

**Charity number: 1145333**  
**Company number: 07705011**  
**(England and Wales)**

## **CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

**Mibsons Limited**  
**Chartered Certified Accountants**  
**51 Coopers Road, Handsworth Wood**  
**Birmingham, B20 2JU**

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
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**FOR THE YEAR ENDED 31 MARCH 2025**

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**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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Names of Directors, who are also known as the Trustees, for the purposes of the Charity Law:

Chairman	Muhammad Abdul Hannan
Deputy Chairman	Muhammad Abdul Kahar
Treasurer	Abdul Qaum
Assistant Treasurer	Mohammed Abdul Subhan
Secretary	Achaman Ullah
CHIEF EXECUTIVE OFFICER	Shabud Ullah
REGISTERED CHARITY NUMBER	1145333
REGISTERED COMPANY NUMBER	07705011
REGISTERED OFFICE	Greets Green Resource Centre Harwood Street West Bromwich West Midlands B70 9JF
INDEPENDENT EXAMINER	Muhammad Shahid FCCA Mibsons Limited Chartered Certified Accountants 51 Coopers Road Handsworth Wood Birmingham B20 2JU
BANKERS	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ  The Co-Operative Bank Plc P O Box 250 Skelmersdale WN8 6WT

# **CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**

## **MANAGEMENT COMMITTEE'S ANNUAL REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2025**

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The Trustees, who are also Directors of the Charity for the purposes of the Companies Act 2006, present their report along with the financial statements of the Charity for the year ending 31 March 2025. The Trustees have adopted the provisions of 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 2015).

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT OF THE ASSOCIATION**

The Confederation of Bangladeshi Organisations, a community and voluntary organisation, was first established in 1985 under a constitutional document as an umbrella for Bangladeshi organisations in the Metropolitan Borough of Sandwell to provide a collective voice for communicating community needs and providing representation. In April 1993, the organisation became a registered charity. On 14 July 2011, the organisation formed a company known as the Confederation of Bangladeshi Organisations (CBO) Limited ('CBO'). On 1 April 2012, operations began through this Limited Company.

The charity is governed by its Memorandum and Articles of Association.

#### **OBJECTIVES**

- To promote the benefit of the inhabitants of Sandwell, with particular attention to accommodating the charitable needs of individuals of Bangladeshi descent, by:
  - a) Advancing education:
  - b) Relieving need, hardship and distress; and
  - c) Relieving or preventing poverty
- To promote, for the benefit of the Inhabitants of Sandwell and the surrounding area, the provision of facilities for recreation or other leisure activities for individuals who need such facilities due to their youth, age, infirmity, disablement, financial hardship, or social and economic circumstances, or for the general public in the interest of social welfare and with the aim of improving the condition of life of the said inhabitants.
- To develop the capacity and skills of the members of the socially disadvantaged Community of the Borough of Sandwell in such a way that they are better able to identify and help meet their needs and to participate more fully in society.
- To promote such other charitable purposes as are exclusively charitable under the laws of England and Wales as may be determined by the trustees.

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Key Achievements 2024-2025**

CBO is continuing to provide the vital services to our communities in the current difficult and competitive environment, faced with many challenges, including funding and a rise in demand and expectations. We are also very proud of our one-stop shop holistic approach, aiming to provide a wraparound service for families as well as providing physical space and resources as a community hub.

Our 3 key strategic objectives:

- ❖ **Delivering great services**
- ❖ **Innovation and Growth**
- ❖ **Ensuring Confederation of Bangladeshi Organisations continues to be strong and effective.**

# CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED

## MANAGEMENT COMMITTEE'S ANNUAL REPORT

### FOR THE YEAR ENDED 31 MARCH 2025

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Our programme activities included:

- Early years - Nursery provisions.
- Education & lifelong learning.
- Employment & enterprise.
- Anti-poverty - Welfare rights, information, advice & guidance.
- Health & wellbeing.
- Young people's services.
- Family Support Services.
- Citizenship & cohesion.
- Social enterprise and sustainability

Summary of key achievements includes.

