

Charity number: 1136857
Company number: 5620531

BME United Limited
(A company limited by guarantee)
Trustees' report and financial statements
for the year ended 31 March 2024

BME United Limited
(A company limited by guarantee)

Contents

	Page
Legal and administrative information	1
Trustees' report	2 - 3
Independent examiners' report	4
Statement of financial activities	5
Balance sheet	6 - 7
Notes to the financial statements	8 - 10

BME United Limited
(A company limited by guarantee)

Legal and administrative information

Charity number 1136857

Company registration number 5620531

Business address 40 Bromley Street
Blakenhall
Wolverhampton
WV2 3AS

Registered office 40 Bromley Street
Blakenhall
Wolverhampton
WV2 3AS

Trustees Mohammad Nazir
Moreene Adessa Bennett
Paul Salahuddin Armstrong
Nirmala Mal
Tara Cheryle Bennett Stephens

Secretary Mohammad Nazir

Directors	Bhajan Singh Devsi	Chairperson
	Moreen Bennett	Vice-Chairperson
	Nirmal Mal	Member
	Nighat Begum	Member
	Paul Salahuddin Armstrong	Member
	Kuldip Chana	Member

Accountants RUS Chartered Accountants
1190a-1192 Stratford Road
Hall Green
Birmingham
B28 8AB

BME United Limited
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2024

The trustees present their report and the financial statements for the year ended 31 March 2024. The trustees, who are also directors of BME United Limited for the purposes of company law and who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Objectives and activities

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 dependant 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

Achievements and performance

Financial review

The results are shown on page 5

BME United Limited
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2024

Statement of trustees' responsibilities

The trustees (who are also directors of BME United Limited for the purpose of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

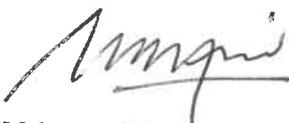
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and which enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small company provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

On behalf of the board



Mohammad Nazir

Secretary

22 November 2024

BME United Limited
(A company limited by guarantee)

Independent examiner's report to the trustees on the unaudited financial statements of BME United Limited.

I report on the accounts of BME United Limited for the year ended 31 March 2024 set out on pages 2 to 10.

Respective responsibilities of trustees and independent examiner

The charity's trustees (who are also the directors of the company for purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the Act), as amended by section 28 of the Charities Act 2006 and that an independent examination is needed. It is my responsibility to examine the accounts under section 43(3)(a) of the Act, as amended; to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act, as amended; and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
Raza Samar (FCA)
ICAEW
Independent examiner
1190a-1192 Stratford Road
Hall Green
Birmingham
B28 8AB

 **Chartered Accountants**
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1190A-1194 Stratford Road
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BME United Limited
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Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2024

		Restricted funds £	2024 Total £	(restated) 2023 Total £
	Notes			
Incoming resources				
Grant income	2	131,283	131,283	31,913
Total incoming resources		<u>131,283</u>	<u>131,283</u>	<u>31,913</u>
Resources expended				
Project activities		11,648	11,648	8,381
Staff costs	3	79,104	79,104	8,666
Rent		7,939	7,939	7,590
Beverage/Refreshments		251	251	42
Bank charges		125	125	159
Utilities		3,860	3,860	4,032
Cleaning		582	582	376
Marketing & advertising		2,576	2,576	783
Travel/Parking		11	11	92
Licence/Professional fees		2,679	2,679	1,169
Accountancy fees		1,080	1,080	675
Insurance		1,699	1,699	1,528
Printing		321	321	1,830
Communications and IT		2,488	2,488	3,692
Other office expenses		35	35	11
Training		72	72	1,527
Other expenses		1,122	1,122	21
Consultancy		500	500	1,803
Total resources expended		<u>116,092</u>	<u>116,092</u>	<u>42,377</u>
Net incoming/(outgoing) resources for the year /				
Net income/(expense) for the year		-	-	-
Total funds brought forward		(25,375)	(25,375)	(14,911)
Prior year adjustment		9,742	9,742	-
Restated total funds brought forward		<u>(15,633)</u>	<u>(15,633)</u>	<u>(14,911)</u>
Total funds carried forward		<u>-441</u>	<u>-441</u>	<u>-25,375</u>

The notes on pages 8 to 10 form an integral part of these financial statements.

BME United Limited
(A company limited by guarantee)

Balance sheet
as at 31 March 2024

	Notes	£	2024	£	£	(restated) 2023	£
Current assets							
Cash at bank and in hand			10,750			180	
			<u>10,750</u>			<u>180</u>	
Creditors: amounts falling due within one year	6		(11,191)			(25,555)	
Net current liabilities				(441)			(25,375)
Deficiency of assets				<u>(441)</u>			<u>(25,375)</u>
Funds	7						
Restricted income funds				(441)			(25,375)
Total funds				<u>(441)</u>			<u>(25,375)</u>

The Balance Sheet continues on the following page.

