

ISLINGTON BANGLADESH ASSOCIATION

England & Wales · Charity number 1148834

Details

Other names ISLINGTON BANGLADESH ASSOCIATION LTD, IBA

Status Registered

Legal form Charitable company

Company number [07888326](#)

Registered 2012-09-05

Register [View on the Charity Commission register](#)

Contact

Address Islington Bangladesh Association
71 Caledonian Road
London
N1 9BT

Phone 0207 833 0591

Email asad@ibal.org.uk

Website www.ibal.org.uk

Activities

Objects: 1. THE RELIEF OF POVERTY, SICKNESS AND DISTRESS AMONGST THE BANGLADESHI COMMUNITY OF THE LONDON BOROUGH OF ISLINGTON AND OTHERS, PARTICULARLY BUT NOT EXCLUSIVELY BY THE PROVISIONS OF ADVICE, INCLUDING ADVICE ON WELFARE RIGHTS, HOUSING, IMMIGRATION AND HEALTH ISSUES.2. THE ADVANCEMENT OF EDUCATION OF THE PUBLIC, PARTICULARLY THE BANGLADESHI COMMUNITY OFF THE LONDON BOROUGH OF ISLINGTON, BY THE PROVISION OF HOMEWORK SUPPORT, DRUG AWARENESS AMONGST SCHOOL CHILDREN, CRAFTS AND CRAFT CLASSES AND THE ORGANISATION OF EDUCATIONAL CULTURAL FESTIVALS.3. TO HELP AND EDUCATE GIRLS AND BOYS, PARTICULARLY BUT NOT EXCLUSIVELY AMONGST THE BANGLADESHI COMMUNITY OF THE LONDON BOROUGH OF ISLINGTON, THROUGH THEIR LEISURE TIME ACTIVITIES TO DEVELOP THEIR PHYSICAL, MENTAL AND SPIRITUAL CAPACITIES SO THAT THEY MAY GROW TO FULL MATURITY AS INDIVIDUALS AND MEMBERS OF SOCIETY AND THAT THEIR CONDITIONS OF LIFE MAY BE IMPROVED.

Activities: AQS accredited Welfare Rights Advice and Information Service (benefits Advice, Housing, Consumer Matters)Services and activities that promotes integration and community cohesionChildren's Educational ProgrammeEmployment, IT & Vocational Training programmesHealth Promotion Activities -

Lunch Club, Exercise Classes, Health EventsESOL ClassesArts and Crafts Activities

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Camden
- Islington

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£203,797	£218,272	-	-
2024-03-31	£279,631	£233,905	-	-
2023-03-31	£233,595	£188,109	-	-
2022-03-31	£223,789	£179,944	-	-
2021-03-31	£237,313	£217,984	-	-

Trustees

Name	Role	Appointed
Abdul Khalam Ali	Chair	2023-10-23
ABDUR RAZZAQUE		2021-09-09
AKLIMA BEGUM		2021-09-09
Enam Islam		2025-10-14
IQBAL HUSSAIN		2021-09-09
Jahirul Islam		2021-09-09
KALIL MIAH		2023-10-23
MRS ROXANA CHOWDHURY		2021-09-09
Mohammed Afzal Meah		2021-09-09
Moynul Haque		2025-10-14
Nabihah Tahsin Ali		2023-10-23
SYED EKLAS UZZAMAN		2021-09-09
Syeda Tasnuma Farhin Uzzaman		2025-10-14

ISLINGTON BANGLADESH ASSOCIATION

England & Wales - Charity number 1148834

Accounts

ISLINGTON BANGLADESH ASSOCIATION

DIRECTORS REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

CHARITY NO.1148834

COMPANY REGISTRATION NO. 07888326

ISLINGTON BANGLADESH ASSOCIATION
DIRECTORS REPORT AND ANNUAL ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

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LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Islington Bangladesh Association

Registered Office &
Operational Address: 71. Caledonian Road
London N19BT

Tel: 0207 833 0591

E-mail: asad@ibal.org.uk

Website: www.ibal.org.uk

Registered Charity No. 1148834

Company Registration No. 07888326

Date of Incorporation: 20th December 2011

Board of Directors (who are also Trustees):

Trustees, who are also directors under company law, who served during the year and up to the date of this report, were as follows:

Name	Position	Name	Position
Abdul Kham Ali	Chair & Director	Fahmida Begum	Director
Iqbal Hossain	Vice Chair & Director	Abdur Rahim (until 03 June 2024)	Director
Md. Afzal Miah	Secretary & Director	Moynul Haque	Director
Kalil Miah	Treasurer & Director	Nabihah Tahsin Ali	Director
Syed Ekhasuzzman	Assistant Secretary & Director	Jahirul Islam	Director
Roxana Chowdhury	Women's Secretary & Director	Abdul Razzak	Director
		Aklima Begum	Director

Independent Examiner: Md. Ifakher Hussain BSc (Hons), ACCA
Ifakher & Co.
Chartered Certificate Accountants & Registered Auditors
Aldgate Zone (Room 222)
2 – 4 Commercial Street
Aldgate East
London E1 6LP

Banker: Unity Trust Bank
PO Box 7193
Planetary Road
Willenhall WV1 9DG

**ISLINGTON BANGLADESH ASSOCIATION DIRECTORS REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

History, Objectives and Activities of Islington Bangladesh Association

The Board of Directors, who also serve as Trustees, present their report and annual accounts for the year ending 31st March 2025. The Islington Bangladesh Association was originally founded as an unincorporated charity in 1984 and later incorporated as a company limited by guarantee (with no share capital) at Companies House on 20th December 2011. The organisation was subsequently entered into the Charity Commission's Central Register on 5th September 2012.

Islington Bangladesh Association (IBA) is a BAME-led, multi-purpose community organisation based in the London Borough of Islington. Founded in 1984 as a self-help group by local families and residents, the Association was established to support families, young people, and older people experiencing poverty, hardship, and other challenges. Its core purpose is to facilitate access to mainstream services—including local authority provision, the NHS, and welfare support—thereby improving the quality of life and wellbeing of the community it serves.

The Objectives of the Islington Bangladesh Association are:

Its objects and principal activities are defined in its Memorandum and Articles of Association, namely:

- 1) The relief of poverty, sickness and distress amongst the Bangladeshi community of the London Borough of Islington and others, particularly but not exclusively by the provision of advice, including advice on welfare rights, housing, immigration and health issues.
- 2) The advancement of education of the public, particularly the Bangladeshi community of the London Borough of Islington, by the provision of homework support, drug awareness amongst school children, crafts and crafts classes and the organisation of educational cultural festivals.
- 3) To help and educate children, particularly but not exclusively amongst the Bangladeshi community of the London Borough of Islington, through their leisure time activities to develop their physical, mental, and spiritual capacities so that they may grow to full maturity as individuals and members of society and that their condition of life may be improved.

Structure, Governance and Management

Islington Bangladesh Association (IBA) operates under its Memorandum and Articles of Association, which set out the governing regulations. The organisation is managed by a Board of Directors, elected at the Annual General Meeting held on 23rd October 2023 for two years. All Board members serve on a voluntary basis, receiving neither remuneration nor payment for any activity connected to the charity during the year.

Board members are regularly briefed by the Chair, Secretary, and the Executive Director to ensure they are fully familiar with IBA's rules, regulations, and responsibilities. During the year, the Board met six times to review the Association's activities. Key matters considered included the approval of the annual report and accounts, budgets, capital expenditure, and the scheduling of fundraising events. The day-to-day operations of IBA are overseen by the Executive Director, who reports directly to the Board of Directors.

The Board actively monitors potential risks to IBA, both financial and non-financial, and has implemented strategies to manage these risks effectively. Risk assessments have been carried out in relation to fire, health, and safety. In addition, the Board has reviewed risks in areas such as operations, governance, and compliance with laws and regulations, and has established appropriate measures to address them.

Achievements and Performance of Islington Bangladesh Association:

This year marked a period of renewed progress and achievement for Islington Bangladesh Association (IBA). As life has moved further beyond the challenges of the pandemic and communities have begun to adjust to the ongoing cost-of-living pressures, IBA has strengthened its role as a source of support, resilience, and opportunity for our members, beneficiaries, staff, volunteers, and the wider Islington community.

We have seen encouraging improvements in community engagement, with families and vulnerable individuals benefitting from our ongoing services and projects. Despite ongoing economic pressures, IBA has continued to maintain its programmes and offer vital support that enhances wellbeing, reduces hardship, and fosters greater inclusion.

The Association remains committed to safeguarding its financial sustainability and has made positive strides in developing the organisation and strengthening its services. Our activities were based at 71 Caledonian Road, the Hugh Cubitt Centre, and the Barnsbury Community Centre that have become vibrant hubs of activity, operating throughout the week and occasionally during evenings and weekends. These spaces now host a wider range of programmes and activities, ensuring that IBA continues to meet the evolving needs of the local community in Islington and neighbouring Camden.

Services and activities delivered in 2024 - 2025:

- a) IBA delivered independent generalist advice, casework, and information services covering welfare benefits, housing, consumer rights (including utilities and billing issues), and interpreting and translation support. The advice service remains accredited by the Advice Services Alliance and continues to hold the nationally recognised *Advice Quality Standard (AQS)*, demonstrating compliance with sector-wide quality assurance standards.
- b) To address isolation, poor diet, and cost-of-living pressures, IBA operated a Food Support Programme providing freshly cooked, nutritious meals. This initiative supported individuals experiencing hardship, ill health linked to diet, and social isolation. In addition to improving nutrition, the service created a warm, safe, and welcoming environment at the Hugh Cubitt Centre, fostering social inclusion and community cohesion.
- c) IBA's Physical Activity Programme was delivered as a targeted health and wellbeing initiative. It included structured sessions in exercise, yoga, dance, and movement, with a particular focus on BAME women. The programme addressed barriers such as language, social isolation, and lack of access, helping residents to improve physical health, combat loneliness, and adopt healthier lifestyles.
- d) The "Literacy, Health and Life-skills Club" continued to provide extracurricular learning activities and a structured homework club. This programme supported children and young people at risk of underachievement, enabling participants to improve their educational attainment and reach their academic potential.
- e) A Health Awareness Campaign was delivered through themed workshops in response to community priorities. The 2024 focus included childbirth and maternity care, breast cancer, prostate cancer, oral health, and mental wellbeing. A specialist course was also provided for men with long-term health conditions, promoting healthier lifestyle management. In partnership with University College London Hospital, Healthwatch Islington, and Whittington Health NHS Trust, IBA organised a large-scale Community Health Awareness Event.
- f) Culturally competent counselling was provided in Bengali to 15 local residents. This service supported individuals who faced barriers to statutory provision, including language, stigma, and confidentiality concerns, thereby widening access to mental health support.
- g) A dedicated workshop was delivered to support the local community in recognising, responding to, and reporting hate crime.
- h) During Summer 2024, IBA organised a community day trip to the seaside for local families. This year, capacity was increased with two coaches provided, enabling greater participation and wider community benefit.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of as per company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year that 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 Directors are required to:

- a) Select suitable accounting policies and apply consistently.
- b) Observe the methods and principles in the Charities SORP.
- c) Make judgements and estimates that are reasonable and prudent.
- d) Disclosed and explained in the financial statements.
- e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

Reserve Policy

It is the policy of the charity that 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 Board of Directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the trust's current activities while consideration is given to ways in which additional funds may be raised. IBA will actively work to achieve this level of reserves.