- **Social Enterprise/Sustainability**

CBO recognises there are challenging times ahead for voluntary and community organisations, and at the same time, demand for our services is increasing, and the availability of funding and resources is reducing. Working in partnership with key partners and stakeholders, including Sandwell MBC, CBO is developing a self-sustainability strategy, and we are pleased to secure planning approval to develop the land at the rear of Greets Green Resource Centre, and once developed it will generate sustainable regular income for CBO, which will be re-invested back into the community for charitable purposes.

- **Community Asset Transfer**

In recognition of CBO's achievements and meeting Sandwell Council's corporate objective plan, we are very delighted with the generosity of Sandwell Council to award CBO a 99-year lease of Greets Green Resources Centre and surrounding lands on a rent-free basis.

Sandwell Council is one of our key partners and stakeholders, and CBO will continue to develop and enhance partnership working to benefit the local residents.

- **Improved outdoor facilities**

Greets Green Resources Centre is able to offer a wide range of outdoor sporting and recreational facilities for all sections of the community, including: Children's play area, MUGA (Multi-Use Games Area), Outdoor gym and community garden area where people can grow their own vegetables and socialise.

- **Building Brighter Futures (BBF) 5-year funding from The National Lottery Community Fund**

Successfully delivered the 5th year of the BBF project. The project aims to bring isolated BME communities together and build strong relationships in and across communities. Activities provided range from social, recreational, and health activities to advice, training and focused interventions offering a holistic approach.

- **Care Services - Advice Program/ Community Development**

Focusing on welfare to work, our multi-disciplinary team can support the most vulnerable and hard-to-reach families to ensure they are supported to secure their entitlement and those able to work are supported to improve skills and ultimately take control of their lives through securing employment, so take positive steps out of the cycle of deprivation.

Our advice team secured £1.2m in confirmed benefits, which equates to a £18 increase in income for local residents for each £1 of funding. Due to our positive reputation in the community, we are seeing clients from diverse backgrounds, and only 46% are of Bangladeshi origin.

Looking ahead, the biggest challenge will be the impact of the cost-of-living crisis in particular on those who are already in poverty will be worse off. We will be working with key partners and stakeholders to support local residents. Budgeting and supporting clients to be more resilient will enable us to overcome the challenges.

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**MANAGEMENT COMMITTEE'S ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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- **Green Garden Community Nursery**  
Our Nursery provision is growing from strength to strength. New Nursery provisions are another success of CBO's ability to diversify and meet the changing demand and needs of the local community. Green Garden Nursery is registered with OFSTED and provides additional services complementing the existing GGRC services. As well as meeting the growing need, our Nursery is generating income, which is reinvested in delivering our core services.
- **Transforming Greets Green Resource Centre into a one-stop shop/Community Hub**  
Resource centre, Play area/MUG Outdoor Gym/Community Garden area - new build Nursery provisions - family centred provisions/facilities.
- **Implementation and embedding a thematic approach to service delivery**  
Focusing on Anti-poverty/Advice and Community Development with an ethos of welfare to work.
- **Maintained quality marks, including:**  
Matrix  
OISC exemption  
OFSTED  
PQASSO

## **FINANCIAL REVIEW**

### **Reserve Management Policy**

#### **Purpose:**

To empower the Confederation of Bangladeshi Organisations to perform reserve management for the purpose of meeting the areas of need and to initiate appropriate solutions for development.

#### **Scope:**

Voluntary organisations always find difficulties with sustainable core funding and innovative ideas. Many funders will only fund projects and bear some administration costs. Reserves can be used on any entity, programme, project or activity within the Confederation of Bangladeshi Organisations.

The Confederations of Bangladeshi Organisations is committed to sustainable development and management practices to support and enhance our activities and ideas in all areas of our organisation. We will ensure that reserve management is an integral part of our decision-making processes.

