrounds relevant to the work of the charity. The secretary also attends meetings but has no voting rights.

BSC Multicultural Services employs 2 part time centre managers who are responsible for the day to day provision of services, ensuring that project objectives are met and managing staff and volunteers.

Recruitment and appointment to the board of trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, the trustees are elected at the Annual General Meeting and are listed in the reference and administrative details sections of these accounts.

Further trustees may be appointed at any time, at the discretion of the trustees in accordance with the charity's recruitment policy. Copies of this policy and the trustee "job description" are available on application to the company secretary.

Trustee induction and training

All current trustees are familiar with the work of the charity, the majority having served on the Board for some time and have regular training sessions.

New trustees are invited to attend a meeting with the chairperson and the treasurer to familiarise themselves with the charity and the context within which it operates. The meeting would cover:

- The obligations of being a trustee;
- An overview of the services the company provides;
- The main documents which set out the operational framework for the charity including the Memorandum and Articles;
- The financial position as set out in the latest published accounts;
- Future plans and objectives.

Risk management

The trustees have reviewed the financial and operating risks pertaining to the charity and identified key risks to the charity. Policies and procedures are in place to remove or reduce the risks identified. The board reviews and re-appraises risk on an ongoing basis.

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Independent examiner reappointment

A resolution to appoint A Robinson FCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 3/11/2025 and signed on behalf of the board of trustees by:

B Ali (Chairperson)
Trustee

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BSC Multicultural Services

Company Limited by Guarantee

Independent examiner's report to the trustees of BSC Multicultural Services

Year ended 31 March 2025

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

Abigail Robinson

A Robinson FCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA
4/11/2025

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BSC Multicultural Services

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	**5**	88,895	195,149	284,044	343,959
Charitable activities		–	33,041	33,041	14,853
Other trading activities		150	210	360	13,140
Investment income		829	388	1,217	895
Total income		89,874	228,788	318,662	372,847
Expenditure					
Charitable activities	**6**	38,878	291,266	330,144	277,148
Total expenditure		38,878	291,266	330,144	277,148
Net (expenditure)/income before transfer of funds		50,996	(62,478)	(11,482)	95,699
Transfers between funds		(31,253)	31,253	–	–
Net movement in funds		19,743	(31,225)	(11,482)	95,699
Reconciliation of funds					
Total funds brought forward		159,948	176,569	336,517	240,818
Total funds carried forward		179,691	145,344	325,035	336,517

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

The notes on pages 11 to 20 form part of these financial statements.

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BSC Multicultural Services

Company Limited by Guarantee

Balance sheet

31 March 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	**10**		1,654		4,853
Current assets					
Debtors	**11**	147,605		72,058	
Cash at bank and in hand		191,094		280,913	
		338,699		352,971	
Creditors: Amounts falling due within one year	**12**	(15,318)		(21,307)	
Net current assets			323,381		331,664
Total assets less current liabilities			325,035		336,517
Net assets			325,035		336,517
Funds of the charity					
Restricted funds			145,344		176,569
Unrestricted funds			179,691		159,948
Total charity funds	**14**		325,035		336,517

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 3/11/2025, and are signed on behalf of the board by:

B Ali (Chairperson)
Trustee

Company registration number: 05088364

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1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Room 29, 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

Going concern

The accounts have been prepared on the on going concern basis and the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statement. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Income tax

As a registered charity, the activities are exempt from United Kingdom Income and Corporation taxation, provided that the income is applied to charitable purposes.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

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3. Accounting policies *(continued)*

Income *(continued)*

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

- Income derived from events is recognised as earned, being when the related events have occurred.

- Investment income is recognised on a receivable basis.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Office and computer equipment - 25% straight line

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

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3. Accounting policies *(continued)*

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one period afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

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5. Donations and legacies

Year ended 31 March 2025

	Unrestricted funds £	Restricted funds £	Total Funds 2025 £
Donations			
Donations	2,145	3,155	5,300
Grants			
Suffolk County Council	–	96,200	96,200
Lloyds Bank Foundation	75,000	–	75,000
NHS Ipswich and East Suffolk CCG	–	55,000	55,000
Children in Need	–	16,654	16,654
Rope Trust	–	15,000	15,000
Ipswich Borough Council	11,000	1,740	12,740
Suffolk Community Foundation	–	7,400	7,400
East Suffolk Council	750	–	750
	88,895	195,149	284,044

Year ended 31 March 2024

	Unrestricted funds £	Restricted funds £	Total Funds 2024 £
Donations			
Donations	3,452	273	3,725
Grants			
The National Lottery Community Fund	–	193,062	193,062
Suffolk Community Foundation	12,420	31,487	43,907
Suffolk County Council	12,500	20,000	32,500
NHS Ipswich and East Suffolk CCG	–	30,241	30,241
Ipswich Borough Council	8,250	14,220	22,470
Children in Need	–	17,654	17,654
Ipswich Museum	400	–	400
	37,022	306,937	343,959

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6. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Salaries and payroll costs	9,317	171,724	181,041
Workshops, seminars and events	363	74,876	75,239
Post, stationery, printing and copying	1,342	1,378	2,720
Advertising and promotion	75	6,282	6,357
Support costs	27,781	37,006	64,787
	38,878	291,266	330,144

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Salaries and payroll costs	2,265	154,963	157,228
Workshops, seminars and events	21,142	51,091	72,233
Post, stationery, printing and copying	–	2,503	2,503
Advertising and promotion	635	5,659	6,294
Support costs	20,879	18,011	38,890
	44,921	232,227	277,148

Analysis of support costs

	2025 £	**2024 £**
Rent, rates and service charges	37,562	14,642
Insurance	1,409	1,338
Telephone and fax	1,630	3,020
Office costs	10,664	9,627
Computer expenses	2,428	80
Depreciation	3,199	3,437
Independent examiners fee	3,462	3,546
Miscellaneous expenses	4,433	3,200
	64,787	38,890

7. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	3,199	3,437

Docusign Envelope ID: 6E7B6075-BB25-408F-913C-AE60B6273625

8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	170,956	151,698
Social security costs	9,512	5,530
Employer contributions to pension plans	573	–
	181,041	157,228

Key management personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £117,612 (2024: £97,546).

The average head count of employees during the year was 7 (2024: 10).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

9. Trustee remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2024: £Nil).

No trustee received reimbursement for expenses in the year (2024: one trustee £212).

10. Tangible fixed assets

	Office and computer equipment
	£
Cost	
At 1 April 2024 and 31 March 2025	35,126
Depreciation	
At 1 April 2024	30,273
Charge for the year	3,199
At 31 March 2025	33,472
Carrying amount	
At 31 March 2025	1,654
At 31 March 2024	4,853

11. Debtors

	2025	2024
	£	£
Prepayments and accrued income	147,605	72,058

Docusign Envelope ID: 6E7B6075-BB25-408F-913C-AE60B6273625

12. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	49	1,827
Accruals and deferred income	3,462	19,480
Other creditors	11,807	–
	15,318	21,307

13. Deferred income

	2025	2024
	£	£
At 1 April 2024	16,654	85,808
Amount released to income	(16,654)	(85,808)
Amount deferred in year	–	16,654
At 31 March 2025	–	16,654

Deferred income relates to conditional grant income received in the year in respect of projects being completed in following years.

14. Analysis of charitable funds

Restricted funds

	At 1 April 2024	Income	Expenditure	Transfer between funds	At 31 March 2025
	£	**£**	**£**	**£**	**£**
Tenants Support	837	2,502	(3,386)	47	–
Supplementary School	5,901	17,428	(21,119)	–	2,210
Multicultural Festival	–	14,772	(13,778)	–	994
Carers Project	22,686	6,580	(24,254)	–	5,012
Seeds for Change	11,181	3,205	(9,590)	–	4,796
Integrated Care Board (Formerly Social Prescribing Service)	12,131	55,000	(20,521)	–	46,610
Miscellaneous Projects	4,579	16,022	(21,142)	4,781	4,240
Hardship fund	522	8,004	(7,904)	–	622
Empowering BME Communities	118,732	2,000	(134,657)	13,925	–
Suffolk Outreach - Felixstowe	–	8,275	(2,236)	–	6,039
Income maximiser	–	–	(5,676)	12,500	6,824
Health & Capacity Building Project	–	80,000	(17,494)	–	62,506
Rope Trust	–	15,000	(9,509)	–	5,491
	176,569	228,788	(291,266)	31,253	145,344

Docusign Envelope ID: 6E7B6075-BB25-408F-913C-AE60B6273625

	At 1 April 2023	Income	Expenditure	Transfer between funds	At 31 March 2024
	£	£	£	£	£
Tenants Support	362	5,220	(4,745)	–	837
Supplementary School	8,529	17,805	(20,433)	–	5,901
Multicultural Festival	619	14,025	(15,350)	706	–
Carers Project	13,388	25,257	(15,959)	–	22,686
Seeds for Change	6,271	16,000	(11,090)	–	11,181
Social Prescribing Service	31,812	32,832	(52,513)	–	12,131
Miscellaneous Projects	4,466	3,913	(3,800)	–	4,579
Euro Legacy	2,075	–	(2,075)	–	–
Hardship Fund	5,433	12,313	(17,224)	–	522
Empowering BME Communities	14,708	193,062	(89,038)	–	118,732
	87,663	320,427	(232,227)	706	176,569

Restricted fund purposes:

The Tenants Project provides support to IBC tenants in connection with their housing and tenancy related issues.

Supplementary School runs a homework club, Saturday school, sports days and educational trips/outings for the benefit of 100s of disadvantaged children, young people and their families.

Multicultural Festival relates to income received specifically for the annual event usually held in September in Ipswich.

The Carers' Project engages BME carers and their families with respite breaks, signposting to mainstream services and other activities to help them in their caring role.

Seeds for Change, funded by IBC and other partners, is a sports project being delivered as planned and will be completed soon.

Integrated Care Board (Formerly Social Prescribing Service) funding is a partnership between BSCMS and NHS Suffolk and North East Essex ICB aimed at improving the health and well-being of BME people through a range of health-related events and activities, focusing on prevention rather than cure.

Miscellaneous Projects are various restricted balances accumulated together for presentational and bookkeeping purposes, and these are managed and recorded separately for accountability. A transfer from the general fund was made in the current year to top up this fund following unanticipated overspends on these projects.

The Hardship Fund relates to income received specifically for the purposes of assisting those in periods of hardship.

Suffolk Outreach - Felixstowe relates to income received specifically for engaging BME people in community engagement events and activities in and around Felixstowe.

Income maximiser is income funding relating to funds received specifically to raise awareness and understanding of how to maximise income aimed at BME people, focusing on those with low income. A transfer into the general fund was also made in the current year to top up unanticipated overspends.

Docusign Envelope ID: 6E7B6075-BB25-408F-913C-AE60B6273625

Health & Capacity Building Project relates to income received specifically for improving the health and wellbeing of BME people in Ipswich and building capacity for individuals and organisations through a range of training/courses.

Rope Trust funding covered a combination of core staff and organisational costs. This helped to sustain BSCMS's core function.

The following restricted projects have been completed:

The Empowering BME Communities fund relates to income received specifically for the purposes of the fund. A transfer from the general fund was made in the current year to top up this fund following unanticipated overspends on these projects.

Unrestricted funds

	At 1 April 2024	Income	Expenditure	Transfer between funds	At 31 March 2025
	£	£	£	£	£
General fund	99,948	89,874	(38,878)	(31,253)	119,691
Designated Premises fund	60,000	–	–	–	60,000
	159,948	89,874	(38,878)	(31,253)	179,691

	At 1 April 2023	Income	Expenditure	Transfer between funds	At 31 March 2024
	£	£	£	£	£
General fund	93,155	52,420	(44,921)	(706)	99,948
Designated Premises fund	60,000	–	–	–	60,000
	153,155	52,420	(44,921)	(706)	159,948

The trustees have decided to designate funds with the long term aim of enabling the charity to acquire its own property and thereby help to secure its future. Each year this is reviewed and where possible, amounts are transferred from the general fund.

