

Registered Charity number
1119371

WESTMINISTER BANGLADESHI WELFARE TRUST

Accounts

31 March 2022

WESTMINISTER BANGLADESHI WELFARE TRUST
Report and accounts
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Westminster Bangladeshi Welfare Trust (WBWT)
Registered Charity No: 1119371
Report of the Trustees year ended 31st March 2022

The Trustees submit their finance and report for the year ended 31st March 2022. Westminster Bangladeshi Westminster Welfare Trust (WBWT) was established on 15th May 2000 as a charity and its name has been in the charity commission's Central register on the 27th May 2007. The 'Board of Trustees' are elected by the membership of the Charity and appointed for a term of five years at the Annual General Meeting.

Name of the Charity Trustees who manage the Charity (Board of Trustees)

No.	Trustees Name
1	Rezaul Islam Chowdhury
2	Chunu Miah
3	Shaista Miah
4	Riyaz Marikar
5	Mohammad Shahjahan
6	Shebul Ahmed
7	Aslam Khan

Aims and Objects

1. To Promote for the benefit of the inhabitants of Westminster and the surrounding area the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances or for the public at large in the interests of social welfare and with the object of improving the condition of life of the said inhabitants.
2. To advance the education and training of the inhabitants of Westminster and the surrounding areas in health, literacy, numeracy and English language.
3. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those who are socially excluded and assisting them to integrate into society.
4. To advance faith and social cohesion in South Westminster and its surrounding areas for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals, interfaith events.

Furthermore

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

Structure, Governance and Management

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

The Board of Trustees is normally briefed by the chairperson and the general secretary in order to familiarise themselves with the rules, regulation and responsibilities of the charity. The Board of Trustees had met and had meetings 6 times during the year to review the activities of the charity including the approval of the annual report and the accounts as well as budgets, capital expenditure for the Charity. The day-to-day work of the charity is overseen by the chairperson, general secretary and treasurers that are responsible to and report to the Board of Trustees. The Board of Trustees are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taken relating to fire and health and safety. The Board of Trustees are seriously looking into other risks areas such as operational, governance and compliance with law and regulations and Covid-19 health and safety measures. Managing this year was a slightly better than the previous year.

Achievements and Performance of the Trust

The Board of Trustees have found this year to be one of the uncertain year due to Covid-19 Pandemic. The Westminster Bangladeshi Welfare Trust is actively seeking to protect its financial security in order to continue to safeguard the ongoing development of the Trust and its projects and services that it offers to the local communities in south Westminster area. Due to the Covid-19 restrictions we delivered only a number of activities, below is a list of activities organised and delivered over the last 12 months:

- Food Bank
- Sewing Classes
- Supplementary Classes
- Prayer Sessions
- Language Classes

Future plans, Developments and activities

The Charity intends to maintain its initiatives in the provision of leading the Friday Prayers, Sewing classes, Health & Well-being activities for example Exercise classes, educational programs like Supplementary class, training, short and long terms courses, counseling and more. The Trust will work hard to run as many activities as possible for 2022-23 for the community. We want to do the following activities in the months to come:

Continue:

- Continue Food Bank as long as we can with the funding available
- We intend to get more funding and continue sewing classes
- Prayer Sessions
- Continue Supplementary classes
- Language Classes

Start:

- Health & Fitness. Exercise Classes for men and women
- Sewing Class
- Establish After School Club for the provision of physical activities and educational learning sessions
- Community Badminton
- Walk-In services, Advice, information, guidance and signposting about health and social services.
- Short- and long-term course and trainings
- Adult Engagement Club
- Carrom Board Game

The Trust will continue to address the needs of the community with emphasis on the elderly, families, children and young people. We will try our best to provide the much needed and important activities coming out of the pandemic such as exercise classes and community engagement classes. The Trust will continue to actively work towards poverty alleviation through the welfare rights to those who are housebound, families, Men and Women and those living in social isolation. Health, education and training are a major concern to many communities in South Westminster.

The Charity has a fund-raising strategy in place and will continue to seek funding from a range of charities and trusts, statutory and other public and other areas so that they can build on their skills and knowledge. The Trustees are indebted to all members and well – wishers for support to the Trust. We would extend a word of thanks to all individuals and other organisation/funders that have worked with and supported us this year.

Financial Review

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

Statement of Trustees' Responsibilities

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

- (a) Select suitable accounting policies and apply consistently
- (b) Make judgments and estimates that are reasonable and prudent;

(c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;

(d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Reserve Policy of the charity that is unrestricted funds which have not been designated for a specific use, should be maintained at a level equivalent to at least six months expenditure. The trustees consider that reserves at this level will endure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. WESTMINSTER BANGLADESHI WELFARE TURST will actively work to achieve this level of reserves.

Risk Factors

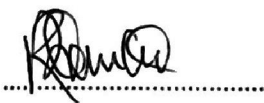
The trustees have assessed the major risks to which the charity is exposed, and the satisfied that systems are in place to mitigate exposure to the major risks.