Our policy is to maintain free reserves of between 3 and 6 months of unrestricted expenditure. The balance at 31 March 2025 of unrestricted reserves was £45,073, which is in line with the policy.

To achieve this policy, we will adopt a structured management approach to minimise adverse outcomes in all our activities, particularly in safeguarding the well-being of our organisation. We will identify and take advantage of opportunities as well as minimise adverse effects.

#### **Designated Funds:**

The Designated Funds are held with the purpose of:

- (a) Purchase of 8 - 10 Carters Green.
- (b) Growth and Sustainability Fund.
- (c) Land held for development at Wood Lane.

#### **Restricted Funds:**

The Restricted Funds are held with specific restrictions put in place on each separate one held. Further details of these can be found in note 1(i).

# **CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**

## **MANAGEMENT COMMITTEE'S ANNUAL REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2025**

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#### **Responsibilities:**

The Chief Executive Officer is accountable to the Management Committee, in particular to the Treasurer, for the implementation of the reserve policy. However, all Programme Leads of the organisation are responsible for managing budgets in their own activities. It is the responsibility of each Programme Lead to ensure that reserve management is undertaken at the beginning of every project or as new areas of operation are initiated.

#### **Process:**

A systematic reserve management process will include establishing the need, identifying reserves, assessing risks, treating risks and ongoing monitoring and evaluation.

#### **Monitoring and Review:**

The Management Committee will monitor and review the implementation of the reserve management. The Chief Executive Officer will facilitate the implementation of the reserve management and report on its implementation.

#### **Risk Management Policy**

##### **Purpose:**

To empower the Confederation of Bangladeshi Organisations to perform periodic risk assessments for the purpose of determining areas of vulnerability and to initiate appropriate solutions.

##### **Scope:**

Risk Management can be conducted on any entity programme, projects or activities within the Confederation of Bangladeshi Organisations.

##### **Policy:**

The Confederation of Bangladeshi Organisations is committed to good risk management practices to support and enhance our activities in all areas of our organisation. We will ensure risk management is an integral part of our decision-making processes.

To achieve this policy, we will adopt a structured risk management approach to minimise adverse outcomes in all our activities, particularly in safeguarding the health, safety and well-being of our members, volunteers and the general public. We will identify and take advantage of opportunities as well as minimise adverse effects.

#### **Risks/Threats to the Organisation:**

- Failure to attract new members or retain members.
- Failure to observe relevant legislation or the Constitution in the administration of the organisation;
- Failure to generate adequate funds to support programmes;
- Over-commitment of the Organisation to high-cost projects;
- Failure to observe safe work practices on community projects, endangering members, other volunteers or the general public;
- Failure to observe relevant legislation in the programmes run by the Organisation.

#### **Counteracting Risks/Threats to the Organisation:**

- Well-structured, strategic objectives, policy and management lead services;
- Acting as a window of opportunity towards empowering the community to take rational action;
- Introduction of the organic regeneration concepts and strategies;
- Introduction of diversity, cohesion and inclusion in service delivery;
- Strengthening local people's control over their local improvement plan;
- Influencing the building of a sustainable and vibrant local community/sector;
- Joining together community-based and mainstream services;
- Greater partnerships with mainstream providers;
- Encouraging greater Active Citizenship and community self-confidence;
- Moving forward systematically to tackle local deprivation.

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED  
MANAGEMENT COMMITTEE'S ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2025**

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**Funds**

Funds held at 31 March 2025 were as follows:-

Unrestricted funds	£45,073
Designated funds	£686,478
Restricted funds	£40,458

**Independent Examiner**

Mibsons Limited have expressed their willingness to continue in office as independent examiner, and a resolution to re-appoint them will be proposed at the forthcoming Annual General Meeting.