Docusign Envelope ID: 6E7B6075-BB25-408F-913C-AE60B6273625

15. Analysis of net assets between funds

As at 31 March 2025

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2025
	£	£	£	£
Tangible fixed assets	1,581	–	73	1,654
Net current assets	118,110	60,000	145,271	323,381
Net assets	119,691	60,000	145,344	325,035

As at 31 March 2024

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2024
	£	£	£	£
Tangible fixed assets	3,510	–	1,343	4,853
Net current assets	96,438	60,000	175,226	331,664
Net assets	99,948	60,000	176,569	336,517

16. Related parties

There were no related party transaction in this or the prior year.

BSC Multicultural Services

England & Wales - Charity number 1104502

Accounts

COMPANY REGISTRATION NUMBER: 05088364

CHARITY REGISTRATION NUMBER: 1104502

BSC Multicultural Services
Company Limited by Guarantee
Unaudited financial statements
31 March 2024

BSC Multicultural Services

Company Limited by Guarantee

Financial statements

Year ended 31 March 2024

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BSC Multicultural Services

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 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 published in October 2019.

Reference and administrative details

Registered charity name	BSC Multicultural Services
Charity registration number	1104502
Company registration number	05088364
Principal office and registered office	Room 29 19 Tower Street Ipswich Suffolk IP1 3BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

B Ali (Chairperson)
M Alam (Treasurer)
M Ali
J Begum
K Miah
M Miah
H Pugh

Company Secretary	M Khan
Independent examiner	L Thurston FCCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA
Bankers	Lloyds Bank Plc Cornhill Ipswich

Objectives and activities

The charity's objective is to relieve the people from BME communities in Ipswich and Suffolk of deprivation and other related problems by challenging disadvantages and discrimination by providing general services to the members of the community.

BSC Multicultural Services (BSCMS) is an award-winning grassroots-based community organisation established in 1998 by a group of local volunteers. It has since been working in Ipswich and Suffolk for over 25 years and has an excellent track record of engaging disadvantaged, marginalised and vulnerable members of the local BME and wider communities.

The organisation provides a number of capacity building programmes for local communities, is a resource and learning centre and key referral advice agency. BSCMS also works closely with statutory and voluntary organisation partners on projects related to health & well-being, education, immigration, employment, housing, welfare rights and crime in order to raise awareness and empower individuals and communities, so they can play their part in society. The centre also organises various sporting, cultural and community events.

BSCMS's Project & Activities are being accessed by thousands of Suffolk's most vulnerable people who continue to experience poverty and deprivation. BSCMS recognises the compelling needs outside of Ipswich for support and other services from particularly isolated ethnic minority groups.

BSCMS is now a highly significant ethnic minority organisation which represents a diverse range of interests - well-beyond its originally core beneficiary group, Bangladeshi community members - supporting more than 50 different nationalities.

Public benefit

The charity substantially relies on grants, and the trustees give careful consideration to the accessibility of its activities for those on low income.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on Public Benefit including, The Public Benefit Requirement (PB1), Running a Charity (PB2) and Reporting (PB3).

Achievements and performance

This was another busy year at BSC Multicultural Services. Below is a brief summary of BSCMS's achievements and performance during this period:

Drop-in Support Services - This year we dealt with more than 2000 cases. Advice, guidance and support were provided to clients on a range of issues including benefits, housing, council tax, health issues, hate crime, pensions, filling-in forms, immigration, signposting to mainstream services, etc. This is one of our core services and two part-time, bilingual, qualified Advice Officers work 5 days a week to help and support our clients of many diverse backgrounds (especially women, elderly people, disabled, refugees, asylum-seekers).

Befriending Scheme - This project continues to support more than 100 disadvantaged and socially isolated BME people (men and women) via home and accompanied visits. Our activities help the clients to lead active, independent lives through various activities including chair-based exercise, outings, healthy walks, tea clubs for BME men, health-related workshops/seminars.

Supplementary School - More 200 BME children and their families receive support with their learning, physical and sports/recreational activities. In a county of aging population, there is a growing number of BME children in Suffolk. This project tackles educational underachievement, addresses anti-social behaviour and promotes citizenship and social cohesion through Saturday school, homework club, sports days, internet safety and security workshops, health and wellbeing awareness sessions, swimmin g with parents, educational trips and outings, among other things.

Training and Capacity Building - With limited funding, this project organised or supported a number of activities and courses that upskilled local people and improved our organisational capacity. This included benefits training, safeguarding training, football referees' course (level 1), improved football skills for young people, raised awareness of staying safe online for children and their families, as well as money heroes training.

Carers Project - More than 100 BME carers and their families received support with a range of activities in Ipswich and Suffolk. Face-to-face help and support aside, clients were signposted to other service providers, outreach visits were undertaken and many other activities were organised including respite breaks, chair-based exercise, tea clubs, healthy walks and health seminars for both men and women. We work closely with partner organisations including Suffolk Family Carers.

Sports Project - Funded by IBC, Suffolk FA and Suffolk Cricket, this project engages BME people, especially those from Maple and surrounding areas, in sports activities on Sundays at Suffolk New College Sports Centre, as well as cricket sessions in partnership with Suffolk Cricket. This project reduces community tension, promotes social integration, health and wellbeing of participants.

BME Social Prescribing Service - Working in partnership with NHS Suffolk and North East Essex Integrated Care Board (ICB), this service continued to support BME clients with non-medical issues. Clients self-referred themselves to the service or were referred by local GPs, hospitals and other health professionals to address their social, financial, housing and family related issues.

Tenants Support Project - For nearly two decades, this project supported IBC clients with a range of issues (including repairs, rent arrears, filling in forms, complaints and other related issues). We had a database of more than 100 clients, but due to funding pressures at IBC this service ended during this financial year.

Global Food and Pita Festival - For the 11th year, this annual event attracted more than 1500 people of diverse background, celebrating world food and culture. Educational awards were also given to more than 25 students for their success in GCSEs, A-Levels, undergraduate and postgraduate degrees. We received excellent feedback from attendees!

1 BIG Multicultural Festival - For the 11th year, this annual event attracted around 8000 people of diverse background at Alexander Park Ipswich. Working with local artists, performers, councils, businesses, community groups and other stakeholders, BSCMS promoted diversity through cultures, music, sports and food from around the world.

Hardship Fund - This project continued to support clients in the following ways: 1) Offered hardship grants to individuals/families in need, 2) Distributed hot meals to the homeless in Ipswich, 3) Offered food vouchers to individuals/families due to cost of living crisis, 4) Liaised closely with local statutory/voluntary organisations to support some of Suffolk's most vulnerable/disadvantaged people.

BSCMS could not have planned and delivered the above projects/activities without the support of Suffolk Community Foundation, NHS Suffolk and North East Essex ICB, The Rope Trust, Lottery Community Fund, Ipswich Borough Council, Suffolk County Council, BBC CIN, Suffolk Police and Crime Commissioner, SAI Estates, Suffolk FA, Suffolk Cricket, and Active Suffolk, among others. We are very grateful for their support, financial or otherwise.

Award and Recognition for BSCMS - In recognition of its outstanding contribution and achievements, BSCMS and Suffolk FA competed and won a national award from England's FA at a ceremony at the Wembley Stadium. His Majesty King Charles III also invited BSCMS to a garden party at Buckingham Palace and the Prime Minister hosted us at a 'Community Champions' event at 10 Downing Street.

Future - BSCMS will continue to work in Ipswich and Suffolk to support our clients. People of more than 50 different nationalities now access our services and projects, and with the support of our local and national funders we intend to continue this work. BSCMS is a slim and lean organisation, and maintaining a healthy reserve is vital for short-term sustainability and long-term prospects. The trustees and management of the charity are well aware that we are operating in a very challenging economic situation, but meeting the needs of our growing client groups will always be our first priority. Thank you.

Financial review

The charity's income for the year was £372,847 (2023: £191,629) of which £320,427 (2023: £175,338) related to project restricted activities. The charity's expenditure amounted to £277,148 (2023: £251,030) of which £232,227 (2023: £230,356) related to project restricted activities. The net income on restricted funds is £88,906 (2023: expenditure of £55,018) and overall net income amounted to £95,699 (2023: net expenditure of £59,401).

Principal funding sources

The principal funding sources for the charity are currently by way of grants, project income from local authorities and other organisations as detailed in the notes to the financial statements.

Reserves policy

The trustees' policy is to maintain adequate reserves for the following purposes:

- To enable the BSCMS to fulfill statutory and legal obligations to employees and others.
- To provide a contingency fund to meet unforeseen falls in income or increases in expenditure.
- To allow for the orderly wind up of the charity if required.

Historically, the trustees established a designated property fund with the long-term aim of enabling the charity to acquire its own property and thereby help to secure its future.

In the charity's circumstances the trustees believe it is prudent to maintain reserves of £94,000 (2023: £94,000) which are the equivalent of no less than six months unrestricted expenditure, amounts reserved for cyclical maintenance and a dissolution fund. At 31 March 2024 the charity's free reserves amounted to £99,948 (2023: £93,155) which is expected and in line with the overall aims of the policy, a position which the trustees feel is prudent given the current economic circumstances and planned changes for the future.

Plans for future periods

BSC Multicultural Services intends to continue its much-needed work in Ipswich and Suffolk, but this is very much dependent upon it being able to access sufficient funding from both local and national sources. The organisation has always been very slim and lean, but maintaining a healthy reserve for organisational sustainability and future prospects is more important now than ever before. The trustees and management of the charity are well aware of this.

Structure, governance and management

Governing document

BSC Multicultural Services also known as BSC or BSCMS, with any of these terms used throughout these accounts, is a registered charity and a company limited by guarantee. The charitable company was incorporated on 30 March 2004 (number 05088364) and its registered charity number is 1104502. The company was established under a Memorandum of Association, which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Organisational structure

BSC Multicultural Services is governed by a board of trustees who meet quarterly and are responsible for the strategic direction and policy of the charity. At present the board has 7 members from a variety of backgrounds relevant to the work of the charity. The secretary also attends meetings but has no voting rights.

BSC Multicultural Services employs 2 part time centre managers who are responsible for the day to day provision of services, ensuring that project objectives are met and managing staff and volunteers.

Recruitment and appointment to the board of trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, the trustees are elected at the Annual General Meeting and are listed in the reference and administrative details sections of these accounts.

Further trustees may be appointed at any time, at the discretion of the trustees in accordance with the charity's recruitment policy. Copies of this policy and the trustee "job description" are available on application to the company secretary.

Trustee induction and training

All current trustees are familiar with the work of the charity, the majority having served on the Board for some time and have regular training sessions.

New trustees are invited to attend a meeting with the chairperson and the treasurer to familiarise themselves with the charity and the context within which it operates. The meeting would cover:

- The obligations of being a trustee;
- An overview of the services the company provides;
- The main documents which set out the operational framework for the charity including the Memorandum and Articles;
- The financial position as set out in the latest published accounts;
- Future plans and objectives.

Risk management

The trustees have reviewed the financial and operating risks pertaining to the charity and identified key risks to the charity. Policies and procedures are in place to remove or reduce the risks identified. The board reviews and re-appraises risk on an ongoing basis.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 14-11-24 and signed on behalf of the board of trustees by:

B Ali (Chairperson)
Trustee

BSC Multicultural Services

Company Limited by Guarantee

Independent examiner's report to the trustees of BSC Multicultural Services

Year ended 31 March 2024

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

L Thurston 20/11/24

L Thurston FCCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

BSC Multicultural Services

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments					
Donations and legacies	5	37,022	306,937	343,959	163,538
Charitable activities		2,382	12,471	14,853	22,058
Other trading activities		12,600	540	13,140	5,686
Investment income		416	479	895	347
Total income		52,420	320,427	372,847	191,629
Expenditure					
Charitable activities	6	44,921	232,227	277,148	251,030
Total expenditure		44,921	232,227	277,148	251,030
Net income/(expenditure) before transfer of funds		7,499	88,200	95,699	(59,401)
Transfers between funds		(706)	706	–	–
Net movement in funds		6,793	88,906	95,699	(59,401)
Reconciliation of funds					
Total funds brought forward		153,155	87,663	240,818	300,219
Total funds carried forward		159,948	176,569	336,517	240,818

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

The notes on pages 11 to 20 form part of these financial statements.