Risk Management

The Board of Directors have assessed the risks IBA faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening, and the measures taken to manage them. The Board of Directors review this list regularly at their meetings and at its meetings with employed staff running the services. The Board of Directors are satisfied that systems are in place to mitigate exposure to the major risks. The finances of IBA are kept under regular review. Appropriate DBS (Disclosure Barring Service) checks supported by regular policy reviews are made for all those who work with children and other vulnerable groups within IBA's activities.

Independent Examiner

According to the provisions of the Charities Act 2011, the Board of Directors 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 Directors agreed to discuss the re-appointment of Iftekhar & Co for 2025/2026 at its next AGM.

The Board of Directors approved the accounts on the 25th of September 2025 at the Board of Directors meeting and signed on their behalf by:



Abdul Khalam Ali
Chair and Director



Kalil Miah
Treasurer and Director

ISLINGTON BANGLADESH ASSOCIATION

YEAR ENDED 31 MARCH 2025

INDEPENDENT EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS

I report to the charity's trustees on my examination of the accounts of the company for the year ended 31st March 2025.

Respective Responsibilities and Basis of Report

As the Charity's trustees (and also its directors for the purpose of the 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 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 Commissioners under section 145(5) (b) of the 2011 Act.

Independent Examiners' Statement

In connection with my examination I confirm that no matter have come to my attention 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 accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which 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 (FRS102)].

I have no concern 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.



Md Iftakher Huseain BSc(Hons) FCCA

Iftakher & Co.

Chartered Certified Accountants & Registered Auditors

Aldgate Zone (Room 222)

2- 4 Commercial Street

Aldgate East

London E1 6LP

Date: 26th September 2025

ISLINGTON BANGLADESH ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2025

	Notes	2025 Unrestr'd Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
Incoming Resources					
Activities to further the Charity's objects	2.1	-	159,573	159,573	259,050
Other Incoming Resources	2.2	44,224	-	44,224	20,581
Total Received		<u>44,224</u>	<u>159,573</u>	<u>203,797</u>	<u>279,631</u>
Resources Expended					
Direct Charitable Expenditure:-					
Costs of activities for charitable objectives	3.1	-	147,976	147,976	144,778
Support Costs	3.2	-	27,420	27,420	33,950
Management and Administration	3.3	-	42,876	42,876	55,177
Total Expenditure		<u>-</u>	<u>218,272</u>	<u>218,272</u>	<u>233,905</u>
Net Incoming Resources before Transfers		44,224	- 58,699	- 14,475	45,726
Transfer between funds		-	-	-	-
Net Incoming Resources for the Year		<u>44,224</u>	<u>- 58,699</u>	<u>- 14,475</u>	<u>45,726</u>
Fund Balances b/f 1.4.24	8	63,221	116,071	179,292	133,566
Fund Balances c/f 31.3.25		<u>107,445</u>	<u>57,372</u>	<u>164,817</u>	<u>179,292</u>

The notes on Pages 10 to 14 form part of these accounts.

ISLINGTON BANGLADESH ASSOCIATION

BALANCE SHEET AS AT 31 MARCH 2025

		2025 Unrestr'd Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
Current Assets	Notes				
Debtors	5	-	4,750	4,750	6,052
Cash at Bank and in Hand		107,445	64,054	171,499	229,546
		<u>107,445</u>	<u>68,804</u>	<u>176,249</u>	<u>235,598</u>
Creditors Amounts falling due within one year	6	-	11,432	- 11,432	- 56,306
				<u>164,817</u>	<u>179,292</u>
Net Assets	7	<u>107,445</u>	<u>57,372</u>	<u>164,817</u>	<u>179,292</u>
 Funds					
Restricted Funds		-	57,372	57,372	116,071
Unrestricted Funds		107,445		107,445	63,221
Total Funds	8	<u>107,445</u>	<u>57,372</u>	<u>164,817</u>	<u>179,292</u>

The accounts were approved by the Directors on 25th September 2025, and signed on their behalf by:-



Abdul Khalam Ali
Director
Chair



Khalil Miah
Director
Treasurer

The notes on Pages 10 to 14 form part of these accounts.

**ISLINGTON BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2025**

1 Accounting Policies

1.1 Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

1.2 Statement of compliance

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)). They also comply with the Companies Act 2006 and Charities Act 2011.

1.3 Basis of Preparation of Accounts

The charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost convention or transaction value unless otherwise stated in the relevant accounting policy notes.

1.4 Going concern

The financial statements have been prepared on a going concern basis. The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make the assessment in respect of a period of one year from the date of approval of the financial statements.

1.5 Exemption from preparing a cash flow statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

1.2 Fund Accounting

The Charity's general fund consists of funds which the Charity may use for its charitable objects at the discretion of the Trustees. The designated funds are monies set aside out of general funds by the Trustees for specific purposes. The Charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding. Details of the funds are given in Note 8.

1.3 Incoming Resources - Grants Receivable

All grants receivable, including grants for the purchase of fixed assets, are credited to the Statement of Financial Activities in the period to which they relate. Grants representing amounts deferred to future accounting periods as a result of conditions imposed by the funder are shown as income, with a corresponding deduction for amounts deferred.

1.4 Expenditure and Liabilities

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure. Resources expended are allocated to the particular activity where the cost relates directly to that activity. The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is assigned based on an estimate of staff time attributable to the activity concerned. Management and administration costs comprise expenditure on general and financial administration and compliance with statutory and constitutional requirements.

1.5 Tangible Fixed Assets

At 31 March 2025 the Charity has no material fixed assets which have not been capitalised and included on the Balance Sheet. Items of equipment are capitalised where the purchase price exceeds £500. Computer equipment is written off in the year of purchase.

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2025

	2025 Unrestr'd Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
2 Incoming Resources				
2.1 Activities to further the Charity's objects				
LB Islington - Local Initiative Fund (LIF)		4,583	4,583	5,875
LB Islington - VCS Fund		25,000	25,000	22,000
LBI Islington - VCS Fund (Advice via IBAA)		14,792	14,792	14,792
National Lottery Communities Fund (Awards for All)		-	-	5,620
National Lottery Communities Fund (Reaching Com)		91,592	91,592	142,338
City Bridge Trust		-	-	3,017
BBC Children in Need		-	-	9,998
Postcode Society Trust				7,142
Cripplegate Foundation		-	-	3,000
Richard Coulesley's Charity		17,500	17,500	7,600
The London Community Foundation (Together for London)		-	-	14,705
UCHL NHS FT		-	-	7,430
Voice for change (Pargiter Trust)		-	-	2,259
Nafsiyat Ltd		6,106	6,106	4,815
LB of Islington (for carpet)		-	-	8,459
Total Received	-	159,573	159,573	259,050
2.2 General Fund - Other Incoming Resources				
Donations and Participant contributions	4,146	-	4,146	2,339
Gynaecology Cancer Research Fund				1,000
Paul Hamlyn Foundation	23,333	-	23,333	11,667
Islington Council misc	6,195		6,195	-
Health Watch Islington	9,450	-	9,450	5,575
University College of London	1,100		1,100	-
Bank interest received	-	-	-	-
2.2 Total Incoming Resources	44,224	159,573	203,797	279,631

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2025

	2025 Unrestr'd Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
3 Resources Expended				
3.1 Costs of Activities for Charitable Objectives				
Salaries and NIC	-	118,455	118,455	100,032
Nest pension	-	-	-	20
Stationery, postage and printing	-	1,152	1,152	803
Advertisement	-	500	500	-
Telephone and Internet	-	1,647	1,647	1,582
Travel and Trips	-	3,005	3,005	1,537
Support Work	-	1,302	1,302	-
Project evaluation fees	-	3,000	3,000	3,000
Refreshments/Lunch Club Food	-	4,398	4,398	8,024
Computer, equipment and furniture purchase	-	1,497	1,497	2,133
Event and Hall hire	-	850	850	2,742
Volunteers' Expenses	-	2,570	2,570	1,220
Sessional Tutor's fees	-	4,690	4,690	6,860
Training/Course expenses	-	-	-	5,905
Exercise and Fitness facilitator's fees	-	3,150	3,150	4,580
Participant Expenses	-	910	910	-
Family support from Islington Giving	-	-	-	900
Mental Health Counselling	-	-	-	-
Health and workshop Sessions	-	-	-	5,144
Misc	-	850	850	296
Total	-	147,976	147,976	144,778
3.2 Support Costs				
Water Rates	-	424	424	146
Electricity and Gas	-	2,074	2,074	2,049
Insurance	-	1,411	1,411	727
Books, Subscriptions and Training	-	340	340	391
Rent	-	19,023	19,023	19,000
Cleaning	-	1,796	1,796	1,559
Repairs and Maintenance (Kitchen refurbishm	-	2,352	2,352	10,078
	-	27,420	27,420	33,950
3.3 Management and Administration of the Charity				
Administration Salaries	-	39,273	39,273	46,194
Training, Travel and Venue Expenses	-	-	-	130
Expenses to obtain Quality Mark	-	-	-	3,465
Publicity, Annual Report & AGM	-	412	412	666
Accountancy and Professional Fees	-	2,000	2,000	2,000
Fund raising cost	-	1,000	1,000	2,595
Sundry expenses	-	34	-	-
Bank charges	-	157	157	127
	-	42,876	42,876	55,177