Independent Examiner

According to the provisions of the charities Act 1993, the trustees agree that an audit is not required for this financial year; however, due to the provisions of the same act an Independent Examiner is required. The Trustees will propose the re-appointment of Wahid & Co to carry out independent Examination of the accounts in 2022/23 at its next annual general meeting.

We declare that it is our capacity as charity trustee that:

The trustees have approved the above report at the Annual General Meeting held on the 2nd October 2022 and we are authorised to sign it on their behalf.



Chairman
Rezaul Choudhury



Treasurer
Riyaz Marikar



Assistant Treasurer
Muhammad Shahjahan

Westminster Bangladeshi Welfare Trust

Independent Examiner's Report to the Trustees for the Year Ended 31st March 2022

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

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

Basis of Independent Examiners' Statement

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

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

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

Independent Examiners' Statement

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

- Which gives us reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 41 of the Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- To which in our opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion



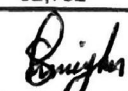
In my opinion the financial statement as prepared give a true and fair view of the charity's state of affairs as at 31st March 2022 given that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the charities Commissioners.

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Prepared by:



Wahid Ahmed & Co
Chartered Management Accountants
1st Floor, 67 Brick Lane
London E1 6QL

WESTMINISTER BANGLADESHI WELFARE TRUST
Detailed profit and loss account
for the year ended 31 March 2022

	2022 £		2021 £
Income Resources (Grant and donations)			
	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
Westminster council -Ward Budget	-	-	-
TFL Central fund	-	-	-
HMRC Grant		13,241	13,241
Govt. Grant	8,000		8,000
City of Westminster	-		-
Friday Collections/donations	31,727		31,727
	-	-	-
Refund from Bank	-	-	-
WCC Grant		6,508	6,508
			1,500
	39,727	19,749	59,476
			54,483
Expenditures			
Wages and salaries	9,587	18,934	28,521
Donations	-		1,000
Social Security Cost			3,114
Subcontractor Cost			1,360
Food Bank			5,189
Rents & Rates	3,751	450	4,201
Sewing Session	101		101
Light & Heat	2,573		2,573
Cleaning			-
Rates			-
General administrative expenses:			-
Telephone and fax	178	50	228
Printing, postage and advert	392		392
Repairs and maintenance	575	215	790
Hall Hire	5,680		5,680
Bank charges	149		149
Insurance	1,154	100	1,254
Repairs and maintenance			-
Depreciation	695		695
Cleaning	15		15
Advertising and PR	360		360
Total Expenditure	25,210	19,749	44,959
			52,354
Other operating income			
Other operating income	19,630		48,385
Net surplus or (deficit)	14,517	-	14,517
			2,129
Balance brought forward as at 1st April 2021	-	-	38,275
			36,146
Balance carried forward as at 31 March 2022	-	-	52,792
			38,275
			
Rezaul Islam Chowdhury Chairperson	Riyaz Marikar Treasurer	Mohammed Shahjahan Assistant Treasurer	

WESTMINISTER BANGLADESHI WELFARE TRUST
Balance Sheet
as at 31 March 2022


	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	3	6,416	7,110
Current assets			
Debtors	4	2,000	2,000
Cash at bank and in hand		51,320	37,981
		53,320	39,981
Current liabilities	5	(6,944)	(8,816)
		46,376	31,165
Net Income or (deficit)		<u>52,792</u>	<u>38,275</u>
Capital and incoming funds			
Opening balance		38,275	36,146
Net income or (deficit)		14,517	2,129
Net funds		<u>52,792</u>	<u>38,275</u>


The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

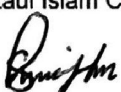
The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

We, the undersigned confirmed that we have provided all the records, information and explanations to Wahid Ahmed & Co for the preparation of the Accounts and these accounts are in accordance herewith.

Chairperson.....
Rezaul Islam Chowdhury

Treasurer.....
Riyaz Marikar

Assistant Treasurer.....
Mohammed Shahjahan

WESTMINISTER BANGLADESHI WELFARE TRUST
Notes to the Accounts
for the year ended 31 March 2022

1 Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

Turnover

Turnover represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Fixtures and fittings	10% reducing balance
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2 Operating profit	2022	2021
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	<u>695</u>	<u>731</u>

3 Tangible fixed assets

	Plant and machinery etc £
Cost	
At 1 April 2021	10,736
At 31 March 2022	<u>10,736</u>
Depreciation	
At 1 April 2021	3,625
Charge for the year	695
At 31 March 2022	<u>4,320</u>
Net book value	
At 31 March 2022	<u>6,416</u>
At 31 March 2021	<u>7,111</u>

4 Debtors	2022	2021
	£	£
Other debtors	<u>2,000</u>	<u>2,000</u>

WESTMINISTER BANGLADESHI WELFARE TRUST
Notes to the Accounts
for the year ended 31 March 2022

5 Creditors: amounts falling due within one year	2022	2021
	£	£
Other taxes and social security costs	1,345	972
Other creditors	5,599	7,844
	<u>6,944</u>	<u>8,816</u>
 6 Profit and loss account	 2022	
	£	
At 1 April 2021	38,275	
Profit for the year	14,517	
 At 31 March 2022	 <u>52,792</u>	