BSC Multicultural Services

Company Limited by Guarantee

Balance sheet

31 March 2024

	Note	2024 £	£	2023 £	£
Fixed assets					
Tangible fixed assets	10		4,853		7,541
Current assets					
Debtors	11	72,058		86,922	
Cash at bank and in hand		280,913		247,144	
		352,971		334,066	
Creditors: Amounts falling due within one year	12	(21,307)		(100,789)	
Net current assets			331,664		233,277
Total assets less current liabilities			336,517		240,818
Net assets			336,517		240,818
Funds of the charity					
Restricted funds			176,569		87,663
Unrestricted funds			159,948		153,155
Total charity funds	14		336,517		240,818

For the year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 14-11-24., and are signed on behalf of the board by:

B Ali (Chairperson)
Trustee

Company registration number: 05088364

The notes on pages 11 to 20 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Room 29, 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The accounts have been prepared on the on going concern basis and the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statement. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Income tax

As a registered charity, the activities are exempt from United Kingdom Income and Corporation taxation, provided that the income is applied to charitable purposes.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. **Accounting policies** *(continued)*

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Office and computer equipment - 25% straight line

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. **Limited by guarantee**

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one period afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Donations and legacies

Year ended 31 March 2024

	Unrestricted funds £	Restricted funds £	Total Funds 2024 £
Donations			
Donations	3,452	273	3,725
Grants			
The National Lottery Community Fund	–	193,062	193,062
Suffolk Community Foundation	12,420	31,487	43,907
Suffolk County Council	12,500	20,000	32,500
NHS Ipswich and East Suffolk CCG	–	30,241	30,241
Ipswich Borough Council	8,250	14,220	22,470
Children in Need	–	17,654	17,654
Ipswich Museum	400	–	400
	37,022	306,937	343,959

Year ended 31 March 2023

	Unrestricted funds £	Restricted funds £	Total Funds 2023 £
Donations			
Donations	2,000	5,036	7,036
Grants			
The National Lottery Community Fund	–	85,808	85,808
Suffolk Community Foundation	–	29,130	29,130
Ipswich Borough Council	11,000	8,230	19,230
Children in Need	–	17,154	17,154
Suffolk County Council	–	4,180	4,180
Arts Council England	–	1,000	1,000
	13,000	150,538	163,538

6. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Salaries and payroll costs	2,265	154,963	157,228
Workshops, seminars and events	21,142	51,091	72,233
Post, stationery, printing and copying	–	2,503	2,503
Advertising and promotion	635	5,659	6,294
Support costs	20,879	18,011	38,890
	44,921	232,227	277,148

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Salaries and payroll costs	6,721	150,136	156,857
Workshops, seminars and events	9,727	42,371	52,098
Post, stationery, printing and copying	251	2,221	2,472
Advertising and promotion	960	6,245	7,205
Support costs	3,015	29,383	32,398
	20,674	230,356	251,030

Analysis of support costs

	2024 £	**2023 £**
Rent, rates and service charges	14,642	8,355
Insurance	1,338	1,380
Telephone and fax	3,020	2,816
Office costs	9,627	8,195
Computer expenses	80	630
Depreciation	3,437	2,978
Independent examiners fee	3,546	2,034
Miscellaneous expenses	3,200	6,010
	38,890	32,398

7. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	3,437	2,978

8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	151,698	151,141
Social security costs	5,530	5,716
	157,228	156,857

8. Staff costs *(continued)*

Key management personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £88,884 (2023: £91,538).

The average head count of employees during the year was 10 (2023: 11).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

9. Trustee remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2023: £Nil).

One trustee received reimbursed for expenses of £212 (2023: £336).

10. Tangible fixed assets

	Office and computer equipment £
Cost	
At 1 April 2023	34,377
Additions	749
At 31 March 2024	35,126
Depreciation	
At 1 April 2023	26,836
Charge for the year	3,437
At 31 March 2024	30,273
Carrying amount	
At 31 March 2024	4,853
At 31 March 2023	7,541

11. Debtors

	2024 £	2023 £
Prepayments and accrued income	72,058	86,922

12. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	1,827	84
Accruals and deferred income	19,480	87,842
Other creditors	–	12,863
	21,307	100,789

13. Deferred income

	2024	2023
	£	£
At 1 April 2023	85,808	–
Amount released to income	(85,808)	–
Amount deferred in year	16,654	85,808
At 31 March 2024	16,654	85,808

14. Analysis of charitable funds

Restricted funds

	At 1 April 2023	Income	Expenditure	Transfer between funds	At 31 March 2024
	£	£	£	£	£
Tenants Support	362	5,220	(4,745)	–	837
Supplementary School	8,529	17,805	(20,433)	–	5,901
Multicultural Festival	619	14,025	(15,350)	706	–
Carers Project	13,388	25,257	(15,959)	–	22,686
Seeds for Change	6,271	16,000	(11,090)	–	11,181
Social Prescribing Service	31,812	32,832	(52,513)	–	12,131
Miscellaneous Projects	4,466	3,913	(3,800)	–	4,579
Euro Legacy	2,075	–	(2,075)	–	–
Hardship Fund	5,433	12,313	(17,224)	–	522
Empowering BME Communities	14,708	193,062	(89,038)	–	118,732
	87,663	320,427	(232,227)	706	176,569

	At 1 April 2022	Income	Expenditure	Transfer between funds	At 31 March 2023
	£	£	£	£	£
Training Project	100	–	(100)	–	–
Tenants Support	1,206	6,960	(7,804)	–	362
Supplementary School	12,526	19,708	(23,705)	–	8,529
Multicultural Festival	10,774	12,300	(22,455)	–	619
Carers Project	12,523	19,453	(18,588)	–	13,388
Seeds for Change	18,679	119	(12,527)	–	6,271
Social Prescribing Service	71,943	1,250	(41,381)	–	31,812
Miscellaneous Projects	5,778	10,887	(16,066)	3,867	4,466
Euro Legacy	5,285	117	(3,327)	–	2,075
Hardship Fund	–	8,736	(3,303)	–	5,433
Empowering BME Communities	–	95,808	(81,100)	–	14,708
	138,814	175,338	(230,356)	3,867	87,663

Restricted fund purposes:

The Tenants Project provides support to IBC tenants in connection with their housing and tenancy related issues.

Supplementary School runs a homework club, Saturday school, sports days and educational trips/outings for the benefit of 100s of disadvantaged children, young people and their families.

Multicultural Festival relates to income received specifically for the annual event usually held in September in Ipswich.

The Carers' Project engages BME carers and their families with respite breaks, signposting to mainstream services and other activities to help them in their caring role.

Seeds for Change, funded by IBC and other partners, is being delivered as planned and will be completed soon.

Social Prescribing Service, a partnership between BSCMS and NHS Suffolk and North East Essex ICB is aimed at BME people, and it helps them to resolve non-medical issues with the support of Social Prescribers.

Miscellaneous Projects are various restricted balances accumulated together for presentational and bookkeeping purposes, and these are managed and recorded separately for accountability.

The Hardship Fund relates to income received specifically for the purposes of the fund.

The Empowering BME Communities fund relates to income received specifically for the purposes of the fund.

The following restricted projects have been completed:

The Training Project provides a range of training and courses, aimed at upskilling BME people in Ipswich and Suffolk as well as building BSCMS's organisational capacity.

Euro Legacy Project was completed successfully as planned.

Unrestricted funds

	At 1 April 2023	Income	Expenditure	Transfer between funds	At 31 March 2024
	£	£	£	£	£
General	93,155	52,420	(44,921)	(706)	99,948
Designated Premises Fund	60,000	–	–	–	60,000
	153,155	52,420	(44,921)	(706)	159,948

	At 1 April 2022	Income	Expenditure	Transfer between funds	At 31 March 2023
	£	£	£	£	£
General	101,405	16,291	(20,674)	(3,867)	93,155
Designated Premises Fund	60,000	–	–	–	60,000
	161,405	16,291	(20,674)	(3,867)	153,155

The trustees have decided to designate funds with the long term aim of enabling the charity to acquire its own property and thereby help to secure its future. Each year this is reviewed and where possible, amounts are transferred from the general fund.

15. Analysis of net assets between funds

As at 31 March 2024

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	3,510	–	1,343	4,853
Net current assets	96,438	60,000	175,226	331,664
Net assets	99,948	60,000	176,569	336,517

As at 31 March 2023

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	4,844	–	2,697	7,541
Net current assets	88,311	60,000	84,966	233,277
Net assets	93,155	60,000	87,663	240,818

16. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
Not later than 1 year	–	4,457

17. Related parties

During the year the charity reimbursed amounts of £Nil (2023: £80) to Al Tazid Foundation. Al Tazid Foundation and BSC Multicultural Services share B Ali as a trustee.

There were no other related party transaction in this or the prior year.

BSC Multicultural Services

England & Wales - Charity number 1104502

Accounts

COMPANY REGISTRATION NUMBER: 05088364

CHARITY REGISTRATION NUMBER: 1104502

BSC Multicultural Services
Company Limited by Guarantee
Unaudited financial statements
31 March 2023

BSC Multicultural Services

Company Limited by Guarantee

Financial statements

Year ended 31 March 2023

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BSC Multicultural Services

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 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 published in October 2019.

Reference and administrative details

Registered charity name	BSC Multicultural Services
Charity registration number	1104502
Company registration number	05088364
Principal office and registered office	Room 29 19 Tower Street Ipswich Suffolk IP1 3BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

B Ali (Chairperson)
M Alam (Treasurer)
M Ali
J Begum
K Miah
M Miah
H Pugh

Company Secretary	M Khan
Independent examiner	L Thurston FCCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA
Bankers	Lloyds Bank Plc Cornhill Ipswich

Objectives and activities

The charity's objective is to relieve the people from BME communities in Ipswich and Suffolk of deprivation and other related problems by challenging disadvantages and discrimination by providing general services to the members of the community.

BSC Multicultural Services (BSCMS) is an award-winning grassroots-based community organisation established in 1998 by a group of local volunteers. It has since been working in Ipswich and Suffolk for over 25 years and has an excellent track record of engaging disadvantaged, marginalised and vulnerable members of the local BME and wider communities.

The organisation provides a number of capacity building programmes for local communities, is a resource and learning centre and key referral advice agency. BSCMS also works closely with statutory and voluntary organisation partners on projects related to health & well-being, education, immigration, employment, housing, welfare rights and crime in order to raise awareness and empower individuals and communities, so they can play their part in society. The centre also organises various sporting, cultural and community events.

BSCMS's Project & Activities are being accessed by thousands of Suffolk's most vulnerable people who continue to experience poverty and deprivation. BSCMS recognises the compelling needs outside of Ipswich for support and other services from particularly isolated ethnic minority groups.

BSCMS is now a highly significant ethnic minority organisation which represents a diverse range of interests - well-beyond its originally core beneficiary group, Bangladeshi community members - supporting more than 50 different nationalities.

Public benefit

The charity substantially relies on grants, and the trustees give careful consideration to the accessibility of its activities for those on low income.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on Public Benefit including, The Public Benefit Requirement (PB1), Running a Charity (PB2) and Reporting (PB3).

Achievements and performance

During this financial year, we have been busy planning and delivering a range of projects and activities. Below is a brief summary of BSCMS's achievements and performance during this period:

Support Services - This year we dealt with nearly 1800 cases. Advice, guidance and support were provided to clients on a range of issues including benefits, housing, council tax, health issues, hate crime, pensions, filling-in forms, immigration, signposting to mainstream services, etc. This service is provided by our two part-time, bilingual, qualified Advice Officers. For many of our service users (especially women, elderly people, refugees, asylum-seekers) this is an invaluable source of of help/support.

