

REGISTERED COMPANY NUMBER: 05620531 (England and Wales)  
REGISTERED CHARITY NUMBER: 1136857

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2023  
for  
BME United Limited

Contents of the Financial Statements  
for the Year Ended 31 March 2023

|                                            | Page     |
|--------------------------------------------|----------|
| Report of the Trustees                     | 1 to 2   |
| Independent Examiner's Report              | 3        |
| Statement of Financial Activities          | 4        |
| Balance Sheet                              | 5        |
| Notes to the Financial Statements          | 6 to 10  |
| Detailed Statement of Financial Activities | 11 to 12 |

## BME United Limited

### Report of the Trustees for the Year Ended 31 March 2023

The trustees present their report and the financial statements for the year ended 31st March 2023. The trustees, who are also the directors of BME United Limited for the purpose of company law and who served during the year and up to the date of this report are set out on page 2.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

###### **Principal Activities**

Health/Chronic Disease Self-management programme/Lifestyle risk management

Employment

Training and development

Information, Advice, Guidance and Advocacy services

Referrals and Signposting

Events and seminars

Capacity building

Community engagement, Consultation and networking

Project management

Professional coaching/Mentoring

Volunteering opportunities

###### **Aims**

The company aim is to transform BME United Limited from a grant dependent community project to a self-sustaining Social Enterprise, and the core activities will be to provide greatly needed services to all sections of the community. In particular the company work will be focused on meeting the real needs of people who are vulnerable and isolated due to cultural and linguistic barriers and require appropriate support and encouragement to develop self-confidence to approach statutory agencies, to access services and play a proper role in the city that they live and work. Services will evolve in response to, and meet the growing needs of the diverse communities.

#### **ACHIEVEMENT AND PERFORMANCE**

The results are shown on page 4.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

05620531 (England and Wales)

##### **Registered Charity number**

1136857

##### **Registered office**

40 Bromley Street  
Blakenhall  
Wolverhampton  
WV2 3AS

BME United Limited

Report of the Trustees  
for the Year Ended 31 March 2023

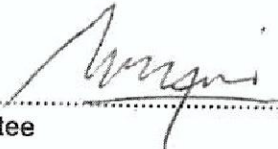
**Trustees**

Bhajan Singh Devsi Chair  
Moreene Adessa Bennett Trustee  
Nigat Begum Trustee  
Paul Salahuddin Armstrong Trustee  
Nirmala Mai Trustee  
Mohammad Nazir Trustee  
Kuldip Chana Trustee  
Tara Cheryle Bennett-Stephens Trustee

**Company Secretary**

Mohammad Nazir

Approved by order of the board of trustees on 01/12/2023 and signed on its behalf by:

  
.....  
Trustee

Independent Examiner's Report to the Trustees of  
BME United Limited

**Independent examiner's report to the trustees of BME United Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

**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 accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts 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 charity's accounts 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:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.



Sajjad Jaffer  
ACCA

Date: 05/12/23



BME United Limited

Statement of Financial Activities  
for the Year Ended 31 March 2023

|                                    | Notes | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 31.3.23<br>Total<br>funds<br>£ | 31.3.22<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                           |                         |                                |                                |
| Donations and legacies             | 2     | -                         | -                       | -                              | 1,000                          |
| <b>Charitable activities</b>       |       |                           |                         |                                |                                |
| Grant Income                       |       | -                         | 18,409                  | 18,409                         | 109,940                        |
| Other Income                       |       | -                         | 13,504                  | 13,504                         | 151                            |
|                                    |       |                           |                         |                                |                                |
| <b>Total</b>                       |       | -                         | 31,913                  | 31,913                         | 111,091                        |
| <b>EXPENDITURE ON</b>              |       |                           |                         |                                |                                |
| <b>Charitable activities</b>       |       |                           |                         |                                |                                |
| Resources expended                 |       | -                         | 42,377                  | 42,377                         | 200,833                        |
|                                    |       |                           |                         |                                |                                |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | -                         | (10,464)                | (10,464)                       | (89,742)                       |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                         |                                |                                |
| Total funds brought forward        |       | -                         | (14,910)                | (14,910)                       | 74,832                         |
|                                    |       |                           |                         |                                |                                |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | -                         | (25,374)                | (25,374)                       | (14,910)                       |

The notes form part of these financial statements

BME United Limited

Balance Sheet

31 March 2023

|                                                  | Notes | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 31.3.23<br>Total<br>funds<br>£ | 31.3.22<br>Total<br>funds<br>£ |
|--------------------------------------------------|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
| <b>CURRENT ASSETS</b>                            |       |                           |                         |                                |                                |
| Cash at bank and in hand                         |       | -                         | 180                     | 180                            | 15,016                         |
| <b>CREDITORS</b>                                 |       |                           |                         |                                |                                |
| Amounts falling due within one year              | 6     | -                         | (25,554)                | (25,554)                       | (29,926)                       |
| <b>NET CURRENT ASSETS/(LIABILITIES)</b>          |       | -                         | (25,374)                | (25,374)                       | (14,910)                       |
| <b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b> |       | -                         | (25,374)                | (25,374)                       | (14,910)                       |
| <b>NET ASSETS/(LIABILITIES)</b>                  |       | -                         | (25,374)                | (25,374)                       | (14,910)                       |
| <b>FUNDS</b>                                     | 8     |                           |                         |                                |                                |
| Restricted funds                                 |       |                           |                         | (25,374)                       | (14,910)                       |
| <b>TOTAL FUNDS</b>                               |       |                           |                         | (25,374)                       | (14,910)                       |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

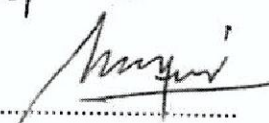
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 01/12/2023 and were signed on its behalf by:

  
.....  
Trustee

The notes form part of these financial statements



## **1. ACCOUNTING POLICIES**

### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds comprise the costs associated with attracting voluntary income and costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

### **Research and development**

Expenditure on research and development is written off in the year in which it is incurred.



Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

**2. DONATIONS AND LEGACIES**

|           | 31.3.23  | 31.3.22      |
|-----------|----------|--------------|
|           | £        | £            |
| Donations | <u>-</u> | <u>1,000</u> |

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

**4. STAFF COSTS**

|                    | 31.3.23      | 31.3.22        |
|--------------------|--------------|----------------|
|                    | £            | £              |
| Wages and salaries | <u>8,618</u> | <u>140,927</u> |
|                    | <u>8,618</u> | <u>140,927</u> |

The average monthly number of employees during the year was as follows:

| 31.3.23 | 31.3.22 |
|---------|---------|
|---------|---------|

No employees received emoluments in excess of £60,000.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                   | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£ |
|-----------------------------------|---------------------------|-------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b> |                           |                         |                     |
| Donations and legacies            | -                         | 1,000                   | 1,000               |
| <b>Charitable activities</b>      |                           |                         |                     |
| Grant Income                      | -                         | 109,940                 | 109,940             |
| Other Income                      | -                         | 151                     | 151                 |
| <b>Total</b>                      | -                         | 111,091                 | 111,091             |
| <b>EXPENDITURE ON</b>             |                           |                         |                     |
| <b>Charitable activities</b>      |                           |                         |                     |
| Resources expended                | -                         | 200,833                 | 200,833             |
| <b>NET INCOME/(EXPENDITURE)</b>   | -                         | (89,742)                | (89,742)            |

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

|                                    | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£  |
|------------------------------------|---------------------------|-------------------------|----------------------|
| <b>RECONCILIATION OF FUNDS</b>     |                           |                         |                      |
| Total funds brought forward        | -                         | 74,832                  | 74,832               |
|                                    | <hr/>                     | <hr/>                   | <hr/>                |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <hr/> - <hr/>             | <hr/> (14,910) <hr/>    | <hr/> (14,910) <hr/> |

**6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                          |               |               |
|--------------------------|---------------|---------------|
|                          | 31.3.23<br>£  | 31.3.22<br>£  |
| Other loans (see note 7) | 400           | 400           |
| Other creditors          | 21,464        | 25,615        |
| Accrued expenses         | <u>3,690</u>  | <u>3,911</u>  |
|                          | <u>25,554</u> | <u>29,926</u> |

**7. LOANS**

An analysis of the maturity of loans is given below:

|                                                |              |              |
|------------------------------------------------|--------------|--------------|
|                                                | 31.3.23<br>£ | 31.3.22<br>£ |
| Amounts falling due within one year on demand: |              |              |
| Other loans                                    | <u>400</u>   | <u>400</u>   |

**8. MOVEMENT IN FUNDS**

|                         | At 1.4.22<br>£  | Net<br>movement<br>in funds<br>£ | At<br>31.3.23<br>£ |
|-------------------------|-----------------|----------------------------------|--------------------|
| <b>Restricted funds</b> |                 |                                  |                    |
| Restricted Funds        | (14,910)        | (10,464)                         | (25,374)           |
|                         | <hr/>           | <hr/>                            | <hr/>              |
| <b>TOTAL FUNDS</b>      | <u>(14,910)</u> | <u>(10,464)</u>                  | <u>(25,374)</u>    |

8. **MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

|                         | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|-------------------------|----------------------------|----------------------------|---------------------------|
| <b>Restricted funds</b> |                            |                            |                           |
| Restricted Funds        | 31,913                     | (42,377)                   | (10,464)                  |
|                         | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>      | <u>31,913</u>              | <u>(42,377)</u>            | <u>(10,464)</u>           |

**Comparatives for movement in funds**

|                         | At 1.4.21<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.22<br>£ |
|-------------------------|----------------|----------------------------------|--------------------|
| <b>Restricted funds</b> |                |                                  |                    |
| Restricted Funds        | 74,832         | (89,742)                         | (14,910)           |
|                         | <hr/>          | <hr/>                            | <hr/>              |
| <b>TOTAL FUNDS</b>      | <u>74,832</u>  | <u>(89,742)</u>                  | <u>(14,910)</u>    |

Comparative net movement in funds, included in the above are as follows:

|                         | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|-------------------------|----------------------------|----------------------------|---------------------------|
| <b>Restricted funds</b> |                            |                            |                           |
| Restricted Funds        | 111,091                    | (200,833)                  | (89,742)                  |
|                         | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>      | <u>111,091</u>             | <u>(200,833)</u>           | <u>(89,742)</u>           |



**8. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

|                         | At 1.4.21<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.23<br>£ |
|-------------------------|----------------|----------------------------------|--------------------|
| <b>Restricted funds</b> |                |                                  |                    |
| Restricted Funds        | 74,832         | (100,206)                        | (25,374)           |
|                         | <hr/>          | <hr/>                            | <hr/>              |
| <b>TOTAL FUNDS</b>      | <u>74,832</u>  | <u>(100,206)</u>                 | <u>(25,374)</u>    |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

|                         | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|-------------------------|----------------------------|----------------------------|---------------------------|
| <b>Restricted funds</b> |                            |                            |                           |
| Restricted Funds        | 143,004                    | (243,210)                  | (100,206)                 |
|                         | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>      | <u>143,004</u>             | <u>(243,210)</u>           | <u>(100,206)</u>          |

**9. RELATED PARTY DISCLOSURES**

At the balance sheet date, the company owed £15665 to Step Up (West Midlands) Community Interest Company.

**10. COMPANY LIMITED BY GUARANTEE**

BME United Limited is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.