

Westminster Bangladeshi Welfare Trust (WBWT)
Registered Charity No: 1119371
Report of the Trustees year ended 31st March 2025

The Trustees submit their finance and report for the year ended 31st March 2025. 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 in 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)

Trustees Name
Rezaul Islam Chowdhury
Aslam Khan
Shaista Miah
Riyaz Marikar
Shebul Ahmed
Mohammad Shahjahan
Tipu Sultan

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, health and safety measures. Managing this year was healthier, the organisation had a brilliant year with many activities taking place.

Achievements and Performance of the Trust

The Board of Trustees have found this year to be much better and the organisation improving its services and getting more and more people involved. The Westminster Bangladeshi Welfare Trust is actively seeking to protect its financial security 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. Below is a list of activities organised and delivered over the last 12 months:

- Sewing Classes
- Exercises Class
- Healthy hot food sessions
- Youth Club
- Prayer Sessions
- Language Classes
- Badminton classes
- Carrom Board Game
- Training/day outs for Staff and volunteers
- Community events such as Badminton and Carrom tournaments, Eid celebrations
- Community Summer Trips to Sandbanks and Legoland

Future plans, Developments and activities

The Charity intends to maintain its initiatives in the provision of leading the Health & Well-being activities for example Exercise classes, Friday Prayers, Sewing classes, educational programs like children's classes, training, short and long terms courses, counseling and more. The Trust will work hard to run as many activities as possible for 2025-26 for the community. We want to continue and start the following activities in the months to come:

Continue:

- Resume sewing classes
- Prayer Sessions
- Language Classes
- Badminton
- Carrom Board Game
- Exercise Classes
- Youth Club
- Training/day outs for Staff and volunteers
- Adult Engagement Classes
- Healthy Hot Meals
- Collaborate health awareness campaigns along with the NHS and others
- Community day trips
- Festival Events and more

Start:

- Health & Fitness for men and women
- Community Events collaborating with other organisations
- Establish After School Club for the provision of physical activities and educational learning sessions
- Walk-In services, Advice, information, guidance and signposting about health and social services.
- Short- and long-term course and trainings
- Adult Engagement Club
- Youth development projects
- Arts and Crafts
- Digital programs for adults

The Trust will continue to address the needs of the community with emphasis on the elderly, families, children and young people. We have tried our best to provide the much needed and important activities such as exercise classes and community engagement initiative projects. We will do more to keep healthy lifestyle projects for all age groups. We will try to help with the cost-of-living crisis which is affecting lives. 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 2024/25 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 21st of August 2025 and we are authorised to sign it on their behalf.



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Chairman

Rezaul Islam Choudhury



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Treasurer

Mohammad Shahjahan



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Assistant Treasure

Shebul Ahmed

Westminster Bangladeshi Welfare Trust

Independent Examiner's Report to the Trustees for the Year Ended 31st March 2025

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 of 31st March 2025 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 2025

	2025 £		2024 £
Income Resources			
(Grant and donations)			
	Unrestricted	Resticted	Total
Westminster council	-	35,450	35,450
BAME Health Forum	1,870		1,870
Pimlico Millon (Quaker Social Action)		6,700	6,700
Bouygues	-	9,999	9,999
Friday Collections/donations	95,317		95,317
Award 4 All	-	17,180	17,180
Children Arabic Class	11,525		11,525
	108,712	69,329	178,041
			152,822

Expenditures

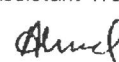
Wages and salaries		43,235	23,955
Pensions		265	276
Training and development		144	-
Travel and subsistence		107	-
Project Based Food and Bev.		16,261	6,422
Subcontractor Cost		8,435	9,960
Rents & Rates		20,418	9,982
Summar Activities		14,896	7,960
Light & Heat		5,045	7,937
General administrative expenses:			-
Telephone and fax		185	393
Printing, postage and advert		1,085	217
Repairs and Equipments		10,267	12,400
Bank charges		760	906
Insurance		1,606	1,196
Depreciation		519	577
Cleaning		494	1,014
Other legal and professional		3,144	-
Total Expenditure	-	-	126,866
			83,195
Net surplus or (deficit)	108,712	69,329	51,175
			69,627
Balance brought forward as at 1st April 2022/2023	-	-	144,531
			74,904
Balance carried forward as at 31 March 2023/2024	-	-	195,706
			144,531


Rezaul Islam Chowdhury
Chairperson

Mohammd Shahjahan
Treasurer

Shebul Ahmed
Assistant Treasurer





WESTMINISTER BANGLADESHI WELFARE TRUST
Balance Sheet
as at 31 March 2025

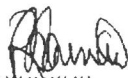
	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	3	4,679	5,198
Current assets			
Debtors		4,374	2,117
Cash at bank and in hand		194,434	144,367
		<u>194,434</u>	<u>144,367</u>
Current liabilities	5	<u>(7,783)</u>	<u>(7,153)</u>
		186,651	137,214
Net Income or (deficit)		<u>195,704</u>	<u>144,529</u>
Capital and incoming funds			
Opening balance		144,529	74,904
Net income or (deficit)		<u>51,175</u>	<u>69,625</u>
Net funds		<u>195,704</u>	<u>144,529</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.....
Mohammad Shahjahan

Assistant Treasurer.....
Shebul Ahmed

WESTMINISTER BANGLADESHI WELFARE TRUST
Notes to the Accounts
for the year ended 31 March 2025

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

Westminster council

Fixtures and fittings 10% reducing balance

2 Operating profit	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	519	577
	<hr/>	<hr/>
3 Tangible fixed assets		
		Plant and machinery etc
		£
Cost		
At 1 April 2024		10,736
At 31 March 2025		<hr/> 10,736
Depreciation		
At 1 April 2024		5,538
Charge for the year		519
At 31 March 2025		<hr/> 6,057
Net book value		
At 31 March 2025		<hr/> 4,679
At 31 March 2024		<hr/> 5,198
4 Debtors	2025	2024
	£	£
Other debtors	4,374	2,117
	<hr/>	<hr/>
5 Creditors: amounts falling due within one year	2025	2024
	£	£
Other taxes and social security costs	2,184	1,554
Other creditors	5,599	5,599
	<hr/> 7,783	<hr/> 7,153

WESTMINISTER BANGLADESHI WELFARE TRUST
Notes to the Accounts
for the year ended 31 March 2025

6 Profit and loss account

	2025
	£
At 1 April 2024	144,529
Profit for the year	51,175
At 31 March 2025	<u>195,704</u>