Befriending Scheme - This project supports more than 100 disadvantaged and socially isolated BME people (men and women) via home and accompanied visits. It also helps the clients to continue to lead active and independent lives through a range of activities including chair-based exercise, outings, healthy walks, tea clubs for BME men, health-related workshops/seminars.

Supplementary School - This project continued to help 100s of BME children and their families with their learning, physical and sports/recreational activities. In a county of aging population, there is a growing number of BME children in Suffolk. Through the Saturday school, homework club, sports days, internet safety and security workshops, health and wellbeing awareness sessions, swimming with parents, educational trips and outings, and distribution of educational packs, among other things, seek to tackle educational underachievement, address anti-social behaviour and promote citizenship and social cohesion.

Training and Capacity Building - This project enables BSCMS to organise activities and courses that upskill local people and improve our organisational capacity. During this period, we successfully planned and delivered a range of training/courses including first aid in the workplace, safeguarding training, completed DBS checks for trustees, staff and volunteers, and internet safety and security awareness for families.

BME Social Prescribing Service - This partnership between BSCMS and NHS Suffolk and North East Essex Integrated Care Board (ICB) supports BME clients with non-medical issues. Through a combination of referrals from local GPs, hospitals and other health professionals as well as self-referral, the part-time Social Prescribers are able to help clients to address their social, financial, housing and family related issues, thus reducing stress, anxiety and hardship for individuals and families.

Carers Project - This project continued to support existing and new BME carers and their families with a range of activities in Ipswich and Suffolk. In addition to face-to-face support, referral and signposting to other local service providers, staff undertook outreach visits, where appropriate, to promote the project in rural Suffolk. Other regular activities included respite breaks, chair-based exercise, zumba for women, tea clubs, healthy walks and health seminars for both men and women.

Seeds for Change Project - Funded by IBC and others, this project planned and delivered weekly football sessions for BME young people, especially those from Norwich Road and surrounding areas. The sessions took place on Sundays at Suffolk New College Sports Centre and it was delivered in partnership with Suffolk FA. The project promoted social integration, improved health and wellbeing of participants and reduced community tension.

Tenants Support Project - This project supported IBC clients via face-to-face meetings, telephone and occasional visits with a range of issues (including repairs, rent arrears, filling in forms, complaints and other related issues). We maintain a database of more than 100 clients.

Global Food and Pita Festival - This annual event attracted more than 1000 people of diverse background, celebrating world food and culture. The rebranded event from 'Pita Festival' to 'Global Food and Pita Festival' proved to be hugely successful, attracting entries from more than a dozen communities across Ipswich and Suffolk!

1 BIG Multicultural Festival - This annual event was another great success, attracting around 8000 people of diverse background, showcasing the cultures, music, sports and food from around the world. BSCMS worked in partnership with local artists, performers, councils, businesses, community groups and other stakeholders, being Suffolk's premiere annual multicultural event.

Suffolk BME Business Awards - This annual event celebrates the economic contribution and achievement of BME people in Suffolk and it proved to be a huge success. More than 200 people attended the award ceremony at the University of Suffolk where the winners were announced.

Hardship Fund - This project was established during the COVID pandemic and since then it has continued to support clients in the following ways:

1. Offered hardship grants to individuals/families in need.
2. Distributed hot meals to the homeless in Ipswich.
3. Offered food vouchers to individuals/families due to cost of living crisis.
4. Liaised closely with local statutory/voluntary organisations to support some of Suffolk's most vulnerable/disadvantaged people.

However, none of the aforementioned projects/activities would have been possible without the support of Suffolk Community Foundation, NHS Suffolk and North East Essex ICB, The Henry Smith Charity, National Lottery Community Fund, Ipswich Borough Council, Suffolk County Council, BBC CIN, Suffolk Police and Crime Commissioner, SAI Estates, Sports England, and Active Suffolk, among others. BSCMS is very grateful for their support, financial or otherwise.

National Recognition for BSCMS - In recognition of its outstanding contribution and achievements, BSCMS was awarded the prestigious Queen's Award for Voluntary Service, being the highest national honour, a voluntary organisation can receive. This was formally handed over to BSCMS by the King's representatives in Suffolk. More recently, BSCMS has been shortlisted by the English FA for a national award and the winner will be announced at a ceremony at the Wembley Stadium.

Financial review

The charity's income for the year was £191,629 (2022: £156,222) of which £175,338 (2022: £74,706) related to project restricted activities. The charity's expenditure amounted to £251,030 (2022: £211,767) of which £230,356 (2022: £152,804) related to project restricted activities. The net expenditure on restricted funds of £55,018 (2022: income of £78,098) was both expected and planned in order to fulfill projects that have previously been funded in prior years.

Principal funding sources

The principal funding sources for the charity are currently by way of grants and project income from local authorities and other organisations as detailed in the notes to the financial statements.

Reserves policy

The trustees' policy is to maintain adequate reserves for the following purposes:

- To enable the BSCMS to fulfill statutory and legal obligations to employees and others.
- To provide a contingency fund to meet unforeseen falls in income or increases in expenditure.
- To allow for the orderly wind up of the charity if required.

Historically, the trustees established a designated property fund with the long-term aim of enabling the charity to acquire its own property and thereby help to secure its future.

In the charity's circumstances the trustees believe it is prudent to maintain reserves of £94,000 (2022: £94,000) which are the equivalent of no less than six months unrestricted expenditure, amounts reserved for cyclical maintenance and a dissolution fund. At 31 March 2023 the charity's free reserves amounted to £93,155 (2022: £101,405) which is in line with the policy, a position which the trustees feel is prudent given the current economic circumstances and planned changes for the future.

Plans for future periods

BSCMS intends to continue its much-needed work in Ipswich and Suffolk, but this is very much dependent upon it being able to access sufficient funding from both local and national sources. The organisation has always been very slim and lean, but maintaining a healthy reserve for organisational sustainability and future prospects is more important now than ever before. The trustees and management of the charity are well aware of this.

Structure, governance and management

Governing document

BSC Multicultural Services is a registered charity and a company limited by guarantee. The charitable company was incorporated on 30 March 2004 (number 05088364) and its registered charity number is 1104502. The company was established under a Memorandum of Association, which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment to the Board of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, the trustees are elected at the Annual General Meeting.

The current trustees, who are also directors for the purposes of the Companies Act, are shown on the reference and administrative details page of these accounts.

Further trustees may be appointed at any time, at the discretion of the trustees in accordance with the charity's recruitment policy. Copies of this policy and the trustee "job description" are available on application to the company secretary.

Trustee Induction and Training

All current trustees are familiar with the work of the charity, the majority having served on the Board for some time and have regular training sessions.

New trustees are invited to attend a meeting with the Chairperson and the Treasurer to familiarise themselves with the charity and the context within which it operates. The meeting would cover:

- The obligations of being a trustee;
- An overview of the services the company provides;
- The main documents which set out the operational framework for the charity including the Memorandum and Articles;
- The financial position as set out in the latest published accounts;
- Future plans and objectives.

Risk management

The trustees have reviewed the financial and operating risks pertaining to the charity and identified key risks to the charity. Policies and procedures are in place to remove or reduce the risks identified. The board reviews and re-appraises risk on an ongoing basis.

Organisational structure

BSC Multicultural Services is governed by a board of trustees who meet quarterly and are responsible for the strategic direction and policy of the charity. At present the board has 7 members from a variety of backgrounds relevant to the work of the charity. The Secretary also attends meetings but has no voting rights.

The Centre employs 2 part time Centre managers who are responsible for the day to day provision of services, ensuring that project objectives are met and managing staff and volunteers.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 7-11-2023 and signed on behalf of the board of trustees by:

B Ali (Chairperson)
Trustee

BSC Multicultural Services

Company Limited by Guarantee

Independent examiner's report to the trustees of BSC Multicultural Services

Year ended 31 March 2023

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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 company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

L Thurston FCCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

16 November 2023

BSC Multicultural Services

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments					
Donations and legacies	5	13,000	150,538	163,538	153,253
Charitable activities		2,944	19,114	22,058	1,800
Other trading activities		–	5,686	5,686	798
Investment income		347	–	347	371
Total income		16,291	175,338	191,629	156,222
Expenditure					
Charitable activities	6	20,674	230,356	251,030	211,767
Total expenditure		20,674	230,356	251,030	211,767
Net expenditure before transfer of funds		(4,383)	(55,018)	(59,401)	(55,545)
Transfers between funds		(3,867)	3,867	–	–
Net movement in funds		(8,250)	(51,151)	(59,401)	(55,545)
Reconciliation of funds					
Total funds brought forward		161,405	138,814	300,219	355,764
Total funds carried forward		153,155	87,663	240,818	300,219

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

The notes on pages 11 to 20 form part of these financial statements.

BSC Multicultural Services

Company Limited by Guarantee

Balance sheet

31 March 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible fixed assets	10		7,541		7,427
Current assets					
Debtors	11	86,922		1,114	
Cash at bank and in hand		247,144		306,303	
		334,066		307,417	
Creditors: Amounts falling due within one year	12	(100,789)		(14,625)	
Net current assets			233,277		292,792
Total assets less current liabilities			240,818		300,219
Net assets			240,818		300,219
Funds of the charity					
Restricted funds			87,663		138,814
Unrestricted funds			153,155		161,405
Total charity funds	14		240,818		300,219

For the year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 7-11-2023 and are signed on behalf of the board by:

B Ali (Chairperson)
Trustee

Company registration number: 05088364

The notes on pages 11 to 20 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Room 29, 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The accounts have been prepared on the on going concern basis and the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statement. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Income tax

As a registered charity, the activities are exempt from United Kingdom Income and Corporation taxation, provided that the income is applied to charitable purposes.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. Accounting policies *(continued)*

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Office and computer equipment - 25% straight line

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one period afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Donations and legacies

Year ended 31 March 2023

	Unrestricted funds £	Restricted funds £	Total Funds 2023 £
Donations			
Donations	2,000	5,036	7,036
Grants			
The National Lottery Community Fund	–	85,808	85,808
Suffolk Community Foundation	–	29,130	29,130
Ipswich Borough Council	11,000	8,230	19,230
Children in Need	–	17,154	17,154
Suffolk County Council	–	4,180	4,180
Arts Council England	–	1,000	1,000
	13,000	150,538	163,538

Year ended 31 March 2022

	Unrestricted funds £	Restricted funds £	Total Funds 2022 £
Donations			
Donations	203	750	953
Grants			
NHS Ipswich and East Suffolk CCG	1,232	–	1,232
Suffolk Community Foundation	9,000	32,785	41,785
HMRC Job Retention Scheme	12,418	4,518	16,936
The National Lottery Community Fund	42,904	–	42,904
Ipswich Borough Council	13,750	6,960	20,710
Children in Need	–	8,325	8,325
Suffolk County Council	500	5,000	5,500
Sports England	–	10,000	10,000
East Suffolk Council	–	3,010	3,010
	80,007	71,348	151,355

6. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Salaries and payroll costs	6,721	150,136	156,857
Workshops, seminars and events	9,727	42,371	52,098
Post, stationery, printing and copying	251	2,221	2,472
Advertising and promotion	960	6,245	7,205
Grants paid	–	–	–
Support costs	3,015	29,383	32,398
	20,674	230,356	251,030

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Salaries and payroll costs	42,810	91,471	134,281
Workshops, seminars and events	2,625	42,147	44,772
Post, stationery, printing and copying	1,155	971	2,126
Advertising and promotion	478	4,775	5,253
Grants paid	–	250	250
Support costs	11,895	13,190	25,085
	58,963	152,804	211,767

Analysis of support costs

	2023 £	**2022 £**
Rent, rates and service charges	8,355	8,267
Insurance	1,380	1,160
Telephone and fax	2,816	2,250
Office costs	8,195	6,117
Computer expenses	630	484
Depreciation	2,978	2,637
Independent examiners fee	2,034	2,272
Miscellaneous expenses	6,010	1,898
	32,398	25,085

7. Net expenditure

Net expenditure is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	2,978	2,637

8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	151,141	129,983
Social security costs	5,716	4,298
	156,857	134,281

Key management personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £96,506 (2022: £85,969).