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2025

4	Staff Costs	2025	2024
		£	£
	Staff costs were as follows:-		
	Wages and Salaries	149,231	137,765
	Employers NI contributions	8,497	8,461
		<u>157,728</u>	<u>146,226</u>
	The average weekly number of staff employed by the Charity during the year was:-		
	Direct Charitable Workers		8
	Administration		1
	No employee earned in excess of £ 50,000 in the year and no remuneration was paid to trustees in the year.		
5	Debtors: due within one year	2025	2024
		£	£
	Prepayments	4,750	4,750
	Other debtors	-	1,302
	Accrued Income	-	-
		<u>4,750</u>	<u>6,052</u>
6	Creditors: amounts falling due within one year	2025	2024
		£	£
	Deferred Income (Grants):-		
	Paul Hamlyn Foundation	-	5,833
	National Lottery Communities Fund (Reaching Com)	-	31,852
	Richard Coulsey	-	8,750
	LB Islington - Local Initiative Fund (LIF)	3,667	2,750
		<u>3,667</u>	<u>49,185</u>
	Accruals	1,000	1,000
	PAYE	1,485	5,874
	Other creditors: Others	5,280	247
		<u>7,765</u>	<u>7,121</u>
		<u>11,432</u>	<u>56,306</u>
7	Analysis of Net Assets between funds	General	Restricted
		Funds	Funds
		£	£
	Current Assets	107,445	68,804
	Current Liabilities	-	11,432
		<u>107,445</u>	<u>57,372</u>
		<u>164,817</u>	<u>164,817</u>

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2025

8 Movements in Funds

	At 1 April 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 Mar 2025
	£	£	£	£	£
Restricted Funds:-					
LB Islington - Local Initiative Fund (LIF)	2,375	4,583	5,083	-	1,875
LB Islington - VCS Fund	14,000	25,000	20,205	-	18,795
LBI Islington - VCS Fund (Advice via IBAA)	-	14,792	14,792	-	-
National Lottery Communities Fund (Reaching Com)	99,696	91,592	168,336	-	22,952
Richard Coulesley's Charity	-	17,500	8,750	-	8,750
Nafsiyat Ltd	-	6,106	1,106	-	5,000
Total Restricted Funds	116,071	159,573	218,272	-	57,372
Unrestricted Funds:-					
Paul Hamlyn Foundation	-	23,333	-	-	23,333
Health Watch Islington	-	9,450	-	-	9,450
Islington Council misc	-	6,195	-	-	6,195
University College of London(NHS)	-	1,100	-	-	1,100
General Funds	63,221	4,146	-	-	67,367
Total Unrestricted Funds	63,221	44,224	-	-	107,445
Total Funds	179,292	203,797	218,272	-	164,817

ISLINGTON BANGLADESH ASSOCIATION

England & Wales - Charity number 1148834

Accounts

ISLINGTON BANGLADESH ASSOCIATION

DIRECTORS REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

CHARITY NO.1148834

COMPANY REGISTRATION NO. 07888326

ISLINGTON BANGLADESH ASSOCIATION

DIRECTORS REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

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LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Islington Bangladesh Association

Registered Office &:
Operational Address: 71. Caledonian Road
London N19BT

Tel: 0207 833 0591

E-mail: asad@ibal.org.uk

Website: www.ibal.org.uk

Registered Charity No. 1148834

Company Registration No. 07888326

Date of Incorporation: 20th December 2011

Board of Directors (who are also Trustees):

Trustees, who are also directors under company law, who served during the year and up to the date of this report, were as follows:

Name	Position	Name	Position
Abdul Khalam Ali	Chair & Director	Fahmida Begum	Director
Iqbal Hossain	Vice Chair & Director	Abdur Rahim	Director
Md. Afzal Miah	Secretary & Director	Moynul Haque	Director
Kalil Miah	Treasurer & Director	Nabihah Tahsin Ali	Director
Syed Eklasuzzman	Assistant Secretary & Director	Jahirul Islam	Director
Roxana Chowdhury	Women's Secretary & Director	Abdul Razzak	Director
		Aklima Begum	Director

Independent Examiner: Md. Iftakher Hussain BSc (Hons), ACCA
Iftakher & Co.
Chartered Certificate Accountants & Registered Auditors
4 – 6 Greatorex Street
Unit G9, Clifton Trade Centre
London E1 5NF

Banker: Unity Trust Bank
PO Box 7193
Planetary Road
Willenhall WV1 9DG

**ISLINGTON BANGLADESH ASSOCIATION DIRECTORS REPORT
FOR THE YEAR ENDED 31 MARCH 2024**

History, Objectives and Activities of Islington Bangladesh Association

The Board of Directors (who are all Trustees as well) submit their report and annual accounts for the year ended 31st March 2024. Islington Bangladesh Association was first established as an unincorporated charity in 1984 and incorporated as a Company (with no share capital) at Companies House on the 20th of December 2011. Its name was entered in the Charity Commission's Central Register on the 5th of September 2012.

Islington Bangladesh Association (IBA) is a BAME led, and a vibrant multi-purpose community organisation based in the heart of the London Borough of Islington. It was founded back in 1984 as a self-help group by local families and residents settled in Islington by coming together to help other families, young people, pensioners who face poverty, hardship & other life challenges in accessing mainstream services (local authority services, NHS & welfare support services) that will improve their quality and standard of life.

The Objectives of the Islington Bangladesh Association are:

Its objects and principal activities are defined in its Memorandum and Articles of Association, namely:

- 1) The relief of poverty, sickness and distress amongst the Bangladeshi community of the London Borough of Islington and others, particularly but not exclusively by the provision of advice, including advice on welfare rights, housing, immigration and health issues.
- 2) The advancement of education of the public, particularly the Bangladeshi community of the London Borough of Islington, by the provision of homework support, drug awareness amongst school children, crafts and crafts classes and the organisation of educational cultural festivals.
- 3) To help and educate children, particularly but not exclusively amongst the Bangladeshi community of the London Borough of Islington, through their leisure time activities to develop their physical, mental, and spiritual capacities so that they may grow to full maturity as individuals and members of society and that their condition of life may be improved.

Structure, Governance and Management

Islington Bangladesh Association (IBA) is constituted by a Memorandum and Articles of Association. It is governed by the regulations set out in the Memorandum and Articles of Association and run by a Board of Directors. IBA's current Board members were elected at the Annual General Meeting that took place on the 23rd of October 2023. The Board Directors give their time voluntarily, receive no remuneration, nor are they paid for any other activity relating to the charity in the year.

The Board of Directors members are briefed by the Chair, Secretary, and the Executive Director to familiarise themselves with the rules, regulations, and responsibilities of IBA. The Board of Directors met 6 times during the year to review the activities of IBA including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund -raising date for IBA. The day-to-day work of IBA is overseen by the Executive Director who is responsible to and reports to the Board of Directors.

The Board of Directors are aware of the potential risks to IBA, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire, health, and safety. The Board of Directors have looked into other risk areas such as operational, governance and compliance with law and regulations and have put appropriate plans in place to address those.

Achievements and Performance of Islington Bangladesh Association:

This year continued to a difficult and challenging year for Islington Bangladesh Association (IBA), for all user and beneficiary groups, membership, for all our staff and volunteers and Islington's wider community. While Covid restrictions were lifted and life was slowly getting back to normality, we continued to feel the impact of the pandemic and have been confronted by the cost-of-living crisis with high inflation, rising energy and fuel costs.

We have seen how many of our members, users particularly families and the most vulnerable in our community being impacted with rising hardship, increasing debts affecting the emotional wellbeing. IBA continues to actively strive to protect its financial security to continue to safeguard the ongoing development of the charity and its projects and services that it offers to the local community in Islington and in the neighbouring borough of Camden. IBA operates from its Centre at 71 Caledonian Road, London N1 9BT premises, the Hugh Cubitt's Centre and the Barnsbury Community Centre between Monday to Friday and occasional evenings and weekends.

Services and activities delivered in 2023 - 2024:

- a) IBA provides independent generalist advice, information and casework on benefit rights and entitlements, housing advice, consumer matters including utilities and bills queries, interpreting and translation support. IBA's advice service is accredited by the Advice Service Alliance and holds the nationally recognised Advice Quality Standard (AQS) quality mark.
- b) IBA's Food Security Programme was one of our cost-of-living support to provide a hot freshly cooked nutritious meal to people who were experiencing severe hardship caused by the rising energy bills and increased shopping bills. This service was not just a chance for our users to enjoy a hot, tasty freshly cooked meal but also offered a warm space that was safe, caring, and welcoming place at the Hugh Cubitt Centre.
- c) IBA's Physical Activity Programme was a health and wellbeing project with a series of physical activities composed of exercise and fitness, yoga and dance and movement activities for BAME men and women. These activities have been focused on supporting Islington residents, whose health has been impacted through lack of physical activities, poor lifestyles, isolation and loneliness, and access and uptake of physical activities due to language and other social barriers.
- d) We recommenced IBA's face-to-face drop-in supplementary schools' education programme delivering extracurricular educational activities and a homework club to support children and young people underachieving in the education to achieve their academic potential and raise their educational attainment.
- e) We ran a Health Awareness Campaign to promote health and wellbeing themed information workshop programme addressing sensitive themes as requested by members of the community - this year's theme was focused around raising better awareness on gynaecological health, Dementia, Obesity & weight management, low level mental health. In addition, in partnership with University College London Hospital and National Institute of Health & Care Research we have organised a Community Health Awareness Event.
- f) IBA's Digital Inclusive Programme was a weekly one-to-one and small group Digital Literacy Programme. This project enabled our users who are digitally excluded to get the basic digital skills train to raise their digital knowledge, become sufficiently digital literate needed to keep in pace with work & daily life.
- g) Funded through Islington Council's Public Health England Prevention and Promotion for Better Mental Health Funding pot to work in partnership with Islington Public Health we undertook Culturally Competent Counselling for Bengali speaking clients in their own native language who were anxious about attending statutory services because of stigma or concerns about confidentiality.
- h) Workshop to help local community deal with "Cost of living crisis".
- i) Celebrated the Coronation of King Charles
- j) During the Summer of 2023, IBA organised a day trip to the seaside for local residents.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of as per company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year that 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 Directors are required to:

- a) Select suitable accounting policies and apply consistently.
- b) Observe the methods and principles in the Charities SORP.
- c) Make judgements and estimates that are reasonable and prudent.
- d) Disclosed and explained in the financial statements.
- e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

Reserve Policy

It is the policy of the charity that 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 Board of Directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the trust's current activities while consideration is given to ways in which additional funds may be raised. IBA will actively work to achieve this level of reserves.


Risk Management

The Board of Directors have assessed the risks IBA faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening, and the measures taken to manage them. The Board of Directors review this list regularly at their meetings and at its meetings with employed staff running the services. The Board of Directors are satisfied that systems are in place to mitigate exposure to the major risks. The finances of IBA are kept under regular review. Appropriate DBS (Disclosure Barring Service) checks supported by regular policy reviews are made for all those who work with children and other vulnerable groups within IBA's activities.

Independent Examiner

According to the provisions of the Charities Act 2011, the Board of Directors 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 Directors agreed to discuss the re-appointment of Iftekhar & Co for 2024/2025 at its next AGM.