On Behalf of the Management Committee



**Muhammad Abdul Hannan**  
Chairman

Date 4th September 2025



**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 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 examiners statement**

Since the Charitable company'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 by virtue of my membership 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 accounts do not accord with those records; or
- 3) the accounts do not comply with the 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 the 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.



Muhammad Shahid FCCA  
Mibsons Limited  
Chartered Certified Accountants  
51 Coopers Road, Handsworth Wood  
Birmingham, B20 2JU

5th September 2025

Date .....

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	2025				2024
	Designated	Unrestricted	Restricted		
	Funds	Funds	Funds	Total	
	£	£	£	£	£
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Grants and Funding (Note 2)	-	177,540	37,500	215,040	257,912
Incoming resources from income generation:					
Rental income	-	17,999		17,999	12,980
Nursery Income	-	68,303		68,303	71,281
Interest received	-	10,720		10,720	10,291
Miscellaneous income	-	2,085		2,085	-
<b>TOTAL INCOMING RESOURCES</b>	-	276,647	37,500	314,147	352,464
<b>RESOURCES EXPENDED</b>					
Charitable Activities:					
Salaries and National Insurance (Note 4)	-	143,594	30,000	173,594	169,784
Travelling	-	292	308	600	600
Sessional workers	-	1,645	1,875	3,520	3,605
Rates and water	-	1,016	-	1,016	1,063
Light and heat	-	5,183	1,309	6,492	5,058
Insurance	-	1,989		1,989	1,680
Communal Garden	-	1,994	-	1,994	1,599
Licencing, Telephone and internet	-	2,907		2,907	3,160
Printing, postage and stationery	-	6,060		6,060	4,628
Repairs and renewals	-	6,807	-	6,807	11,931
Events, trips and activities	-	10,098	3,534	13,632	18,779
Professional and consulting fees	-	2,518	4,000	6,518	16,623
Sundries and cleaning	-	943		943	1,435
Equipment	-	550	-	550	1,566
Independent Examiner's fee	-	1,800		1,800	2,280
Payroll fees	-	227		227	486
Registration, accreditation and training fees	-	978		978	953
Depreciation of improvements to property	-	1,344	14,283	15,627	15,627
Depreciation of freehold property	10,000	-	-	10,000	10,000
	10,000	189,945	55,309	255,254	270,857
<b>NET INCOMING/(OUTGOING) RESOURCES</b>	(10,000)	86,702	(17,809)	58,893	81,607
<b>TRANSFERS BETWEEN FUNDS</b>	100,000	(100,000)			
<b>NET MOVEMENT IN FUNDS</b>	90,000	(13,298)	(17,809)	58,893	81,607
<b>FUNDS BROUGHT FORWARD</b>	596,478	58,371	58,267	713,116	631,509
<b>FUNDS CARRIED FORWARD</b>	686,478	45,073	40,458	772,009	713,116

The notes on pages 11 to 18 form part of these financial statements.

There were no recognised gains or losses other than those shown in the statement of financial activities.

There were no discontinued operations during the above financial year.

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

		2025		2024	
		£	£	£	£
<b>FIXED ASSETS</b>	6		284,327		309,954
<b>CURRENT ASSETS</b>					
Debtors and prepayments			-		-
Bank balance			491,375		406,172
			<u>491,375</u>		<u>406,172</u>
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>					
Creditors	8		<u>3,693</u>		<u>3,010</u>
<b>NET CURRENT ASSETS</b>			487,682		403,162
<b>NET ASSETS</b>			<u>772,009</u>		<u>713,116</u>
<b>FUNDS</b>					
Restricted Funds	9		40,458		58,267
Unrestricted Funds			45,073		58,371
Designated Funds	10		686,478		596,478
			<u>772,009</u>		<u>713,116</u>

The Charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which 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 company as at the end of each financial year and of its profit or loss 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 company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small Charitable companies.