The average head count of employees during the year was 11 (2022: 10).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

9. Trustee remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2022: £Nil).

One trustee received reimbursed for expenses of £336 (2022: £Nil).

10. Tangible fixed assets

	Office and computer equipment £
Cost	
At 1 April 2022	54,639
Additions	3,092
Disposals	(23,354)
At 31 March 2023	34,377
Depreciation	
At 1 April 2022	47,212
Charge for the year	2,978
Disposals	(23,354)
At 31 March 2023	26,836
Carrying amount	
At 31 March 2023	7,541
At 31 March 2022	7,427

11. Debtors

	2023	2022
	£	£
Prepayments and accrued income	86,922	1,114

12. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	84	84
Accruals and deferred income	87,842	2,417
Other creditors	12,863	12,124
	100,789	14,625

13. Deferred income

	2023	2022
	£	£
Amount deferred in year	85,808	–

14. Analysis of charitable funds

Restricted funds

	At 1 April 2022	Income	Expenditure	Transfer between funds	At 31 March 2023
	£	£	£	£	£
Training Project	100	–	(100)	–	–
Tenants Support	1,206	6,960	(7,804)	–	362
Supplementary School	12,526	19,708	(23,705)	–	8,529
Multicultural Festival	10,774	12,300	(22,455)	–	619
Carers Project	12,523	19,453	(18,588)	–	13,388
Seeds for Change	18,679	119	(12,527)	–	6,271
Social Prescribing Service	71,943	1,250	(41,381)	–	31,812
Miscellaneous Projects	5,778	10,887	(16,066)	3,867	4,466
Euro Legacy	5,285	117	(3,327)	–	2,075
Hardship Fund	–	8,736	(3,303)	–	5,433
Empowering BME Communities	–	95,808	(81,100)	–	14,708
	138,814	175,338	(230,356)	3,867	87,663

	At 1 April 2021	Income	Expenditure	Transfer between funds	At 31 March 2022
	£	£	£	£	£
Training Project	970	761	(1,631)	–	100
Tenants Support	1,297	6,960	(7,051)	–	1,206
Supplementary School	17,658	14,701	(19,833)	–	12,526
Multicultural Festival	10,774	–	–	–	10,774
Hate Crime Project	583	9,609	(10,192)	–	–
Carers Project	10,032	20,320	(17,829)	–	12,523
Realising Ambitions	35,938	430	(36,368)	–	–
Seeds for Change	18,679	–	–	–	18,679
Social Prescribing Service	109,119	270	(37,446)	–	71,943
Miscellaneous Projects	11,862	11,655	(17,739)	–	5,778
Euro Legacy	–	10,000	(4,715)	–	5,285
	216,912	74,706	(152,804)	–	138,814

The Training Project provides a range of training and courses, aimed at upskilling BME people in Ipswich and Suffolk as well as building BSCMS's organisational capacity.

The Tenants Project provides support to IBC tenants in connection with their housing and tenancy related issues.

Supplementary School runs a homework club, Saturday school, sports days and educational trips/outings for the benefit of 100s of disadvantaged children, young people and their families.

Multicultural Festival relates to income received specifically for the annual event usually held in September in Ipswich.

Hate Crime project was delivered successfully and the end of project report was completed for the funder.

The Carers' Project engages BME carers and their families with respite breaks, signposting to mainstream services and other activities to help them in their caring role.

Realising Ambitions Project was delivered successfully and the end of project report was completed for the funder.

Seeds for Change, funded by IBC and other partners, is being delivered as planned and will be completed soon.

Social Prescribing Service, a partnership between BSCMS and NHS Suffolk and North East Essex ICB is aimed at BME people, and it helps them to resolve non-medical issues with the support of Social Prescribers.

Miscellaneous Projects are various restricted balances accumulated together for presentational and bookkeeping purposes, and these are managed and recorded separately for accountability.

Euro Legacy Project was completed successfully as planned.

The Hardship Fund relates to income received specifically for the purposes of the fund.

The Empowering BME Communities fund relates to income received specifically for the purposes of the fund.

Unrestricted funds

	At 1 April 2022	Income	Expenditure	Transfer between funds	At 31 March 2023
	£	£	£	£	£
General	101,405	16,291	(20,674)	(3,867)	93,155
Designated Premises Fund	60,000	–	–	–	60,000
	161,405	16,291	(20,674)	(3,867)	153,155

	At 1 April 2021	Income	Expenditure	Transfer between funds	At 31 March 2022
	£	£	£	£	£
General	98,852	81,516	(58,963)	(20,000)	101,405
Designated Premises Fund	40,000	–	–	20,000	60,000
	138,852	81,516	(58,963)	–	161,405

The trustees have decided to designate funds with the long term aim of enabling the charity to acquire its own property and thereby help to secure its future. Each year this is reviewed and where possible, amounts are transferred from the general fund.

15. Analysis of net assets between funds

As at 31 March 2023

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	4,844	–	2,697	7,541
Net current assets	88,311	60,000	84,966	233,277
Net assets	93,155	60,000	87,663	240,818

As at 31 March 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	3,560	–	3,867	7,427
Net current assets	97,845	60,000	134,947	292,792
Net assets	101,405	60,000	138,814	300,219

16. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Not later than 1 year	4,457	4,457

17. Related parties

During the year the charity reimbursed amounts of £80 (2022: £Nil) to Al Tazid Foundation. Al Tazid Foundation and BSC Multicultural Services share B Ali as a trustee.

There were no other related party transaction in this or the prior year.

BSC Multicultural Services

England & Wales - Charity number 1104502

Accounts

COMPANY REGISTRATION NUMBER: 05088364

CHARITY REGISTRATION NUMBER: 1104502

BSC Multicultural Services
Company Limited by Guarantee
Unaudited financial statements
31 March 2022

BSC Multicultural Services

Company Limited by Guarantee

Financial statements

Year ended 31 March 2022

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Statement of financial activities (including income and expenditure account)	9
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BSC Multicultural Services

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 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 published in October 2019.

Reference and administrative details

Registered charity name	BSC Multicultural Services
Charity registration number	1104502
Company registration number	05088364
Principal office and registered office	Room 29 19 Tower Street Ipswich Suffolk IP1 3BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

B Ali (Chairperson)
M Alam (Treasurer)
M Ali
J Begum
K Miah
M Miah
H Pugh (Appointed 15/06/2021)

Company Secretary	M Khan
Independent examiner	L Thurston FCCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA
Bankers	Lloyds Bank Plc Cornhill Ipswich

Objectives and activities

The charity's objective is to relieve the people from BME communities in Ipswich and Suffolk of deprivation and other related problems by challenging disadvantages and discrimination by providing general services to the members of the community.

BSC Multicultural Services (BSCMS) is an award-winning grassroots-based community organisation established in 1998 by a group of local volunteers. It has since been working in Ipswich and Suffolk for over 20 years and has an excellent track record of engaging disadvantaged, marginalised and vulnerable members of the local BME and wider communities. It changed its name from Bangladeshi Support Centre to BSC Multicultural Services in July 2019 to reflect the diverse community BSCMS now supports.

The organisation provides a number of capacity building programmes for local communities, is a resource and learning centre and key referral advice agency. BSCMS also works closely with statutory and voluntary organisation partners on projects related to health & well-being, education, immigration, employment, housing, welfare rights and crime in order to raise awareness and empower individuals and communities, so they can play their part in society. The centre also organises various sporting, cultural and community events.

BSCMS's Project & Activities are being accessed by thousands of Suffolk's most vulnerable people who continue to experience poverty and deprivation. BSCMS recognises the compelling needs outside of Ipswich for support and other services from particularly isolated ethnic minority groups.

BSCMS is now a highly significant ethnic minority organisation which represents a diverse range of interests - well-beyond its originally core beneficiary group, Bangladeshi community members - supporting more than 50 different nationalities.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit. The charity substantially relies on grants, and the trustees give careful consideration to the accessibility of its activities for those on low income.

Public benefit

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on Public Benefit including, The Public Benefit Requirement (PB1), Running a Charity (PB2) and Reporting (PB3).

Achievements and performance

Like the previous year, the COVID-19 pandemic and related government restrictions continued to present many challenges and difficulties for BSCMS during this year. Balancing the safety and welfare of our staff, volunteers and service users with the delivery of our existing projects and activities was not easy. Despite this, we have continued to deliver some of our existing work and new activities. Below is a brief summary of BSCMS's achievements and performance during this period:

Support Services - Due to COVID and related restrictions, we saw only urgent cases through prior appointment whilst taking necessary measures to keep both our staff and clients safe. Even so, we dealt with nearly 550 cases. Advice, guidance and support were provided to clients on a range of issues including benefits, housing, council tax, health issues, hate crime, pensions, filling-in forms, immigration, signposting to mainstream services, etc. This service is provided by our part-time, bilingua l, qualified Advice Officer(s). For many of our service users (especially women, refugees, asylum-seekers) this remains their only source of help and support.

BME Social Prescribing Service - this is a partnership between BSCMS and Ipswich and East Suffolk Clinical Commissioning Group and work on promoting this project was hampered by COVID pandemic but staff have completed necessary training to deliver the service going forward. The Service is now being actively promoted in partnership with local stakeholders in Ipswich and East Suffolk.

Supplementary School - this project helped around 150 BME children and their families with their learning, physical and sports activities despite the challenges presented by COVID. Some of the activities included homework club, sports day, parent's WhatsApp group, one-to-one tutorial support at Northgate High School, mental health and wellbeing workshops, swimming with dad and distribution of food vouchers and packs to families with children, among other things. This was received well by children, young people and their families during a very difficult time. Educational trips, outings, saturday school and other activities will resume in due course.

Suffolk BME Business Awards - Due to COVID restrictions, 5th annual celebration of the economic contribution and achievement of BME people in Suffolk was cancelled, but we intend to resume this event next year.

The 10th BIG Multicultural Festival - This festival was cancelled this year due to concerns with rising COVID cases. This annual event attracts thousands of people of diverse background, showcasing the cultures, music, sports and food from around the world. It is planned and delivered in partnership with local businesses, community groups and councils, making it the premiere annual multicultural event in Suffolk.

Training and Capacity Building - Activities and courses that were successfully planned and delivered by this project included Essentials of GDPR, Introduction to GDPR, Safeguarding Training, Your Needs Met, Mental Health and Wellbeing Workshops (with input from Suffolk Mind) as well as DBS checks for trustees and staff. Other trainings and courses will resume as soon as the situation in the country returns to normality.

Befriending Scheme - This project currently supports disadvantaged and socially isolated BME people (men and women) through a range of activities including chair-based exercise, healthy walks, tea clubs for BME men, health-related workshops and seminars, and food packs to those in need, in addition to one-to-one support based on needs and urgency while keeping staff and clients safe.

Tenants Support Project - Working in partnership with Ipswich Borough Council, this project supported clients via telephone and occasional visits (urgent cases only due to rising Covid cases). Supporting more than 100 BME tenants with a range of issues (such as repairs, rent arrears, complaints and other things).

Annual Suffolk Pita Festival - Now in its 10th year, this event attracts around 1000 people of diverse background, celebrating world food and culture. Unfortunately, this event was also cancelled this year due to rising COVID cases.

Hate Crime Awareness Project - Funded by Suffolk Police and Crime Commissioner, this project engaged taxi-drivers, shopkeepers and people working in the evenings in the catering sectors to raise awareness of hate crime and encouraged victims to proactively report such incidents. Completion of this project was delayed by the COVID pandemic, but it was successfully completed after the easing of government restrictions.

Carers Project - Despite concerns with rising COVID cases, this project supported BME carers and cared for with a range of activities and events including chair-based exercise for both men and women, healthy walks, tea clubs for men, health seminar for BME women, zumba for young carers and food vouchers for those in need, in addition to face-to-face support, referral and signposting to other service providers, and outreach visits, where appropriate, to promote the project in Ipswich and rural Suffolk.