The Board of Directors approved the accounts on the 13th of August 2024 at the Board of Directors meeting and signed on their behalf by:



Abdul Khalam Ali
Chair and Director



Kalil Miah
Treasurer and Director

ISLINGTON BANGLADESH ASSOCIATION

YEAR ENDED 31 MARCH 2024

INDEPENDENT EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS

I report to the charity's trustees on my examination of the accounts of the company for the year ended 31st March 2024.

Respective Responsibilities and Basis of Report

As the Charity's trustees (and also its directors for the purpose of the 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 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 Commissioners under section 145(5) (b) of the 2011 Act.

Independent Examiners' Statement

In connection with my examination I confirm that no matter have come to my attention 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 accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which 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 (FRS102)].

I have no concern 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.



Md Iftakher Hussain BSc(Hons) FCCA
Iftakher & Co.
Chartered Certified Accountants & Registered Auditors
4-6 Greatorex Street
Unit G9, Clifton Trade Centre
London E1 5NF

Date: 15th August 2024

ISLINGTON BANGLADESH ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2024

	Notes	2024 Unrestr'd Funds £	2024 Restricted Funds £	2024 Total £	2023 Total £
Incoming Resources					
Activities to further the Charity's objects	2.1	-	259,050	259,050	219,374
Other Incoming Resources	2.2	20,581	-	20,581	14,221
Total Received		<u>20,581</u>	<u>259,050</u>	<u>279,631</u>	<u>233,595</u>
Resources Expended					
Direct Charitable Expenditure:-					
Costs of activities for charitable objectives	3.1	11,667	133,111	144,778	118,713
Support Costs	3.2	-	33,950	33,950	23,821
Management and Administration	3.3	-	55,177	55,177	45,575
Total Expenditure		<u>11,667</u>	<u>222,238</u>	<u>233,905</u>	<u>188,109</u>
Net Incoming Resources before Transfers		8,914	36,812	45,726	45,486
Transfer between funds		-	-	-	-
Net Incoming Resources for the Year		<u>8,914</u>	<u>36,812</u>	<u>45,726</u>	<u>45,486</u>
Fund Balances b/f 1.4.23	8	54,307	79,259	133,566	88,080
Fund Balances c/f 31.3.24		<u>63,221</u>	<u>116,071</u>	<u>179,292</u>	<u>133,566</u>

The notes on Pages 10 to 14 form part of these accounts.

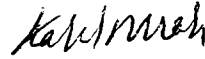
ISLINGTON BANGLADESH ASSOCIATION
BALANCE SHEET AS AT 31 MARCH 2024

	Notes	2024 Unrestr'd Funds £	2024 Restricted Funds £	2024 Total £	2023 Total £
Current Assets					
Debtors	5	-	6,052	6,052	12,085
Cash at Bank and in Hand		63,221	166,325	229,546	160,974
		<u>63,221</u>	<u>172,377</u>	<u>235,598</u>	<u>173,059</u>
Creditors Amounts falling due within one year	6	-	- 56,306	- 56,306	- 39,493
Net Assets	7	<u>63,221</u>	<u>116,071</u>	<u>179,292</u>	<u>133,566</u>
Funds					
Restricted Funds		-	116,071	116,071	79,259
Unrestricted Funds		63,221		63,221	54,307
Total Funds	8	<u>63,221</u>	<u>116,071</u>	<u>179,292</u>	<u>133,566</u>

The accounts were approved by the Directors on 13th August 2024, and signed on their behalf by:-



Abdul Khalam Ali
Director
Chair



Khalil Miah
Director
Treasurer

The notes on Pages 10 to 14 form part of these accounts.

**ISLINGTON BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2024**

1 Accounting Policies

1.1 Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

1.2 Statement of compliance

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)). They also comply with the Companies Act 2006 and Charities Act 2011.

1.3 Basis of Preparation of Accounts

The charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost convention or transaction value unless otherwise stated in the relevant accounting policy notes.

1.4 Going concern

The financial statements have been prepared on a going concern basis. The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make the assessment in respect of a period of one year from the date of approval of the financial statements.

1.5 Exemption from preparing a cash flow statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

1.2 Fund Accounting

The Charity's general fund consists of funds which the Charity may use for its charitable objects at the discretion of the Trustees. The designated funds are monies set aside out of general funds by the Trustees for specific purposes. The Charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding. Details of the funds are given in Note 8.

1.3 Incoming Resources - Grants Receivable

All grants receivable, including grants for the purchase of fixed assets, are credited to the Statement of Financial Activities in the period to which they relate. Grants representing amounts deferred to future accounting periods as a result of conditions imposed by the funder are shown as income, with a corresponding deduction for amounts deferred.

1.4 Expenditure and Liabilities

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure. Resources expended are allocated to the particular activity where the cost relates directly to that activity. The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is assigned based on an estimate of staff time attributable to the activity concerned. Management and administration costs comprise expenditure on general and financial administration and compliance with statutory and constitutional requirements.

1.5 Tangible Fixed Assets

At 31 March 2024 the Charity has no material fixed assets which have not been capitalised and included on the Balance Sheet. Items of equipment are capitalised where the purchase price exceeds £500. Computer equipment is written off in the year of purchase.

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2024

	2024 Unrestr'd Funds £	2024 Restricted Funds £	2024 Total £	2023 Total £
2 Incoming Resources				
2.1 Activities to further the Charity's objects				
Greater London Authority-Active Londoners Fund		-	-	6,480
LB Islington - Local Initiative Fund (LIF)		5,875	5,875	1,875
LB Islington - VCS Fund		22,000	22,000	22,000
LBI Islington - VCS Fund (Advise via IBAA)		14,792	14,792	18,490
National Lottery Communities Fund (Awards for All)		5,620	5,620	10,000
National Lottery Communities Fund (Reaching Com)		142,338	142,338	75,394
City Bridge Trust		3,017	3,017	22,473
BBC Children in Need		9,998	9,998	4,166
Postcode Society Trust		7,142	7,142	8,281
Islington and Camden (PH)		-	-	5,000
Peabody Fund (Via London Community Foundation)		-	-	5,730
Cripplegate Foundation		3,000	3,000	-
Richard Coulesley's Charity		7,600	7,600	-
The London Community Foundation (Together for London)		14,705	14,705	2,438
UCHL NHS FT		7,430	7,430	-
Voice for change England (Sports England)		-	-	19,300
Voice for change (Pargiter Trust)		2,259	2,259	-
Nafsiyat Ltd		4,815	4,815	-
LCRF5- City Bridge Trust		-	-	12,349
LB of Islington (for carpet)		8,459	8,459	-
Total Received		-	259,050	213,976
2.2 General Fund - Other Incoming Resources				
Donations and Participant contributions	2,339	-	2,339	2,080
Gynaecology Cancer Research Fund	1,000	-	1,000	-
Paul Hamlyn Foundation	11,667	-	11,667	-
HMRC Job Retention Scheme Grant	-	-	-	6,621
Health Watch Islington	5,575	-	5,575	1,112
Bank interest received	-	-	-	-
2.2 Total Incoming Resources	20,581	259,050	279,631	223,789

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2024

	2024 Unrestr'd Funds £	2024 Restricted Funds £	2024 Total £	2023 Total £
3 Resources Expended				
3.1 Costs of Activities for Charitable Objectives				
Salaries and NIC	11,667	88,365	100,032	76,205
Nest pension	-	20	20	-
Stationery, postage and printing	-	803	803	1,411
Telephone and Internet	-	1,582	1,582	1,678
Travel and Trips	-	1,537	1,537	1,022
Legal & Professional fees	-	-	-	-
Project evaluation fees	-	3,000	3,000	1,500
Refreshments/Lunch Club Food	-	8,024	8,024	5,166
Computer, equipment and furniture purchase	-	2,133	2,133	3,710
Event and Hall hire	-	2,742	2,742	3,520
Volunteers' Expenses	-	1,220	1,220	2,236
Sessional Tutor's fees	-	6,860	6,860	2,650
Training/Course expenses	-	5,905	5,905	4,320
Exercise and Fitness facilitator's fees	-	4,580	4,580	7,527
Gardening expenses	-	-	-	1,098
Family support from Islington Giving	-	900	900	-
Mental Health Counselling	-	-	-	5,220
Health and workshop Sessions	-	5,144	5,144	1,450
Misc	-	296	296	-
Total	11,667	133,111	144,778	118,713
3.2 Support Costs				
Water Rates	-	146	146	50
Electricity and Gas	-	2,049	2,049	1,520
Insurance	-	727	727	972
Books, Subscriptions and Training	-	391	391	297
Rent	-	19,000	19,000	19,000
Cleaning	-	1,559	1,559	1,490
Repairs and Maintenance (carpet and signboa	-	10,078	10,078	492
	-	33,950	33,950	23,821
3.3 Management and Administration of the Charity				
Administration Salaries	-	46,194	46,194	38,813
Training, Travel and Venue Expenses	-	130	130	232
Expenses to obtain Quality Mark	-	3,465	3,465	1,512
Publicity, Annual Report & AGM	-	666	666	957
Accountancy and Professional Fees	-	2,000	2,000	2,000
Fund raising cost	-	2,595	2,595	1,925
Bank charges	-	127	127	136
	-	55,177	55,177	45,575

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2024

4	Staff Costs	2024	2023
		£	£
	Staff costs were as follows:-		
	Wages and Salaries	137,765	110,298
	Employers NI contributions	8,461	4,720
		<u>146,226</u>	<u>115,018</u>

The average weekly number of staff employed by the Charity during the year was:-

Direct Charitable Workers	6
Administration	1

No employee earned in excess of £ 50,000 in the year and no remuneration was paid to trustees in the year.