The Financial Statements were approved on behalf of the Management Committee on 4<sup>th</sup> August 2025 and were signed on its behalf by:

  
**ABDUL QAUM**  
Treasurer

  
**ACHAMAN ULLAH**  
Secretary

The notes on pages 10 to 18 form part of these financial statements

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**1. ACCOUNTING POLICIES**

**(a) Basis of preparing the financial statements**

The financial statements of the charitable organisation, 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) (effective 1 January 2015)', Financial Reporting Standard 102, 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Financial Reporting Standard 102 - Reduced Disclosure Exemptions**

The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- The requirements of Section 7 Statement of Cash Flows.

**(b) Fixed assets and depreciation**

Fixed assets are initially recorded at cost. Grants received in respect of fixed assets are matched against the cost in the year of acquisition. Depreciation is provided for all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Office furniture and equipment	33% straight line method
Property improvements of Greets Green Centre	10% straight line method
Freehold property	4% straight line method
Land	not depreciated

**(c) Incoming resources**

Grants receivable are accounted for in the year in which the Charity is entitled to receipt.

**(d) Resources expended**

Expenditure is included in the financial statements on an accruals basis. Irrecoverable VAT is charged to the Statement of Financial Activities (SOFA) as incurred.

**(e) Restricted funds**

Restricted funds are used for specific purposes laid down by the Donor. Expenditure which meets these criteria is charged to the fund together with a fair allocation of the management and support costs.

**(f) Designated funds**

The designated funds are held with the purpose of:

- i. Purchase of 8 -10 Carters Green
- ii. Refurbishment of the Greets Green Resource Centre for the benefit of the community
- iii. Building of Sports and Community Hall
- iv. New Land Purchased for Development

**(g) Operating lease rentals**

Rentals payable under operating leases are charged against income on a straight-line basis over the lease term

**(h) Pension**

Pension payments to defined-contribution benefit schemes are charged as an expense as they fall due.

**(i) Purpose of funding**

CBO is a charity registered community organisation dependent on grant aid obtained mainly from the Local Authority, as well as a number of other sources. Funds are based on successful proposals to deliver services identified by the Organisation and the people it serves. The purpose of funds received during the year is as follows:

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**NATIONAL LOTTERY COMMUNITY FUND (NLCF):**

**Awards For All**

Funding towards the development of a community garden at the rear of Greets Green Resource Centre.

**BBF • Building Brighter Futures**

BBF complements the existing services at the Greets Green Resource Centre and creates a 'one-stop shop' for the diverse community. The aims of the project are to bring isolated BME communities together and build strong relationships in and across communities. Activities provided range from social, recreational, and health activities to advice, training and focused interventions offering a holistic approach.

**Building Better Opportunities - BBO**

**Bridges** - in partnership with Sandwell Consortium and Steps to Work and jointly funded by European Social Fund and Big Lottery Fund CBO is delivering employability services targeting unemployed people aged 25 years and over living in Sandwell and Black Country-wide

**Family Matters** - in partnership with Sandwell Consortium and Black Country Together, and jointly funded by European Social Fund and Big Lottery Fund, CBO is delivering family support and employability courses targeting unemployed people living in Sandwell and Black Country wide.

**Multiply** - Government-funded program to help adult improve their numeracy skills.

**Apprenticeship grant** - Government employer incentive grant

**SANDWELL METROPOLITAN BOROUGH COUNCIL (SMBC):**

**Core Funding/Advice** - funds the Advice, Information and Welfare Rights Programme delivering quality advice on a wide range of areas including welfare benefits, immigration, nationality, housing, debt and other generalist advice.

**Holiday play scheme** - funded to deliver the holiday club during the holiday period for the young children.

**Better Health Programme** - funded by Sandwell Public Health towards the delivery of health-related activities.

**SHIP -Sandwell Health Inequalities Programme** - Health and wellbeing program addressing health inequalities affecting residents of Sandwell.