The notes on pages 8 to 10 form an integral part of these financial statements.

BME United Limited
(A company limited by guarantee)

Balance sheet (continued)

**Trustees statements required by the Companies Act 2006
for the year ended 31 March 2024**

In approving these financial statements as trustees of the company we hereby confirm:

(a) that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006 ;

(b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2024.

(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and

(2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the board on 22 November 2024 and signed on its behalf by



Mohammad Nazir
Director

The notes on pages 8 to 10 form an integral part of these financial statements.

BME United Limited
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2024

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Companies Act 2006.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. 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.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the 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.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

2. Incoming resources from grants

(restated)

	Restricted funds £	2024 Total £	2023 Total £
Grants	122,394	122,394	18,409
Grants	8,889	8,889	13,504
	<u>131,283</u>	<u>131,283</u>	<u>31,913</u>

BME United Limited
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Notes to financial statements
for the year ended 31 March 2024

3. Employees

		<i>(restated)</i>
Employment costs	2024	2023
	£	£
Wages and salaries	79,070	8,618
Other costs	34	48
	<u>79,104</u>	<u>8,666</u>

No employee received emoluments of more than £60,000 (2023 : None).

Number of employees

The average numbers of employees (including the trustees) during the year, was as follows:

	<i>(restated)</i>
2024	2023
Number	Number
-	-

4. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts.

5. Prior year adjustment

Prior period adjustment relates to differences between clients bank figure and the correct bank balance figure which is shown in the accounts.

6. Creditors: amounts falling due within one year

		<i>(restated)</i>
	2024	2023
	£	£
User definable loan desc.	400	400
Trade creditors	-	1
Amounts owed to group undertakings	-	15,664
Other creditors	5,800	5,800
Accruals and deferred income	4,991	3,690
	<u>11,191</u>	<u>25,555</u>

BME United Limited
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Notes to financial statements
for the year ended 31 March 2024

7. Analysis of net assets between funds

	Restricted funds	(restated) Total funds
	£	£
Fund balances at 31 March 2024 as represented by:		
Current assets	10,750	10,750
Current liabilities	(11,191)	(11,191)
	<u>(441)</u>	<u>(441)</u>

	(restated) At 01 April 2023 £	Incoming resources £	Outgoing resources £	At 31 March 2024 £
			PY adjustment £	
Restricted funds	<u>-25,375</u>	<u>131,283</u>	<u>-116,091</u>	<u>-9,742</u>
				<u>-441</u>

9. 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.

BME United Limited
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The following pages do not form part of the statutory accounts.

BME United Limited
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Detailed statement of financial activities

For the year ended 31 March 2024

	£	2024	£	£	(restated) 2023	£
Incoming resources						
Incoming resources from grants						
Grant income		122,394			18,409	
Grant income		8,889			13,504	
		<u>131,283</u>			<u>31,913</u>	
Total incoming resources		<u>131,283</u>			<u>31,913</u>	
Resources expended						
Costs of generating funds:						
Cost of generating income						
Project activities	11,648			8,381		
Wages and salaries	79,070			8,618		
Beverage/Refreshment	251			42		
Rent	7,939			7,590		
Bank charges	125			159		
Utilities	3,860			4,032		
Cleaning	582			376		
Marketing & Advertising	2,576			783		
Travel/Parking	11			92		
License/ Professional Fee	2,679			1,169		
Accountancy Fee	1,080			675		
Telephone	2,488			3,692		
Postage	35			11		
Consultancy	500			1,803		
Printing & Stationery	321			1,830		
Training	72			1,527		
Insurance	1,699			1,528		
Consumables	1,122			21		
		<u>116,058</u>			<u>42,329</u>	
<i>Legacies</i>						
Other general	34			48		
		<u>34</u>			<u>48</u>	
Total cost of generating income		<u>116,092</u>			<u>42,377</u>	
Fundraising trading:						
cost of goods sold and other costs						
Total costs of generating funds		<u>116,092</u>			<u>42,377</u>	

BME United Limited
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Detailed statement of financial activities

For the year ended 31 March 2024

	2024	(restated)
	£	2023
		£
Governance costs		
<i>Activities undertaken directly</i>		
Office expenses - Other	(1)	-
	(1)	-
Total governance costs	(1)	-
	(1)	-
Net incoming/(outgoing) resources for the year	15,192	(10,464)