5	Debtors: due within one year	2024	2023
		£	£
	Prepayments	4,750	4,750
	Other debtors	1,302	1,302
	Accrued Income	-	6,033
		<u>6,052</u>	<u>12,085</u>

6	Creditors: amounts falling due within one year	2023	2022
		£	£
	Deferred Income (Grants):-		
	The London Community Foundation (Together for London)		4,938
	Paul Hamlyn Foundation	5,833	-
	National Lottery Communities Fund (Reaching Com)	31,852	-
	National Lottery (Award for All)		5,620
	Richard Coulsey	8,750	7,600
	Voice 4 change England (Sports England)		2,259
	Postcode Neighbourhood Trust		7,143
	LB Islington - Local Initiative Fund (LIF)	<u>2,750</u>	<u>3,125</u>
		49,185	30,685
	Accruals	1,000	-
	PAYE	5,874	2,547
	Other creditors: Others	<u>247</u>	<u>6,261</u>
		7,121	8,808
		<u>56,306</u>	<u>39,493</u>

7	Analysis of Net Assets between funds	General Funds	Restricted Funds	Total Funds
		£	£	£
	Current Assets	63,221	172,377	235,598
	Current Liabilities	-	56,306	56,306
		<u>63,221</u>	<u>116,071</u>	<u>179,292</u>

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2024

8 Movements in Funds

	At 1 April 2023	Incoming Resources	Outgoing Resources	Transfers	At 31 Mar 2024
	£	£	£	£	£
Restricted Funds:-					
LB Islington - Local Initiative Fund (LIF)	3,000	5,875	6,500	-	2,375
LB Islington - VCS Fund	14,000	22,000	22,000	-	14,000
LBI Islington - VCS Fund (Advise via IBAA)	3,000	14,792	17,792	-	-
National Lottery Communities Fund (Awards for All)	-	5,620	5,620	-	-
National Lottery Communities Fund (Reaching Com)	31,586	142,338	74,228	-	99,696
City Bridge Trust	-	3,017	3,017	-	-
BBC Children in Need	6,000	9,998	15,998	-	-
Postcode Society Trust	-	7,142	7,142	-	-
Islington and Camden (PH)	4,350	-	4,350	-	-
Cripplegate Foundation	-	3,000	3,000	-	-
Richard Coulesley's Charity	-	7,600	7,600	-	-
Peabody Fund (Via London Community Foundation)	10,000	9,767	19,767	-	-
The London Community Foundation (Together for London)	-	4,938	4,938	-	-
UCLH NHS FT	-	7,430	7,430	-	-
Voice for change (Pargiter Trust)	-	2,259	2,259	-	-
Nafsiyat Ltd	7,323	4,815	12,138	-	-
LB of Islington (for carpet)	-	8,459	8,459	-	-
Total Restricted Funds	79,259	259,050	222,238	-	116,071
Unrestricted Funds:-					
Paul Hamlyn Foundation	-	11,667	11,667	-	-
General Funds	54,307	8,914	-	-	63,221
Total Unrestricted Funds	54,307	20,581	11,667	-	63,221
Total Funds	133,566	279,631	233,905	-	179,292

ISLINGTON BANGLADESH ASSOCIATION

England & Wales - Charity number 1148834

Accounts

ISLINGTON BANGLADESH ASSOCIATION

DIRECTORS REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

CHARITY NO. 1148834

COMPANY REGISTRATION NO. 07888326

ISLINGTON BANGLADESH ASSOCIATION
DIRECTORS REPORT AND ANNUAL ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

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LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Islington Bangladesh Association

Registered Office &:
Operational Address: 71. Caledonian Road
London N1 9BT

Tel: 0207 833 0591

E-mail: asad@ibal.org.uk

Website: www.ibal.org.uk

Twitter: @IBA_Islington

Registered Charity No. 1148834

Company Registration No. 07888326

Date of Incorporation: 20th December 2011

Board of Directors (who are also Trustees):

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Name	Position	Name	Position
Abdul Khalam Ali	Chair & Director	Marium K Ali	Director
Iqbal Hossain	Vice Chair & Director	Abdur Rahim	Director
Md. Afzal Miah	Secretary & Director	Islam Khan	Director
Kalil Miah	Treasurer & Director	Nabihah Tahsin Ali	Director
Syed Eklasuzzman	Assistant Secretary & Director	Jahirul Islam	Director
Roxana Chowdhury	Women's Secretary & Director	Abdul Razzak	Director
		Aklima Begum	Director

Independent Examiner: Md. Iftakher Hussain BSc (Hons), ACCA
Iftakher & Co.
Chartered Certificate Accountants & Registered Auditors
112 - 116 Whitechapel Road, London E1 1JE

Banker: Unity Trust Bank
PO Box 7193
Planetary Road
Willenhall WV1 9DG

ISLINGTON BANGLADESH ASSOCIATION DIRECTORS REPORT FOR THE YEAR ENDED 31 MARCH 2023

History, Objectives and Activities of Islington Bangladesh Association

The Board of Directors (who are all Trustees as well) submit their report and annual accounts for the year ended 31st March 2023. Islington Bangladesh Association was first established as an unincorporated charity in 1984 and incorporated as a Company (with no share capital) at Companies House on the 20th of December 2011. Its name was entered in the Charity Commission's Central Register on the 5th of September 2012.

Islington Bangladesh Association (IBA) is a BAME led, and a vibrant multi-purpose community organisation based in the heart of the London Borough of Islington. It was founded back in 1984 as a self-help group by local families and residents settled in Islington by coming together to help other families, young people, pensioners who face poverty, hardship & other life challenges in accessing mainstream services (local authority services, NHS & welfare support services) that will improve their quality and standard of life.

The Objectives of the Islington Bangladesh Association are:

Its objects and principal activities are defined in its Memorandum and Articles of Association, namely:

- (1) The relief of poverty, sickness and distress amongst the Bangladeshi community of the London Borough of Islington and others, particularly but not exclusively by the provision of advice, including advice on welfare rights, housing, immigration and health issues.
- (2) The advancement of education of the public, particularly the Bangladeshi community of the London Borough of Islington, by the provision of homework support, drug awareness amongst school children, crafts and crafts classes and the organisation of educational cultural festivals.
- (3) To help and educate children, particularly but not exclusively amongst the Bangladeshi community of the London Borough of Islington, through their leisure time activities to develop their physical, mental, and spiritual capacities so that they may grow to full maturity as individuals and members of society and that their condition of life may be improved.

Structure, Governance and Management

Islington Bangladesh Association (IBA) is constituted by a Memorandum and Articles of Association. It is governed by the regulations set out in the Memorandum and Articles of Association and run by a Board of Directors. IBA's current Board members were elected at the Annual General Meeting that took place on the 6th of September 2021. The Board Directors give their time voluntarily, receive no remuneration, nor are they paid for any other activity relating to the charity in the year.

The Board of Directors members are briefed by the Chair, Secretary, and the Executive Director to familiarise themselves with the rules, regulations, and responsibilities of IBA. The Board of Directors met 6 times during the year to review the activities of IBA including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund - raising date for IBA. The day-to-day work of IBA is overseen by the Executive Director who is responsible to and reports to the Board of Directors.

The Board of Directors are aware of the potential risks to IBA, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire, health, and safety. The Board of Directors have looked into other risk areas such as operational, governance and compliance with law and regulations and have put appropriate plans in place to address those.

Achievements and Performance of Islington Bangladesh Association:

This year continued to a difficult and challenging year for Islington Bangladesh Association (IBA), for all user and beneficiary groups, membership, for all our staff and volunteers and Islington's wider community. While Covid restrictions were lifted and life was slowly getting back to normality, we continued to feel the impact of the pandemic and have been confronted by the cost-of-living crisis with high inflation, rising energy and fuel costs.

We have seen how many of our members, users particularly families and the most vulnerable in our community being impacted with rising hardship, increasing debts affecting the emotional wellbeing. IBA continues to actively strive to protect its financial security to continue to safeguard the ongoing development of the charity and its projects and services that it offers to the local community in Islington and in the neighbouring borough of Camden. IBA operates from its Centre at 71, Caledonian Road premises the Hugh Cubitt's Centre and the Barnsbury Community Centre between Monday to Friday and occasional evenings and weekends.

Services and activities delivered in 2022 - 2023:

- (a) IBA provides independent generalist advice, information and casework on benefit rights and entitlements, housing advice, consumer matters including utilities and bills queries, interpreting and translation support. IBA's advice service is accredited by the Advice Service Alliance and holds the nationally recognised Advice Quality Standard (AQS) quality mark.
- (b) IBA's Food Security Programme was one of our cost-of-living support to provide a hot freshly cooked nutritious meal to people who were experiencing severe hardship caused by the rising energy bills and increased shopping bills. This service was not just a chance for our users to enjoy a hot, tasty freshly cooked meal but also offered a warm space that was safe, caring, and welcoming place at the Hugh Cubitt Centre.
- (c) IBA's Physical Activity Programme was a health and wellbeing project with a series of physical activities composed of exercise and fitness, yoga and dance and movement activities for BAME men and women. These activities have been focused on supporting Islington's residents, whose health has been impacted through lack of physical activities, poor lifestyles, isolation and loneliness, and access and uptake of physical activities due to language and other social barriers.
- (d) IBA's Gardening programme runs from March to October and delivered in partnership with Barnsbury Community Centre. Participants meet several times a week at this attractive urban garden to learn how to grow flowers, vegetables and herbs in a sustainable manner using recycled materials. The vegetables grown by the participants were used to prepare delicious dishes at IBA's Food Security programme.
- (e) We recommenced IBA's face-to-face drop-in supplementary schools' education programme delivering extracurricular educational activities and a homework club to support children and young people underachieving in the education to achieve their academic potential and raise their educational attainment.
- (f) We ran a Health Awareness Campaign to promote health and wellbeing themed information workshop programme addressing sensitive themes as requested by members of the community – this year's theme was focused around raising better awareness on cancer, promoting better oral health, healthy heart and healthy body, women's health, Heart, Blood and Diet.
- (g) IBA's Digital Inclusive Programme was a weekly one-to-one and small group Digital Literacy Programme. This project enabled our users who are digitally excluded to get the basic digital skills train to raise their digital knowledge, become sufficiently digital literate needed to keep in pace with work & daily life.
- (h) Funded through Islington Council's Public Health England Prevention and Promotion for Better Mental Health Funding pot to work in partnership with Islington Public Health we undertook Culturally Competent Counselling for Bengali speaking clients in their own native language who were anxious about attending statutory services because of stigma or concerns about confidentiality.
- (i) During the Summer of 2022, IBA organised a day trip to the seaside for local residents.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of as per company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year that 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 Directors are required to:

- (a) Select suitable accounting policies and apply consistently.
- (b) Observe the methods and principles in the Charities SORP.
- (c) Make judgements and estimates that are reasonable and prudent.
- (d) Disclosed and explained in the financial statements.
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

Reserve Policy

It is the policy of the charity that 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 Board of Directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the trust's current activities while consideration is given to ways in which additional funds may be raised. IBA will actively work to achieve this level of reserves.

Risk Management

The Board of Directors have assessed the risks IBA faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening, and the measures taken to manage them. The Board of Directors review this list regularly at their meetings and at its meetings with employed staff running the services. The Board of Directors are satisfied that systems are in place to mitigate exposure to the major risks. The finances of IBA are kept under regular review. Appropriate DBS (Disclosure Barring Service) checks supported by regular policy reviews are made for all those who work with children and other vulnerable groups within IBA's activities.

Independent Examiner

According to the provisions of the Charities Act 2011, the Board of Directors 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 Directors agreed to discuss the re-appointment of Iftekhar & Co for 2023/2024 at its next AGM.