2020 Euro Legacy Project - This project was funded by Sports England and is being planned and delivered in partnership with Suffolk FA and other stakeholders. Weekly football sessions, aimed at BME young people, takes place on Sundays at Suffolk New College Sports Centre. Delivery of this project was delayed by the COVID pandemic but it is now making excellent progress and will be completed in due course.

Realising Ambitions East - This project was repurposed during the COVID pandemic and, instead of delivering the originally planned activities, BSCMS provided emergency support to people of diverse background in the following ways:

1. Prepared and distributed 100s of emergency food packs to elderly, disabled, lone parents, families with children, and those who were self-isolating, etc.

2. 100s of winter, health and wellbeing, sanitary, and dry food packs were also distributed to the disadvantaged/vulnerable people.

3. Booked COVID vaccination for BME people.

4. Organised health checks for socially isolated BME people.

5. Offered £150 hardship grants to individuals/families in need.

6. Distributed hot meals to the homeless in Ipswich.

7. £25 food vouchers were distributed to more than 60 individuals/families.

8. Provided £5000 worth of vouchers to families with children.

9. Liaised closely with local statutory/voluntary organisations to support some of Suffolk's most vulnerable/disadvantaged people, especially during the COVID crisis.

Above projects/activities would not have been possible without the support of our funders, donors, partners and well-wishers including Suffolk Community Foundation, The Henry Smith Charity, National Lottery Community Fund, Ipswich Borough Council, Suffolk County Council, Government's Job Retention Scheme, BBC CIN, Ipswich and East Suffolk Clinical Commissioning Group, Suffolk Police and Crime Commissioner, Arts Council England, and Active Suffolk, among others. BSCMS is very grateful for their support, financial or otherwise.

Awards and Recognition for BSCMS - In recognition of its outstanding contribution and achievements during the COVID pandemic, the High Sheriff of Suffolk offered BSCMS 'The Suffolk Award'. We feel honoured to have been included in THE SUFFOLK 100, most influential organisations in the county by the East Anglian Daily Times. More recently, BSCMS was nominated and then awarded the prestigious Queen's Award for Voluntary Service, the highest national honour a voluntary organisation can receive and is equivalent to an MBE for volunteer groups. This is a huge honour for this small but very active local charity. Boshor Ali, chair of BSCMS, was also awarded the Suffolk Medal, the highest honour in the county of Suffolk.

Thank you.

Financial review

The charity's income in 2021-22 was £154,324 (2021: £371,674) of which £73,148 (2021: £273,085) related to project restricted activities. The charity's expenditure in 2021-22 was £209,869 (2021: £149,138) of which £151,246 (2021: £118,647) related to project restricted activities. The net expenditure on restricted funds of £78,098 (2021: net income of £154,438) was both expected and planned in order to fulfill projects that have previously been funded in prior years.

Principal funding sources

The principal funding sources for the charity are currently by way of grants and project income from local authorities and other organisations as detailed in the notes to the financial statements.

Reserves policy

The trustees' policy is to maintain adequate reserves for the following purposes:

- To enable the BSCMS to fulfill statutory and legal obligations to employees and others.
- To provide a contingency fund to meet unforeseen falls in income or increases in expenditure.
- To allow for the orderly wind up of the charity if required.

Historically, the trustees established a designated property fund with the long-term aim of enabling the charity to acquire its own property and thereby help to secure its future.

In the charity's circumstances the trustees believe it is prudent to maintain reserves of £94,000 (2021: £74,000) which are the equivalent of no less than six months unrestricted expenditure, amounts reserved for cyclical maintenance and a dissolution fund. At 31 March 2022 the charity's free reserves amounted to £101,405 (2021: £88,988) which is in line with the policy, a position which the trustees feel is prudent given the current economic circumstances and planned changes for the future. The trustees endeavour to expense excess reserves over the coming years.

Plans for future periods

The BSCMS will continue to maintain and develop its community services in 2022-23 and is exploring new initiatives in partnership with local stakeholders.

Future (post-pandemic prospects) - After almost two years of COVID pandemic, we are now gradually resuming our normal activities, festivals and events for the benefit of local people. However, continuation of our work is very much dependent upon the availability of both short-and long-term funding for our existing and new projects/activities. For this reason, it would be prudent to maintain a healthy reserve for organisational sustainability and future prospects.

Structure, governance and management

Governing document

BSC Multicultural Services is a registered charity and a company limited by guarantee. The charitable company was incorporated on 30 March 2004 (number 05088364) and its registered charity number is 1104502. The company was established under a Memorandum of Association, which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment to the Board of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, the trustees are elected at the Annual General Meeting.

The current trustees, who are also directors for the purposes of the Companies Act, are shown on the reference and administrative details page of these accounts.

Further trustees may be appointed at any time, at the discretion of the trustees in accordance with the charity's recruitment policy. Copies of this policy and the trustee "job description" are available on application to the company secretary.

Trustee Induction and Training

All current trustees are familiar with the work of the charity, the majority having served on the Board for some time and have regular training sessions.

New trustees are invited to attend a meeting with the Chairperson and the Treasurer to familiarise themselves with the charity and the context within which it operates. The meeting would cover:

- The obligations of being a trustee;
- An overview of the services the company provides;
- The main documents which set out the operational framework for the charity including the Memorandum and Articles;
- The financial position as set out in the latest published accounts;
- Future plans and objectives.

Risk management

The trustees have reviewed the financial and operating risks pertaining to the charity and identified key risks to the charity. Policies and procedures are in place to remove or reduce the risks identified. The board reviews and re-appraises risk on an ongoing basis.

Organisational structure

BSC Multicultural Services is governed by a board of trustees who meet quarterly and are responsible for the strategic direction and policy of the charity. At present the board has 7 members from a variety of backgrounds relevant to the work of the charity. The Secretary also attends meetings but has no voting rights.

The Centre employs 2 part time Centre managers who are responsible for the day to day provision of services, ensuring that project objectives are met and managing staff and volunteers.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 20th September 2022 and signed on behalf of the board of trustees by:

B Ali (Chairperson)
Trustee

BSC Multicultural Services

Company Limited by Guarantee

Independent examiner's report to the trustees of BSC Multicultural Services

Year ended 31 March 2022

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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 company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

L Thurston 7/12/22

L Thurston FCCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

BSC Multicultural Services

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	5	80,007	71,348	151,355	370,403
Charitable activities		–	1,800	1,800	1,263
Other trading activities	6	798	–	798	–
Investment income		371	–	371	8
Total income		81,176	73,148	154,324	371,674
Expenditure					
Charitable activities	7	58,623	151,246	209,869	149,138
Total expenditure		58,623	151,246	209,869	149,138
Net (expenditure)/income and net movement in funds		22,553	(78,098)	(55,545)	222,536
Reconciliation of funds					
Total funds brought forward		138,852	216,912	355,764	133,228
Total funds carried forward		161,405	138,814	300,219	355,764

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

The notes on pages 11 to 20 form part of these financial statements.

BSC Multicultural Services

Company Limited by Guarantee

Balance sheet

31 March 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible fixed assets	11		7,427		9,864
Current assets					
Debtors	12	1,114		1,647	
Cash at bank and in hand		306,303		345,803	
		307,417		347,450	
Creditors: Amounts falling due within one year	13	(14,625)		(1,550)	
Net current assets			292,792		345,900
Total assets less current liabilities			300,219		355,764
Net assets			300,219		355,764
Funds of the charity					
Restricted funds			138,814		216,912
Unrestricted funds			161,405		138,852
Total charity funds	14		300,219		355,764

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 26th September 2022 and are signed on behalf of the board by:

B Ali (Chairperson)
Trustee

Company registration number: 05088364

The notes on pages 11 to 20 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Room 29, 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The accounts have been prepared on the on going concern basis and the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statement. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

3. **Accounting policies** *(continued)*

Income *(continued)*

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

3. **Accounting policies** *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Office and computer equipment - 25% straight line

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. **Limited by guarantee**

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one period afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Donations and legacies

Year ended 31 March 2022

	Unrestricted funds £	Restricted funds £	Total Funds 2022 £
Donations			
Donations	203	750	953
Grants			
NHS Ipswich and East Suffolk CCG	1,232	–	1,232
Suffolk Community Foundation	9,000	32,785	41,785
HMRC Job Retention Scheme	12,418	4,518	16,936
The National Lottery Community Fund	42,904	–	42,904
Ipswich Borough Council	13,750	6,960	20,710
Children in Need	–	8,325	8,325
Suffolk County Council	500	5,000	5,500
Sports England	–	10,000	10,000
East Suffolk Council	–	3,010	3,010
	80,007	71,348	151,355

Year ended 31 March 2021

	Unrestricted funds £	Restricted funds £	Total Funds 2021 £
Donations			
Donations	500	450	950
Grants			
NHS Ipswich and East Suffolk CCG	–	113,000	113,000
Suffolk Community Foundation	14,000	60,950	74,950
HMRC Job Retention Scheme	28,382	41,198	69,580
The National Lottery Community Fund	44,634	–	44,634
Ipswich Borough Council	11,000	25,639	36,639
Children in Need	–	16,650	16,650
Arts Council England	–	9,000	9,000
Norfolk County Council	–	5,000	5,000
	98,516	271,887	370,403

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Fundraising events	798	798	–	–

7. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Salaries and payroll costs	42,810	91,471	134,281
Workshops, seminars and events	2,625	42,147	44,772
Post, stationery, printing and copying	1,155	971	2,126
Advertising and promotion	478	4,775	5,253
Grants paid	–	250	250
Support costs	11,555	11,632	23,187
	58,623	151,246	209,869

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Salaries and payroll costs	20,251	87,766	108,017
Workshops, seminars and events	30	26,077	26,107
Post, stationery, printing and copying	1,556	357	1,913
Advertising and promotion	–	–	–
Grants paid	–	450	450
Support costs	8,654	3,997	12,651
	30,491	118,647	149,138

Analysis of support costs

	2022 £	**2021 £**
Rent, rates and service charges	8,267	7,095
Insurance	1,160	836
Telephone and fax	2,250	2,021
Office costs	6,117	264
Computer expenses	484	765
Depreciation	2,637	324
Independent examiners fee	2,272	1,346
	23,187	12,651

8. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	2,637	324

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	129,983	105,131
Social security costs	4,298	2,886
	134,281	108,017

The average head count of employees during the year was 10 (2021: 8).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

10. Trustee remuneration and expenses

The key management personnel of the charity comprise the trustees and the senior management team as listed within these financial statements. The trustees neither received nor waived any remuneration during the year (2021: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £89,660 (2021: £80,294).

One trustee received reimbursed for expenses of £Nil (2021: £143).

11. Tangible fixed assets

	Office and computer equipment
	£
Cost	
At 1 April 2021	54,439
Additions	200
At 31 March 2022	54,639
Depreciation	
At 1 April 2021	44,575
Charge for the year	2,637
At 31 March 2022	47,212
Carrying amount	
At 31 March 2022	7,427
At 31 March 2021	9,864

12. Debtors

	2022	2021
	£	£
Prepayments and accrued income	1,114	1,647

13. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	84	200
Accruals and deferred income	2,417	1,350
Other creditors	12,124	–
	14,625	1,550

14. Analysis of charitable funds

Restricted funds

	At 1 April 2021	Income	Expenditure	Transfer between funds	At 31 March 2022
	£	£	£	£	£
Training Project	970	761	(1,631)	–	100
Tenants Support	1,297	6,960	(7,051)	–	1,206
Supplementary School	17,658	14,181	(19,313)	–	12,526
Multicultural Festival	10,774	–	–	–	10,774
Police and Crime Commissioner	583	9,559	(10,142)	–	–
Carers Project	10,032	20,087	(17,596)	–	12,523
Realising Ambitions	35,938	150	(36,088)	–	–
Seeds for Change	18,679	–	–	–	18,679
Social Prescribing Service	109,119	–	(37,176)	–	71,943
Miscellaneous Projects	11,862	11,450	(17,534)	–	5,778
Euro Legacy	–	10,000	(4,715)	–	5,285
	216,912	73,148	(151,246)	–	138,814

	At 1 April 2020	Income	Expenditure	Transfer between funds	At 31 March 2021
	£	£	£	£	£
Training Project	1,246	13,078	(13,354)	–	970
Tenants Support	105	9,556	(8,364)	–	1,297
Supplementary School	4,796	24,091	(11,229)	–	17,658
Multicultural Festival	1,774	9,000	–	–	10,774
Police and Crime Commissioner	4,395	7,996	(11,808)	–	583
Carers Project	14,907	7,460	(12,335)	–	10,032
Realising Ambitions	27,789	42,677	(34,528)	–	35,938
Seeds for Change	–	18,679	–	–	18,679
Social Prescribing Service	–	113,000	(3,881)	–	109,119
Miscellaneous Projects	7,462	27,548	(23,148)	–	11,862
	62,474	273,085	(118,647)	–	216,912

The Training Project relates to the provision of a range of training and courses, aimed at building the capacity of BME people in Ipswich and Suffolk.