**CATS - Community Acting Together** - Project targeting disadvantaged communities in Sandwell around community engagement and volunteering.

**COLTS - Cost of Living Communities Project** - Outreach Cost of living support program for Sandwell Residents.

**SLN - Sandwell Learning Network** - funding towards the delivery of ESOL and language courses.

**Kickstart Program** - Government-funded scheme through Sandwell Council to provide work placement for long-term unemployed aged 16-24 years on Universal Credit.

**CRF 50+** - Employability project targeting 50+

**CRF - Innovation grant** - funding towards purchase of IT equipment to support 50+

**Healthy Lifestyle** - Health and wellbeing activities targeting BME women.

**Climate Change Grant** - Energy saving grants around climate change.

**ESOL course payments** - Funding towards language courses.

**Small Projects/Misc** - Funding in respect of Public Health Questionnaires.

**SMBC Reach and Connect** - Funding for Health and Digital Literacy projects.

**SMBC -Advice for Severe Mental Illness (SMI)** - A pilot project providing advice to Sandwell residents who have been diagnosed with SMI.

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**2 GRANTS AND FUNDING**

	2025 £	2024 £
<b>Restricted:</b>		
National Lottery Community Fund: Building Brighter Futures	37,500	72,925
	<u>37,500</u>	<u>72,925</u>
<b>Unrestricted:</b>		
Better Building Opportunities- Bridges	-	7,503
D S Pilot & ESOL	1,188	-
Holiday Play Scheme Grant	-	8,250
Multiply	6,272	5,213
National Lottery Community Fund: Sandwell Language Network (SLN)	12,160	12,180
Silver Lining	3,000	
Skills for Sandwell	22,746	
SMBC - (Sandwell Consortium) - Better Mental Health Questionnaires	-	705
UKSPF - (Sandwell Consortium) - CATS	1,299	23,394
SMBC - (Sandwell Consortium) - COLTS	16,511	15,664
SMBC - (Sandwell Consortium) - SHIP	16,894	13,654
SMBC - (Sandwell Consortium) - Small Projects/Misc	-	2,500
SMBC - (Sandwell Consortium) Advice for Severe Mental Illness	9,057	9,250
SMBC - (Sandwell Consortium) QBC license reimbursement	-	132
SMBC - Core Funding/Welfare Rights	68,986	69,193
NLCF - Reach and Reconnect	19,427	14,721
SCVO - Celebration Event	-	500
SCVO - Micorgrant for Digital Survey Appren	-	228
Apprenticeship grant	-	1,900
	<u>177,540</u>	<u>184,987</u>
<b>TOTAL GRANTS</b>	<u>215,040.00</u>	<u>257,912.00</u>

**3 TAXATION**

The organisation is a registered charity and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

**4 ANALYSIS OF EMPLOYEE COSTS**

	2025 £	2024 £
Salaries	165,461	162,242
Social Security Costs	5,902	4,888
Pension Costs	2,231	2,654
	<u>173,594</u>	<u>169,784</u>

No Employee received emoluments of over £60,000 during the year.

The average number of full time equivalent employees for the year was 11 (2024: 11)

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**5 RESOURCES EXPENDED**

The resources expended by the charity include:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent Examiner's fee	1,800	2,280
Depreciation	25,627	25,627

**6 FIXED ASSETS**

	<b>Land 1 Wood St. £</b>	<b>Freehold Pro 8 - 10 Carters Green £</b>	<b>Office Fur. and Equipment £</b>	<b>Prop. Imp. Greets Green Centre £</b>	<b>Total £</b>
As ar 1 April 2024	101,479	250,000	12,211	199,789	563,479
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
As at 31 March 2025	101,479	250,000	12,211	199,789	563,479
DEPRECIATION					
As ar 1 April 2024	-	100,000	10,867	142,658	253,525
Charge for the year	-	10,000	1,344	14,283	25,627
Eliminated on disposal	-	-	-	-	-
As at 31 March 2025	-	110,000	12,211	156,941	279,152
NET BOOK VALUE					
As at 31 March 2025	101,479	140,000	-	42,848	284,327
As at 31 March 2024	-	150,000	1,344	57,131	309,954