The Board of Directors approved the accounts on the 12th of October 2023 at the Board of Directors meeting and signed on their behalf by:



Abdul Khalam Ali
Chair and Director



Kalil Miah
Treasurer and Director

ISLINGTON BANGLADESH ASSOCIATION

YEAR ENDED 31 MARCH 2023

INDEPENDENT EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS

I report to the charity's trustees on my examination of the accounts of the company for the year ended 31st March 2023.

Respective Responsibilities and Basis of Report

As the Charity's Trustees (and also its Directors for the purpose of the 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 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 Commissioners under section 145(5) (b) of the 2011 Act.

Independent Examiners' Statement

In connection with my examination I confirm that no matter have come to my attention 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 accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which 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 (FRS102)].

I have no concern 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.



Md Iftakher Hussain BSc(Hons) FCCA
Iftakher & Co.
Chartered Certified Accountants & Registered Auditors
112-116 Whitechapel Road
London E1 1JE

Date: 16th October 2023

ISLINGTON BANGLADESH ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2023

	Notes	2023 Unrestr'd Funds £	2023 Restricted Funds £	2023 Total £	2022 Total £
Incoming Resources					
Activities to further the Charity's Objects	2.1	-	219,374	219,374	213,976
Other Incoming Resources	2.2	14,221	-	14,221	9,813
Total Income Received:		14,221	219,374	233,595	223,789
Resources Expended					
Direct Charitable Expenditure:-					
Costs of activities for charitable objectives	3.1	-	118,713	118,713	119,259
Support Costs	3.2	-	23,821	23,821	26,266
Management and Administration	3.3	-	45,575	45,575	34,419
Total Expenditure:		-	188,109	188,109	179,944
Net Incoming Resources before Transfers		14,221	31,265	45,486	43,845
Transfer between funds		-	-	-	-
Net Incoming Resources for the Year		14,221	31,265	45,486	43,845
Fund Balances b/f @ 01.04.2022	8	40,086	47,994	88,080	44,235
Fund Balances c/f @ 31.03.2023		54,307	79,259	133,566	88,080

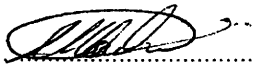
The notes on Pages 10 to 14 form part of these accounts.

ISLINGTON BANGLADESH ASSOCIATION

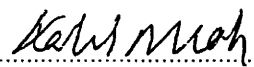
BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023 Unrestr'd Funds £	2023 Restricted Funds £	2023 Total £	2022 Total £
Current Assets					
Debtors	5	-	12,085	12,085	4,750
Cash at Bank and in Hand		54,307	106,667	160,974	124,789
		<u>54,307</u>	<u>118,752</u>	<u>173,059</u>	<u>129,539</u>
Creditors Amounts falling due within one year	6	-	- 39,493	- 39,493	- 41,459
Net Assets:	7	<u>54,307</u>	<u>79,259</u>	<u>133,566</u>	<u>88,080</u>
Funds					
Restricted Funds		-	79,259	79,259	-
Unrestricted Funds		54,307	-	54,307	88,080
Total Funds:	8	<u>54,307</u>	<u>79,259</u>	<u>133,566</u>	<u>88,080</u>

The accounts were approved by the Directors on 12th October 2023, and signed on their behalf by:



Abdul Khalam Ali
 Director
 Chair



Khalil Miah
 Director
 Treasurer

The notes on Pages 10 to 14 form part of these accounts.

**ISLINGTON BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2023**

1 Accounting Policies

1.1 Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

1.2 Statement of compliance

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)). They also comply with the Companies Act 2006 and Charities Act 2011.

1.3 Basis of Preparation of Accounts

The charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost convention or transaction value unless otherwise stated in the relevant accounting policy notes.

1.4 Going concern

The financial statements have been prepared on a going concern basis. The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make the assessment in respect of a period of one year from the date of approval of the financial statements.

1.5 Exemption from preparing a cash flow statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

1.2 Fund Accounting

The Charity's general fund consists of funds which the Charity may use for its charitable objects at the discretion of the Trustees. The designated funds are monies set aside out of general funds by the Trustees for specific purposes. The Charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding. Details of the funds are given in Note 8.

1.3 Incoming Resources - Grants Receivable

All grants receivable, including grants for the purchase of fixed assets, are credited to the Statement of Financial Activities in the period to which they relate. Grants representing amounts deferred to future accounting periods as a result of conditions imposed by the funder are shown as income, with a corresponding deduction for amounts deferred.

1.4 Expenditure and Liabilities

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure. Resources expended are allocated to the particular activity where the cost relates directly to that activity. The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is assigned based on an estimate of staff time attributable to the activity concerned. Management and administration costs comprise expenditure on general and financial administration and compliance with statutory and constitutional requirements.

1.5 Tangible Fixed Assets

At 31 March 2022 the Charity has no material fixed assets which have not been capitalised and included on the Balance Sheet. Items of equipment are capitalised where the purchase price exceeds £500. Computer equipment is written off in the year of purchase.

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2023

	2023	2023	2023	2022
	Unrestr'd	Restricted	Total	Total
	Funds	Funds		
	£	£	£	£
2 Incoming Resources				
2.1 Activities to further the Charity's objects				
Greater London Authority - Active Londoners Fund		-	-	6,480
LB Islington - Local Initiative Fund (LIF)		8,750	8,750	1,875
LB Islington - Voluntary & Community Sector (VCS)		22,000	22,000	22,000
LBI Islington - VCS Fund (Advice Work via IBAA)		14,792	14,792	18,490
National Lottery Communities Fund (Awards for All)		4,320	4,320	10,000
National Lottery Communities Fund (Reaching Com)		76,968	76,968	75,394
City Bridge Foundation		22,163	22,163	22,473
BBC Children in Need		9,998	9,998	4,166
Postcode Society Trust		7,142	7,142	8,281
Camden and Islington Public Health		5,000	5,000	5,000
Peabody Fund (Via London Community Foundation)		17,080	17,080	5,730
London Community Foundation (Together for London)		4,938	4,938	2,438
Voice4Change England (Sports England)		10,000	10,000	19,300
Voice4Change England (The Pargiter Trust)		4,900	4,900	-
Nafsiyat Ltd		11,323	11,323	-
LCRF Round 5 - City Bridge Foundation		-	-	12,349
Total Received		- 219,374	219,374	213,976
2.2 General Fund - Other Incoming Resources				
Donations and Participant Contributions	2,217	-	2,217	2,080
Newlon Housing Trust	400	-	400	-
University College Hospital London NHS Trust	600	-	600	-
HMRC Job Retention Scheme Grant	-	-	-	6,621
HealthWatch Islington	11,004	-	11,004	1,112
Bank interest received	-	-	-	-
2.2 Total Incoming Resources	14,221	219,374	233,595	223,789

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2023

	2023 Unrestr'd Funds	2023 Restricted Funds	2023 Total	2022 Total
	£	£	£	£
3 Resources Expended				
3.1 Costs of Activities for Charitable Objectives				
Salaries and NIC	-	76,205	76,205	85,708
Stationery, Postage and Printing	-	1,411	1,411	1,068
Telephone and Internet	-	1,678	1,678	1,879
Travel and Trips	-	1,022	1,022	1,620
Legal & Professional Fees	-	-	-	1,000
Project Evaluation Fees	-	1,500	1,500	3,000
Refreshments/Lunch Club Food	-	5,166	5,166	828
Computer, Equipment and Furniture Purchase	-	3,710	3,710	1,253
Hall Hire Charges	-	3,520	3,520	1,575
Volunteers' Expenses	-	2,236	2,236	3,844
Sessional Tutor's Fees	-	2,650	2,650	5,580
Advice Session Expenses	-	-	-	1,000
Training / Course Expenses	-	4,320	4,320	-
Exercise and Fitness Instructor's Fees	-	7,527	7,527	6,510
Gardening Expenses	-	1,098	1,098	844
Food Support programme	-	-	-	1,000
Mental Health Counselling	-	5,220	5,220	-
Health Workshop Sessions	-	1,450	1,450	2,550
Sub Total:	-	118,713	118,713	119,259
3.2 Support Costs				
Water Rates	-	50	50	35
Electricity and Gas	-	1,520	1,520	1,173
Insurance	-	972	972	1,206
Books, Subscriptions and Training	-	297	297	471
Rent	-	19,000	19,000	19,000
Cleaning	-	1,490	1,490	1,491
Repairs and Maintenance	-	492	492	2,890
Sub Total:	-	23,821	23,821	26,266
3.3 Management and Administration of the Charity				
Administration Salaries	-	38,813	38,813	30,880
Training, Travel and Venue Expenses	-	232	232	539
Expenses to obtain Quality Mark	-	1,512	1,512	-
Publicity, Annual Report & AGM Costs	-	957	957	-
Accountancy and Professional Fees	-	2,000	2,000	1,600
Misc	-	-	-	100
Fund-Raising Cost	-	1,925	1,925	1,200
Bank Charges	-	136	136	100
Sub Total:	-	45,575	45,575	34,419

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2023

4	Staff Costs	2023	2022
		£	£

Staffing Costs were as follows:-

Wages and Salaries	110,298	112,038
Employers NI contributions	4,720	4,550
	<u>115,018</u>	<u>116,588</u>

The average weekly number of staff employed by the Charity during the year was:-

Direct Charitable Workers	6
Administration	1

No employee earned in excess of £50,000 in the year and no remuneration was paid to trustees in the year.