The Tenants Partnership Project provides support to IBC tenants in connection with their housing and tenancy related issues.

Supplementary School, funded by BBC CIN, runs a Homework Club, Saturday School, Sports Days and educational trips/outings for the benefit of more than 100 disadvantaged children and young people.

Multicultural Festival relates to income received specifically for the annual event usually held in September in Ipswich.

Hate Crime Project, supported by the SPCC, raised awareness of the importance of report incidents of hate crime through a combination of training and outreach.

The Carers' Project engages BME carers and cared for with respite breaks, signposting to mainstream services and other relevant activities to help them in their caring role.

The Befriending Scheme provides help and support to BME elderly people through home visits, chair-based exercise, outings and related activities to maintain independent and active lives.

Realising Ambitions East seeks to reduce the burden of deprivation and loneliness through a range of activities, especially aimed at BME people.

Seeds for Change, a partnership between local statutory bodies and BSCMS, is on hold until the COVID-19 crisis subsides.

Social Prescribing Service, a partnership between BSCMS and Ipswich and East Suffolk CCG, is a new service aimed at BME people.

Miscellaneous Projects are various restricted balances accumulated together for presentational and bookkeeping purposes, and these are managed and recorded separately for accountability.

The Euro Legacy Project in partnership with Suffolk FA, is a new service aimed at BME people.

Unrestricted funds

	At 1 April 2021	Income	Expenditure	Transfer between funds	At 31 March 2022
	£	£	£	£	£
General	98,852	81,176	(58,623)	(20,000)	101,405
Designated Premises Fund	40,000	–	–	20,000	60,000
	138,852	81,176	(58,623)	–	161,405

	At 1 April 2020	Income	Expenditure	Transfer between funds	At 31 March 2021
	£	£	£	£	£
General	30,754	98,589	(30,491)	–	98,852
Designated Premises Fund	40,000	–	–	–	40,000
	70,754	98,589	(30,491)	–	138,852

The trustees have decided to designate funds with the long term aim of enabling the charity to acquire its own property and thereby help to secure its future.

15. Analysis of net assets between funds

As at 31 March 2022

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2022
	£	£	£	£
Tangible fixed assets	3,560	–	3,867	7,427
Net current assets	97,845	60,000	134,947	292,792
Net assets	101,405	60,000	138,814	300,219

As at 31 March 2021

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2021
	£	£	£	£
Tangible fixed assets	4,880	–	4,984	9,864
Net current assets	93,972	40,000	211,928	345,900
Net assets	98,852	40,000	216,912	355,764

16. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Not later than 1 year	4,457	4,457

17. Related parties

There have been no related party transactions in this or the previous reporting year.

BSC Multicultural Services

England & Wales - Charity number 1104502

Accounts

COMPANY REGISTRATION NUMBER: 05088364

CHARITY REGISTRATION NUMBER: 1104502

BSC Multicultural Services
Company Limited by Guarantee
Unaudited financial statements
31 March 2021

BSC Multicultural Services

Company Limited by Guarantee

Financial statements

Year ended 31 March 2021

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BSC Multicultural Services

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 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 published in October 2019.

Reference and administrative details

Registered charity name	BSC Multicultural Services
Charity registration number	1104502
Company registration number	05088364
Principal office and registered office	Room 29 19 Tower Street Ipswich Suffolk IP1 3BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

B Ali (Chairperson)
M Alam (Treasurer)
M Ali
J Begum
K Miah
M Miah
H Pugh (Appointed 15/06/2021)
A Barney (Resigned 17/12/2020)

Company Secretary	M Khan
Independent examiner	L Thurston FCCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA
Bankers	Lloyds TSB Bank Plc Cornhill Ipswich

Objectives and activities

The charity's objective is to relieve the people from BME communities in Ipswich and Suffolk of deprivation and other related problems by challenging disadvantages and discrimination by providing general services to the members of the community.

BSC Multicultural Services (BSCMS) is an award-winning grassroots-based community organisation established in 1998 by a group of local volunteers. It has since been working in Ipswich and Suffolk for over 20 years and has an excellent track record of engaging disadvantaged, marginalised and vulnerable members of the local BME and wider communities. It changed its name from Bangladeshi Support Centre to BSC Multicultural Services in July 2019 to reflect the diverse community BSCMS now supports.

The organisation provides a number of capacity building programmes for local communities, is a resource and learning centre and key referral advice agency. BSCMS also works closely with statutory and voluntary organisation partners on projects related to health & well-being, education, immigration, employment, housing, welfare rights and crime in order to raise awareness and empower individuals and communities, so they can play their part in society. The centre also organises various sporting, cultural and community events.

BSCMS's Project & Activities are being accessed by thousands of Suffolk's most vulnerable people who continue to experience poverty and deprivation. BSCMS recognises the compelling needs outside of Ipswich for support and other services from particularly isolated ethnic minority groups.

BSCMS is now a highly significant ethnic minority organisation which represents a diverse range of interests - well-beyond its originally core beneficiary group, Bangladeshi community members - supporting more than 50 different nationalities.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit. The charity substantially relies on grants, and the trustees give careful consideration to the accessibility of its activities for those on low income.

Achievements and performance

Like the rest of the country, the COVID-19 crisis presented many challenges and difficulties for BSCMS during this year. Being unable to deliver many of our existing projects and services due to lockdowns and related government restrictions, some services/activities were repurposed, postponed, or cancelled. Below is a brief summary of BSCMS's achievements and performance during the period.

Support Services - 100s of cases were dealt with through this project. Due to COVID-19 restrictions, we only saw urgent cases through prior appointment whilst taking necessary measures to keep both our staff and clients safe during a very difficult period. Advice, guidance, and support were provided to clients on a range of issues including Benefits, Housing, Council Tax, Health, hate crime, Pensions, filling-in forms, immigration, signposting to mainstream services, etc. This service is provided by our part-time, bilingual, qualified Support Worker(s). For an increasing number of BME people (especially women, refugees, asylum-seekers) this remains their only source of help and support.

BME Social Prescribing Service - this is a partnership between BSCMS, and Ipswich and East Suffolk Clinical Commissioning Group and it is currently in its formative stage. Staff have been recruited and soon they will undertake necessary training to deliver the service in partnership with local stakeholders, especially GP surgeries, pharmacies, and community groups.

Supplementary School - supported around 100 disadvantaged children and their families to continue learning and physical activities during the COVID-19 crisis through parent's Whats app group, distribution of learning resources, health and wellbeing packs, Homework Club, and one-to-one tutorial support at Northgate High School. This has been appreciated by children, young people, and their families at a challenging and difficult time. Educational trips, Saturday School, Sports Days were cancelled due to lockdowns and related government restrictions.

Suffolk BME Business Awards - the 5th annual celebration of the economic contribution and achievement of BME people in Suffolk was cancelled due to the pandemic.

The 10th 1 BIG Multicultural Festival - was cancelled due to the pandemic. This annual event normally attracts 1000s of people of diverse background, showcasing the cultures, music, sports, and food from around the world. This is planned and delivered in partnership with local businesses, community groups and councils, making it the premiere annual multicultural event in Suffolk.

The Training Project - activities and courses normally planned and delivered by this project was also cancelled during the pandemic, and they will resume once the situation in the country returns to normality.

Befriending Scheme for the Elderly - this project continued to support vulnerable, disadvantaged, and marginalised elderly BME people through a limited number of activities and provided one-to-one support based on needs and urgency whilst complying with government guidelines to keep both our staff and clients safe.

IBC Tenants Partnership Project - this project continued to support clients, albeit via telephone and occasional visits (urgent cases only). Normally this project supports more than 100 BME tenants with a range of issues like repairs, rent arrears, complaints, and other related issues.

Annual Suffolk Pita Festival - now in its 10th year, this event was also cancelled during the pandemic.

Hate Crime Awareness Project - funded by SPCC, this project raised awareness of hate crime and how to report such crimes to the police, especially empowering taxi-drivers, shopkeepers, and people working in the evenings in the catering sectors. Due to the pandemic, the project was extended beyond this financial year and it will be completed in due course.

Carers Project - staff continued to engage BME carers and cared for in a limited way whilst prioritising the most disadvantaged/vulnerable clients. Normal activities/respite breaks/outings will resume after government COVID restrictions are lifted.

Repurposed Realising Ambitions East Project - BSCMS's response to COVID-19 pandemic - although many of our normal activities/events were cancelled or postponed during this period, our staff, trustees, and volunteers rallied around and provided much-needed emergency support to our growing client groups of diverse background in the following ways:

1. Preparation and distribution of 100s of emergency food packs to elderly, disabled, lone parents, families with children, and those who were self-isolating, etc.

2. 100s of winter, health and wellbeing, sanitary, and dry food packs were also distributed to the disadvantaged/vulnerable people.

3. Other activities included booking more than 700 BME people for COVID vaccination program, organised health checks, offered £150 hardship grants to more than 100 families and liaised closely with local statutory/voluntary organisations to support some of Suffolk's most vulnerable/disadvantaged people during an unprecedented national crisis.

None of the above work would have been possible without the support of Suffolk Community Foundation, Henry Smith Charity, National Lottery Community Fund, Suffolk Coronavirus Community Fund (via Suffolk Community Foundation), Ipswich Borough Council, Suffolk County Council, Government's Job Retention Scheme, BBC CIN, Ipswich and East Suffolk Clinical Commissioning Group, Suffolk Police and Crime Commissioner, among others. BSCMS would like to take this opportunity to acknowledge the support it has received from all its funders, supporters, and well-wishers.

Thank you.

Financial review

The charity's income in 2020-21 was £371,674 (2020: £179,977) of which £273,085 (2020: £130,378) related to project restricted activities. The charity's expenditure in 2020-21 was £149,138 (2020: £156,367) of which £118,647 (2020: £116,149) related to project restricted activities. This has continued to contribute to rebuilding the charity's general reserves. The net income on restricted funds of £154,438 (2020: £14,229) reflects income received but not yet expended on specific projects.

Principal funding sources

The principal funding sources for the charity are currently by way of grant and project income from local authorities and other organisations as detailed in the notes to the financial statements.

Reserves policy

The trustees' policy is to maintain adequate reserves for the following purposes:

- To enable the BSCMS to fulfill statutory and legal obligations to employees and others.
- To provide a contingency fund to meet unforeseen falls in income or increases in expenditure.
- To allow for the orderly wind up of the charity if required.

During the prior year the trustees established a designated property fund with the long-term aim of enabling the charity to acquire its own property and thereby help to secure its future.

In the charity's circumstances the trustees believe it is prudent to maintain reserves which are the equivalent of no less than six months unrestricted expenditure which is £15,246 (2020: £20,109). At 31 March 2021 the charity's free reserves amounted to £88,988 (2020: £30,589) which is in excess of the policy, a position which the trustees feel is prudent given the current economic circumstances and planned changes for the future. The trustees endeavour to expense excess reserves over the coming years.

Plans for future periods

The BSCMS will continue to maintain and develop its community services in 2020-21 and is exploring new initiatives in partnership with local stakeholders.