**7 SUMMARY OF NET ASSETS BY FUND**

	<b>Restricted Funds £</b>	<b>Unrestricted Funds £</b>	<b>Designated Funds £</b>	<b>Total £</b>
Fixed assets	42,848		241,479	284,327
Current assets		491,375		491,375
Current liabilities		(3,693)		(3,693)
				-
Net assets	42,848	487,682	241,479	772,009

**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
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**8 CREDITORS: Amounts falling due within one year**

	2025 £	2024 £
Accruals	3,268	3,010
Pensions- NEST	425	-
Due within one year	<u>3,693</u>	<u>3,010</u>

**9 RESTRICTED FUNDS**

	At 01.04.24 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31.03.25 £
NCLF - BBF	1,135	37,500	(41,026)	-	(2,391)
Fixed Asset- Learning Hub:					
SMB Early Years - Nursery Cap	11,134	-	(2,783)	-	8,351
Veolia Environmental Trust	29,998	-	(7,500)	-	22,498
Enovert Community Trust	16,000	-	(4,000)	-	12,000
	<u>58,267</u>	<u>37,500</u>	<u>(55,309)</u>	<u>-</u>	<u>40,458</u>

Fixed Asset - Learning Hub expenditure has been capitalised and depreciated over 10years

**10 DESIGNATED FUNDS**

	At 01.04.24 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31.03.25 £
B Fund - 8-10 Carters Green	134,999	-	(10,000)	-	124,999
Growth and Sustainability Fund	360,000	-	-	100,000	460,000
Land at 1 Wood Lane	101,479	-	-	-	101,479
	<u>596,478</u>	<u>-</u>	<u>(10,000)</u>	<u>100,000</u>	<u>686,478</u>

The refurbishment of Greets Green Resource Centre was carried out in previous years at a cost of £56,959. This amount is written off over the 10 years of the lease of the property at that time.

In line with CBO's self-sustainability objectives, this fund is created specifically to invest in generating and diversifying income and financial stability. At a time of political and economic instability, it's imperative for charities to be financially sustainable in the long term, and therefore, this fund will enable CBO to continue with its charitable objectives and deal with increasingly volatile financial environments.

Land at 1 Wood Lane is for the Development of apartments for the purpose of income generation for the charity.



**CONFEDERATION OF BANGLADESHI ORGANISATIONS (CBO) LIMITED**  
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**11 RESTRICTED FUNDS (COMPARATIVE)**

	At 01.04.23 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31.03.24 £
NCLF Building Brighter Futures	35,525	72,925	(107,315)	-	1,135
Fixed Asset- Learning Hub:					
SMB Early Years - Nursery Cap	13,917	-	(2,783)	-	11,134
Veolia Environmental Trust	37,498	-	(7,500)	-	29,998
Enovert Community Trust	20,000	-	(4,000)	-	16,000
	<u>106,940</u>	<u>72,925</u>	<u>(121,598)</u>	<u>-</u>	<u>58,267</u>

**12 DESIGNATED FUNDS (COMPARATIVE)**

	At 01.04.23 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31.03.24 £
B Fund - 8-10 Carters Green	144,999	-	(10,000)	-	134,999
Growth and Sustainability Fund	300,000	-	-	60,000	360,000
Land at 1 Wood Lane	-	-	-	101,479	101,479
	<u>444,999</u>	<u>-</u>	<u>(10,000)</u>	<u>161,479</u>	<u>596,478</u>

**13. MANAGEMENT COMMITTEE'S REMUNERATION**

No remuneration directly or indirectly, out of the funds, was paid or is payable for the year to any Management Committee member or to any person or persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the Management Committee in respect of the year.