5	Debtors: due within one year	2023	2022
		£	£

Prepayments	4,750	4,750
Other debtors	1,302	-
Accrued Income	6,033	-
	<u>12,085</u>	<u>4,750</u>

6	Creditors: amounts falling due within one year	2023	2022
		£	£

Deferred Income (Grants):			
London Community Foundation (Together for London)	4,938	-	
Nafsiyat Ltd	-	5,662	
LCRF5 - City Bridge Foundation	-	6,174	
National Lottery Communities Fund (Awards for All)	5,620	7,313	
Camden & Islington Public Health	-	5,000	
Cloudesley	7,600	-	
Voice4Change England (Sports England)	2,259	-	
Postcode Society Trust	7,143	-	
LB Islington - Local Initiative Fund (LIF)	3,125	5,625	
	<u>30,685</u>	<u>29,774</u>	
Accruals	-	600	
PAYE	2,547	1,660	
Other creditors: Others	6,261	9,425	
	<u>8,808</u>	<u>11,685</u>	
	<u>39,493</u>	<u>41,459</u>	

7	Analysis of Net Assets Between Funds	General Funds	Restricted Funds	Total Funds
		£	£	£

Current Assets	54,307	118,752	173,059
Current Liabilities	-	39,493	39,493
	<u>54,307</u>	<u>79,259</u>	<u>133,566</u>

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2023

8 Movements in Funds

	At 1 April 2022	Incoming Resources	Outgoing Resources	Transfers	At 31 Mar 2023
	£	£	£	£	£
Restricted Funds:-					
LB Islington - Local Initiative Fund (LIF)	-	8,750	5,750	-	3,000
LB Islington - VCS Fund	7,000	22,000	15,000	-	14,000
LB Islington - VCS Fund (Advice Work via IBAA)	3,000	14,792	14,792	-	3,000
National Lottery Communities Fund (Awards for All)	-	4,320	4,320	-	-
National Lottery Communities Fund (Reaching Com)	29,300	76,968	74,682	-	31,586
City Bridge Foundation	-	22,163	22,163	-	-
BBC Children in Need	-	9,998	3,998	-	6,000
Postcode Society Trust	-	7,142	7,142	-	-
Camden & Islington Public Health	-	5,000	650	-	4,350
Peabody Fund (Via London Community Foundation)	-	17,080	7,080	-	10,000
London Community Foundation (Together for London)	-	4,938	4,938	-	-
Voice4Change England (Sports England)	-	10,000	10,000	-	-
Voice4Change England (The Pargiter Trust)	-	4,900	4,900	-	-
Nafsiyat Ltd	-	11,323	4,000	-	7,323
LCRF5 - City Bridge Foundation	8,694	-	8,694	-	-
Total Restricted Funds	47,994	219,374	188,109	-	79,259
Unrestricted Funds:-					
General Funds	40,086	14,221	-	-	54,307
Total Unrestricted Funds	40,086	14,221	-	-	54,307
Total Funds	88,080	233,595	188,109	-	133,566

ISLINGTON BANGLADESH ASSOCIATION

England & Wales - Charity number 1148834

Accounts

ISLINGTON BANGLADESH ASSOCIATION

DIRECTORS REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

CHARITY NO. 1148834

COMPANY REGISTRATION NO. 07888326

ISLINGTON BANGLADESH ASSOCIATION
DIRECTORS REPORT AND ANNUAL ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

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LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Islington Bangladesh Association

Registered Office &
Operational Address: 71, Caledonian Road
London N1 9BT

Tel: 0207 833 0591

E-mail: asad@ibal.org.uk

Website: www.ibal.org.uk

Twitter: @IBA_Islington

Registered Charity No. 1148834

Company Registration No. 07888326

Date of Incorporation: 20th December 2011

Board of Directors (who are also Trustees):

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Name	Position	Name	Position
Abdul Khalam Ali	Chair & Director	Marium K Ali	Director
Iqbal Hossain	Vice Chair & Director	Abdur Rahim	Director
Md. Afzal Miah	Secretary & Director	Islam Khan	Director
Kalil Miah	Treasurer & Director	Nabihah Tahsin Ali	Director
Syed Eklasuzzman	Assistant Secretary & Director	Jahirul Islam	Director
Roxana Chowdhury	Women's Secretary & Director	Abdul Razzak	Director
		Aklima Begum	Director

Independent Examiner: Md. Iftakher Hussain BSc (Hons), ACCA
Iftakher & Co.
Chartered Certificate Accountants & Registered Auditors
112-116 Whitechapel Road, London E1 1JE

Banker: Unity Trust Bank
PO Box 7193
Planetary Road
Willenhall WV1 9DG

ISLINGTON BANGLADESH ASSOCIATION DIRECTORS REPORT FOR THE YEAR ENDED 31 MARCH 2022

History, Objectives and Activities of Islington Bangladesh Association

The Board of Directors (who are all Trustees as well) submit their report and annual accounts for the year ended 31st March 2022. Islington Bangladesh Association was first established as an unincorporated charity in 1984 and incorporated as a Company (with no share capital) at Companies House on the 20th of December 2011. Its name was entered in the Charity Commission's Central Register on the 5th of September 2012.

Islington Bangladesh Association (IBA) is a BAME led, and a vibrant multi-purpose community organisation based in the heart of the London Borough of Islington. It was founded back in 1984 as a self-help group by families and residents coming together to help other families, young people, pensioners who face poverty, hardship & other life challenges in accessing mainstream services (local authority services, NHS & welfare support services) that will improve their quality and standard of life.

The Objectives of the Islington Bangladesh Association are:

Its objects and principal activities are defined in its Memorandum and Articles of Association, namely:

- (1) The relief of poverty, sickness and distress amongst the Bangladeshi community of the London Borough of Islington and others, particularly but not exclusively by the provision of advice, including advice on welfare rights, housing, immigration and health issues.
- (2) The advancement of education of the public, particularly the Bangladeshi community of the London Borough of Islington, by the provision of homework support, drug awareness amongst school children, crafts and crafts classes and the organisation of educational cultural festivals.
- (3) To help and educate children, particularly but not exclusively amongst the Bangladeshi community of the London Borough of Islington, through their leisure time activities to develop their physical, mental, and spiritual capacities so that they may grow to full maturity as individuals and members of society and that their condition of life may be improved.

Structure, Governance and Management

Islington Bangladesh Association (IBA) is constituted by a Memorandum and Articles of Association. It is governed by the regulations set out in the Memorandum and Articles of Association and run by a Board of Directors. IBA's current Board members were elected at the Annual General Meeting that took place on the 6th of September 2021. The Board Directors give their time voluntarily, receive no remuneration, nor are they paid for any other activity relating to the charity in the year.

The Board of Directors members are briefed by the Chair, Secretary, and the Executive Director to familiarise themselves with the rules, regulations, and responsibilities of IBA. The Board of Directors met 6 times during the year to review the activities of IBA including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund - raising date for IBA. The day-to-day work of IBA is overseen by the Executive Director who is responsible to and reports to the Board of Directors.

The Board of Directors are aware of the potential risks to IBA, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire, health, and safety. The Board of Directors have looked into other risk areas such as operational, governance and compliance with law and regulations and have put appropriate plans in place to address those.

Achievements and Performance of Islington Bangladesh Association:

2021-2022 has been a challenging and tough time for the Islington Bangladesh Association and gradually coming through the covid-19 pandemic in the second part of the year with the lifting of the lockdowns and government restrictions. With the ongoing pandemic at the start of the financial year, IBA's essential services continued to be delivered online and have been oversubscribed. Since September 2021, IBA recommenced its drop-in activities and outreach services.

IBA continues to actively strive to protect its financial security to continue to safeguard the ongoing development of the charity and its projects and services that it offers to the local community in Islington and in the neighbouring borough of Camden.

IBA operates from its Centre at 71, Caledonian Road, the Hugh Cubitt's Centre and the Barnsbury Community Centre between Monday to Friday and some occasional evenings and weekends. IBA deliver's holistic services which support disadvantaged and vulnerable people in the grassroot communities to assert and enjoy their rights and achieve their aspirations. IBA collaborates with the community and in close partnership and cooperation with local agencies, Islington Council and a good number of other statutory and mainstream agencies based across Islington and Camden.

Services and activities delivered in 2021 - 2022:

- (a) IBA's Welfare Rights Information & Advice Service (holding AQS accreditation) delivered free independent benefits, housing, debt, consumer and general welfare rights advice and information.
- (b) The Lunch Club Programme based at the Hugh Cubitt's Centre provided a programme of socialisation activities and hot cooked meals for older residents of Islington who face complex issues of isolation / exclusion, fear, anxiety, etc., as well as physical health issues.
- (c) We run a physical activity programme for people experience poor physical health. We run chair exercise sessions, yoga, exercise, and fitness. Through these sessions we also provide additional support (mental health, social therapy, etc.).
- (d) IBA's Gardening programme runs from March to October and delivered in partnership with Barnsbury Community Centre. Participants meet several times a week at this attractive urban garden to learn how to grow flowers, vegetables and herbs in a sustainable manner using recycled materials. The vegetables grown by the participants were used to prepare delicious dishes at the Lunch Club.
- (e) We ran an online supplementary schools' education programme delivering extracurricular educational activities a study support programme and a homework club to support children and young people underachieving in the education to achieve their academic potential and raise their educational attainment.
- (f) We run a monthly themed information workshop programme addressing sensitive themes as requested by members of the community – this year's theme was focused around raising better awareness on domestic abuse including physical, sexual, financial, and emotional.
- (g) Working in partnership, IBA has been referring local residents for mental health counselling support to the Nafsiyat Intercultural Therapy Centre whereby we identify from our user groups people who have been emotionally and mentally impacted by the pandemic. We undertake an initial assessment, and we then refer the client to the bilingual speaking Mental Health Counsellor at Nafsiyat. Initially the counselling sessions took place by zoom from IBA's centre and we provided our client groups access to a digital device and access to the internet. IBA's Outreach Worker is on hand to provide any support and guidance to ensure the counselling sessions run smoothly.
- (h) Funded through Islington Council's Public Health England Prevention and Promotion for Better Mental Health Funding pot to work in partnership with Islington Public Health we undertook Culturally Competent Counselling for Bengali speaking clients in their own native language who were anxious about attending statutory services because of stigma or concerns about confidentiality.
- (i) During the Summer of 2021, IBA organised a day trip to Brighton for local Mothers.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of as per company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year that 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 Directors are required to:

- (a) Select suitable accounting policies and apply consistently.
- (b) Observe the methods and principles in the Charities SORP.
- (c) Make judgements and estimates that are reasonable and prudent.
- (d) Disclosed and explained in the financial statements.
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

Reserve Policy

It is the policy of the charity that 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 Board of Directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the trust's current activities while consideration is given to ways in which additional funds may be raised. IBA will actively work to achieve this level of reserves.

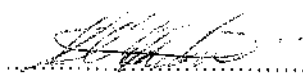
Risk Management

The Board of Directors have assessed the risks IBA faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening, and the measures taken to manage them. The Board of Directors review this list regularly at their meetings and at its meetings with employed staff running the services. The Board of Directors are satisfied that systems are in place to mitigate exposure to the major risks. The finances of IBA are kept under regular review. Appropriate DBS (Disclosure Barring Service) checks supported by regular policy reviews are made for all those who work with children and other vulnerable groups within IBA's activities.

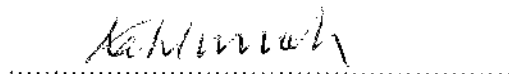
Independent Examiner

According to the provisions of the Charities Act 2011, the Board of Directors 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 Directors agreed to discuss the re-appointment of Iftexhar & Co for 2022/2023 at its next AGM.

The Board of Directors approved the accounts on the 28th of September 2022 at the Board of Directors meeting and signed on their behalf by:



Abdul Khalam Ali
Chair and Director



Kalil Miah
Treasurer and Director

ISLINGTON BANGLADESH ASSOCIATION

YEAR ENDED 31 MARCH 2022

INDEPENDENT EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS

I report to the charity's trustees on my examination of the accounts of the company for the year ended 31st March 2022.