Future - Impact of COVID-19 - Despite its valiant efforts to support its diverse client groups throughout the last year or so, unfortunately it is not possible to predict what is going to happen with COVID-19 in the coming year. This places charities like BSCMS in a dilemma as we normally plan and deliver many community events/festivals/activities for the benefit of local people. However, we would like to resume our normal activities as soon as practically possible.

This could also have a short and long-term impact on our existing projects/activities and finances. For this reason, maintaining a healthy reserve is essential for organisational sustainability and future prospects.

Organisationally, we hope to come out this relatively unscathed and continue our work going forward.

Structure, governance and management

Governing document

BSC Multicultural Services is a registered charity and a company limited by guarantee. The charitable company was incorporated on 30 March 2004 (number 05088364) and its registered charity number is 1104502. The company was established under a Memorandum of Association, which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment to the Board of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, the trustees are elected at the Annual General Meeting.

The current trustees, who are also directors for the purposes of the Companies Act, are shown on the reference and administrative details page of these accounts.

Further trustees may be appointed at any time, at the discretion of the trustees in accordance with the charity's recruitment policy. Copies of this policy and the trustee "job description" are available on application to the company secretary.

Trustee Induction and Training

All current trustees are familiar with the work of the charity, the majority having served on the Board for some time and have regular training sessions.

New trustees are invited to attend a meeting with the Chairperson and the Treasurer to familiarise themselves with the charity and the context within which it operates. The meeting would cover:

- The obligations of being a trustee;
- An overview of the services the company provides;
- The main documents which set out the operational framework for the charity including the Memorandum and Articles;
- The financial position as set out in the latest published accounts;
- Future plans and objectives.

Risk management

The trustees have reviewed the financial and operating risks pertaining to the charity and identified key risks to the charity. Policies and procedures are in place to remove or reduce the risks identified. The board reviews and re-appraises risk on an ongoing basis.

Organisational structure

BSC Multicultural Services is governed by a board of trustees who meet quarterly and are responsible for the strategic direction and policy of the charity. At present the board has 7 members from a variety of backgrounds relevant to the work of the charity. The Secretary also attends meetings but has no voting rights.

The Centre employs 2 part time Centre managers who are responsible for the day to day provision of services, ensuring that project objectives are met and managing staff and volunteers.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 7/12/2021 and signed on behalf of the board of trustees by:

B Ali (Chairperson)
Trustee

BSC Multicultural Services

Company Limited by Guarantee

Independent examiner's report to the trustees of BSC Multicultural Services

Year ended 31 March 2021

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

L Thurston 20/12/21

L Thurston FCCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

BSC Multicultural Services

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	5	98,516	271,887	370,403	176,139
Charitable activities		65	1,198	1,263	3,823
Investment income		8	–	8	15
Total income		98,589	273,085	371,674	179,977
Expenditure					
Charitable activities	6	30,491	118,647	149,138	156,367
Total expenditure		30,491	118,647	149,138	156,367
Net income and net movement in funds		68,098	154,438	222,536	23,610
Reconciliation of funds					
Total funds brought forward		70,754	62,474	133,228	109,618
Total funds carried forward		138,852	216,912	355,764	133,228

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

The notes on pages 11 to 20 form part of these financial statements.

BSC Multicultural Services

Company Limited by Guarantee

Balance sheet

31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible fixed assets	10		9,864		165
Current assets					
Debtors	11	1,647		3,541	
Cash at bank and in hand		345,803		140,293	
		347,450		143,834	
Creditors: Amounts falling due within one year	12	(1,550)		(10,771)	
Net current assets			345,900		133,063
Total assets less current liabilities			355,764		133,228
Net assets			355,764		133,228
Funds of the charity					
Restricted funds			216,912		62,474
Unrestricted funds			138,852		70,754
Total charity funds	13		355,764		133,228

For the year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 7/12/2021 and are signed on behalf of the board by:

B Ali (Chairperson)
Trustee

Company registration number: 05088364

The notes on pages 11 to 20 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Room 29, 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The accounts have been prepared on the on going concern basis and the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statement. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Trustees have taken into account the impact of Covid-19 when assessing going concern

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

3. Accounting policies *(continued)*

Income *(continued)*

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

3. **Accounting policies** *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Office and computer equipment - 25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

Taxation

The charity is not liable to tax on its activities for the year.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. **Limited by guarantee**

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one period afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Donations and legacies

Year ended 31 March 2021

	Unrestricted funds £	Restricted funds £	Total Funds 2021 £
Donations			
Donations	500	450	950
Grants			
NHS Ipswich and East Suffolk CCG	–	113,000	113,000
Suffolk Community Foundation	14,000	60,950	74,950
HMRC Job Retention Scheme	28,382	41,198	69,580
The National Lottery Community Fund	44,634	–	44,634
Ipswich Borough Council	11,000	25,639	36,639
Children in Need	–	16,650	16,650
Arts Council England	–	9,000	9,000
Norfolk County Council	–	5,000	5,000
	98,516	271,887	370,403

Year ended 31 March 2020

	Unrestricted funds £	Restricted funds £	Total Funds 2020 £
Donations			
Donations	6,063	3,001	9,064
Grants			
Suffolk Community Foundation	22,000	66,235	88,235
Ipswich Borough Council	15,500	6,960	22,460
Children in Need	–	15,818	15,818
Arts Council England	–	10,000	10,000
BME Sponsorship	–	7,400	7,400
Multicultural Festival	–	5,255	5,255
Norfolk County Council	–	5,000	5,000
Suffolk County Council	–	4,490	4,490
East Suffolk Council	–	2,990	2,990
HMRC Job Retention Scheme	2,427	–	2,427
Suffolk County Council - Locality Budget	–	2,000	2,000
The Mrs L D Rope Third Charitable Settlement	1,000	–	1,000
	46,990	129,149	176,139

6. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Salaries and payroll costs	20,251	87,766	108,017
Workshops, seminars and events	30	26,077	26,107
Post, stationery, printing and copying	1,556	357	1,913
Staff recruitment, training and travel	–	–	–
Rent, rates and service charges	4,202	2,893	7,095
Insurance	479	357	836
Telephone and fax	1,531	490	2,021
Subscriptions	93	171	264
Computer expenses	765	–	765
Sundry expenses	–	–	–
Depreciation	238	86	324
Independent examination charges	1,346	–	1,346
Grants paid	–	450	450
	30,491	118,647	149,138

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Salaries and payroll costs	17,659	72,275	89,934
Workshops, seminars and events	12,756	33,122	45,878
Post, stationery, printing and copying	1,145	5,547	6,692
Staff recruitment, training and travel	20	65	85
Rent, rates and service charges	4,868	3,312	8,180
Insurance	301	465	766
Telephone and fax	1,468	300	1,768
Subscriptions	425	–	425
Computer expenses	697	5	702
Sundry expenses	279	226	505
Depreciation	82	–	82
Independent examination charges	518	832	1,350
Grants paid	–	–	–
	40,218	116,149	156,367

7. Net income

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	324	82

8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	105,131	87,417
Social security costs	2,886	2,517
	108,017	89,934

The average head count of employees during the year was 8 (2020: 6).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

9. Trustee remuneration and expenses

The key management personnel of the charity comprise the trustees and the senior management team as listed within these financial statements. The trustees neither received nor waived any remuneration during the year (2020: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £80,294 (2020: £65,774).

One trustee received reimbursed for expenses of £143 (2020: £Nil).

10. Tangible fixed assets

	Office and computer equipment
	£
Cost	
At 1 April 2020	44,416
Additions	10,023
At 31 March 2021	54,439
Depreciation	
At 1 April 2020	44,251
Charge for the year	324
At 31 March 2021	44,575
Carrying amount	
At 31 March 2021	9,864
At 31 March 2020	165

11. Debtors

	2021	2020
	£	£
Prepayments and accrued income	1,647	3,541

12. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Trade creditors	200	67
Accruals and deferred income	1,350	1,350
Other creditors	–	9,354
	1,550	10,771

13. Analysis of charitable funds

Restricted funds

	At 1 April 2020	Income	Expenditure	Transfer between funds	At 31 March 2021
	£	£	£	£	£
Training Project	1,246	13,078	(13,354)	–	970
Tenants Support	105	9,556	(8,364)	–	1,297
Supplementary School	4,796	24,091	(11,229)	–	17,658
Multicultural Festival	1,174	9,000	–	–	10,174
Police and Crime Commissioner	4,395	7,996	(11,808)	–	583
Carers Project	14,907	7,460	(12,335)	–	10,032
SCF Health Project	27,789	42,677	(34,528)	–	35,938
Seeds for Change	–	18,679	–	–	18,679
Social Prescribing Service	–	113,000	(3,881)	–	109,119
Miscellaneous Projects	7,462	27,548	(23,148)	–	11,862
	61,874	273,085	(118,647)	–	216,312

	At 1 April 2019	Income	Expenditure	Transfer between funds	At 31 March 2020
	£	£	£	£	£
Training Project	1,544	5,000	(5,298)	–	1,246
Tenants Support	192	6,960	(7,047)	–	105
Supplementary School	5,277	20,566	(21,047)	–	4,796
Multicultural Festival	1,189	17,755	(17,170)	–	1,774
Police and Crime Commissioner	1,757	7,798	(5,160)	–	4,395
E Safety Project	86	–	(86)	–	–
CCG Transformation	34,757	100	(34,857)	–	–
Carers Project	–	19,987	(5,080)	–	14,907
SCF Health Project	–	34,950	(7,161)	–	27,789
Miscellaneous Projects	3,443	17,262	(13,243)	–	7,462
	48,245	130,378	(116,149)	–	62,474

The Training Project relates to the provision of a range of training and courses, aimed at building the capacity of BME people in Ipswich and Suffolk.

The Tenants Partnership Project provides support to IBC tenants in connection with their housing and tenancy related issues.

Supplementary School, funded by BBC CIN, runs a Homework Club, Saturday School, Sports Days and educational trips/outings for the benefit of more than 100 disadvantaged children and young people.

Multicultural Festival relates to income received specifically for the annual event usually held in September in Ipswich.

Hate Crime Project, supported by the SPCC, raised awareness of the importance of report incidents of hate crime through a combination of training and outreach.

The Carers' Project engages BME carers and cared for with respite breaks, signposting to mainstream services and other relevant activities to help them in their caring role.

The Befriending Scheme provides help and support to BME elderly people through home visits, chair-based exercise, outings and related activities to maintain independent and active lives.

Realising Ambitions East seeks to reduce the burden of deprivation and loneliness through a range of activities, especially aimed at BME people.

Seeds for Change, a partnership between local statutory bodies and BSCMS, is on hold until the COVID-19 crisis subsides.

Social Prescribing Service, a partnership between BSCMS and Ipswich and East Suffolk CCG, is a new service aimed at BME people.

Miscellaneous Projects are various restricted balances accumulated together for presentational and bookkeeping purposes, and these are managed and recorded separately for accountability.

Unrestricted funds

	At 1 April 2020	Income	Expenditure	Transfer between funds	At 31 March 2021
	£	£	£	£	£
General	30,754	98,589	(30,491)	–	98,852
Designated Premises Fund	40,000	–	–	–	40,000
	70,754	98,589	(30,491)	–	138,852

	At 1 April 2019	Income	Expenditure	Transfer between funds	At 31 March 2020
	£	£	£	£	£
General	31,373	49,599	(40,218)	(10,000)	30,754
Designated Premises Fund	30,000	–	–	10,000	40,000
	61,373	49,599	(40,218)	–	70,754

The trustees have decided to designate funds with the long term aim of enabling the charity to acquire its own property and thereby help to secure its future.

14. Analysis of net assets between funds

As at 31 March 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	4,880	–	4,984	9,864
Net current assets	93,972	40,000	211,928	345,900
Net assets	98,852	40,000	216,912	355,764

As at 31 March 2020

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	165	–	–	165
Net current assets	30,589	40,000	62,474	133,063
Net assets	30,754	40,000	62,474	133,228

15. Related parties

There have been no related party transactions in this or the previous reporting year.