Respective Responsibilities and Basis of Report

As the Charity's trustees (and also its directors for the purpose of the 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 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 Commissioners under section 145(5) (b) of the 2011 Act.

Independent Examiners' Statement

In connection with my examination I confirm that no matter have come to my attention 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 accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which 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 (FRS102)].

I have no concern 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.



Md Iftakher Hussain BSc(Hons) FCCA

Iftakher & Co.

Chartered Certified Accountants & Registered Auditors

112-116 Whitechapel Road

London E1 1JE

Date: 5th October 2022

ISLINGTON BANGLADESH ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2022

	Notes	2022 Unrestr'd Funds £	2022 Restricted Funds £	2022 Total £	2021 Total £
Incoming Resources					
Activities to further the Charity's objects	2.1	-	213,976	213,976	207,520
Other Incoming Resources	2.2	9,813	-	9,813	29,793
Total Received		9,813	213,976	223,789	237,313
Resources Expended					
Direct Charitable Expenditure:-					
Costs of activities for charitable objectives	3.1	-	119,259	119,259	137,381
Support Costs	3.2	-	26,266	26,266	28,140
Management and Administration	3.3	6,621	27,798	34,419	52,463
Total Expenditure		6,621	173,323	179,944	217,984
Net Incoming Resources before Transfers		3,192	40,653	43,845	19,329
Transfer between funds		-	-	-	-
Net Incoming Resources for the Year		3,192	40,653	43,845	19,329
Fund Balances b/f at 01.04.2021	8	36,894	7,341	44,235	24,906
Fund Balances c/f at 31.03.2022		40,086	47,994	88,080	44,235

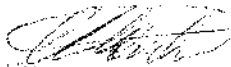
The notes on Pages 10 to 14 form part of these accounts.

ISLINGTON BANGLADESH ASSOCIATION

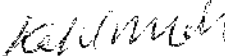
BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022 Unrestr'd Funds £	2022 Restricted Funds £	2022 Total £	2021 Total £
Current Assets					
Debtors	5	-	4,750	4,750	4,750
Cash at Bank and in Hand		40,086	84,703	124,789	86,724
		<u>40,086</u>	<u>89,453</u>	<u>129,539</u>	<u>91,474</u>
Creditors Amounts falling due within one year	6	-	41,459	41,459	47,239
Net Assets	7	<u>40,086</u>	<u>47,994</u>	<u>88,080</u>	<u>44,235</u>
Funds					
Restricted Funds		-	-	-	-
Unrestricted Funds		40,086	47,994	88,080	44,235
Total Funds	8	<u>40,086</u>	<u>47,994</u>	<u>88,080</u>	<u>44,235</u>

The accounts were approved by the Directors on 28th September 2022, and signed on their behalf by:



Abdul Khalam Ali
Director
Chair



Kalil Miah
Director
Treasurer

The notes on Pages 10 to 14 form part of these accounts.

ISLINGTON BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

1 Accounting Policies

1.1 Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

1.2 Statement of compliance

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)). They also comply with the Companies Act 2006 and Charities Act 2011.

1.3 Basis of Preparation of Accounts

The charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost convention or transaction value unless otherwise stated in the relevant accounting policy notes.

1.4 Going concern

The financial statements have been prepared on a going concern basis. The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make the assessment in respect of a period of one year from the date of approval of the financial statements.

1.5 Exemption from preparing a cash flow statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statement.

1.2 Fund Accounting

The Charity's general fund consist of funds which the Charity may use for its charitable objects at the discretion of the Trustees. The designated funds are monies set aside out of general funds by the Trustees for specific purposes. The Charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding. Details of the funds are given in Note 8.

1.3 Incoming Resources - Grants Receivable

All grants receivable, including grants for the purchase of fixed assets, are credited to the Statement of Financial Activities in the period to which they relate. Grants representing amounts deferred to future accounting periods as a result of conditions imposed by the funder are shown as income, with a corresponding deduction for amounts deferred.

1.4 Expenditure and Liabilities

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure. Resources expended are allocated to the particular activity where the cost relates directly to that activity. The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is assigned based on an estimate of staff time attributable to the activity concerned. Management and administration costs comprise expenditure on general and financial administration and compliance with statutory and constitutional requirements.

1.5 Tangible Fixed Assets

At 31 March 2022 the Charity has no material fixed assets which have not been capitalised and included on the Balance Sheet. Items of equipment are capitalised where the purchase price exceeds £500. Computer equipment is written off in the year of purchase.

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2022

	2022 Unrestr'd Funds £	2022 Restricted Funds £	2022 Total £	2021 Total £
2 Incoming Resources				
2.1 Activities to further the Charity's objects				
Greater London Authority-Active Londoners Fund		6,480	6,480	9,721
LB Islington - Local Initiative Fund (LIF)		1,875	1,875	10,750
LB Islington - VCS Fund		22,000	22,000	20,500
LBI Islington - VCS Fund (Advise via EOU)		18,490	18,490	3,038
National Lottery Communities Fund (Awards for All)		10,000	10,000	5,822
National Lottery Communities Fund (Reaching Com)		75,394	75,394	74,468
City Bridge Trust		22,473	22,473	12,968
BBC Children in Need		4,166	4,166	6,641
Postcode Neighbourhood Trust		8,281	8,281	5,915
Islington and Camden (PH)		5,000	5,000	11,250
Peabody Fund (Via London Community Foundation)		5,730	5,730	9,004
GVC Holding (Via London Community Foundation)		2,438	2,438	4,350
Voice for change (Sports England)		19,300	19,300	9,940
LCRF2- London Community Foundation		-	-	7,400
LCRF3- Trust for London		-	-	9,360
LCRF4- City Bridge Trust		-	-	6,393
LCRF5- City Bridge Trust		12,349	12,349	-
Total Received		-	213,976	213,976
2.2 General Fund - Other Incoming Resources				
Donations and Participant contributions	2,080	-	2,080	-
HMRC Job Retention Scheme Grant	6,621	-	6,621	17,805
Health Watch Islington	1,112	-	1,112	11,988
Misc. received	-	-	-	-
Bank interest received	-	-	-	-
2.2 Total Incoming Resources	9,813	213,976	223,789	237,313

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2022

	2022 Unrestr'd Funds £	2022 Restricted Funds £	2022 Total £	2021 Total £
3 Resources Expended				
3.1 Costs of Activities for Charitable Objectives				
Salaries and NIC	-	85,708	85,708	95,108
Stationery, Postage and Printing	-	1,068	1,068	590
Telephone and Internet	-	1,879	1,879	1,884
Travel and Trips	-	1,620	1,620	-
Legal & Professional fees	-	1,000	1,000	4,588
Project Evaluation Fees	-	3,000	3,000	4,500
Refreshments / Lunch Club Food	-	828	828	466
Equipment and Furniture Purchase	-	1,253	1,253	4,325
Hall hire	-	1,575	1,575	925
Volunteers' Expenses	-	3,844	3,844	4,460
Sessional Tutor's Fees	-	5,580	5,580	4,500
Advice Session Expenses	-	1,000	1,000	-
Training / Course Expenses	-	-	-	1,490
Exercise and Fitness Facilitator's fees	-	6,510	6,510	7,315
Gardening Project Expenses	-	844	844	-
Food Support Programme	-	1,000	1,000	6,530
Health Workshop Sessions	-	2,550	2,550	700
Total	-	119,259	119,259	137,381
3.2 Support Costs				
Water Rates	-	35	35	935
Electricity and Gas	-	1,173	1,173	1,447
Insurance	-	1,206	1,206	1,200
Books, Subscriptions and Training	-	471	471	503
Rent	-	19,000	19,000	19,000
Cleaning	-	1,491	1,491	1,368
Repairs and Maintenance	-	2,890	2,890	3,687
	-	26,266	26,266	28,140
3.3 Management and Administration of the Charity				
Administration Salaries	6,621	24,259	30,880	36,876
Training, Travel and Venue Expenses	-	539	539	2,030
Computer Equipments	-	-	-	2,745
Expenses to obtain Quality Mark	-	-	-	2,700
Publicity, Annual Report & AGM	-	-	-	550
Accountancy and Professional Fees	-	1,600	1,600	2,300
Misc	-	100	100	-
Fund-Raising cost	-	1,200	1,200	5,160
Bank Charges	-	100	100	102
	6,621	27,798	34,419	52,463

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2022

4	Staff Costs	2022		2021
		£		£
	Staff costs were as follows:-			
	Wages and Salaries	112,038		125,875
	Employers NI contributions	<u>4,550</u>		<u>6,109</u>
		<u><u>116,588</u></u>		<u><u>131,984</u></u>
	The average weekly number of staff employed by the Charity during the year was:-			
	Direct Charitable Workers			6
	Administration			1
	No employee earned in excess of £ 50,000 in the year and no remuneration was paid to trustees in the year.			
5	Debtors: due within one year	2022		2021
		£		£
	Prepayments	4,750		4,750
	Other debtors	-		-
	Accrued Income	-		-
		<u>4,750</u>		<u>4,750</u>
6	Creditors: amounts falling due within one year	2022		2021
		£		£
	Deferred Income (Grants):-			
	Peabody Fund (Via London Community Foundation)		5,730	
	BBC Children in need		4,165	
	Nafsiyat Ltd	5,662	-	
	LCRF5 - City Bridge Trust	6,174	-	
	GVC Holding (Via London Community Foundation)	7,313	3,197	
	Islington and Camden (PH)	5,000	-	
	National Lottery Communities Fund (Awards via EOU)		10,000	
	Voice 4 change England		9,000	
	Postcode Neighbourhood Trust		8,281	
	LB Islington - Local Initiative Fund (LIF)	<u>5,625</u>	-	
			29,774	40,373
	Accruals	600	-	
	PAYE	1,660	3,178	
	Other creditors: Others	<u>9,425</u>	<u>3,688</u>	
			<u>11,685</u>	6,866
			<u><u>41,459</u></u>	<u><u>47,239</u></u>
7	Analysis of Net Assets between funds	General	Restrictes	Total
		Funds	Funds	Funds
		£	£	£
	Current Assets	40,086	89,453	129,539
	Current Liabilities	-	41,459	41,459
		<u>40,086</u>	<u>47,994</u>	<u>88,080</u>

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2022

8 Movements in Funds

	At 1 April 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Mar 2022 £
Restricted Funds:-					
Greater London Authority-Active Londoners Fund	-	6,480	6,480	-	-
LB Islington - Local Initiative Fund (LIF)	2,000	1,875	3,875	-	-
LB Islington - VCS Fund	-	22,000	15,000	-	7,000
LBI Islington - VCS Fund (Advise via IBAA)	-	18,490	15,490	-	3,000
National Lottery Communities Fund (Awards for All)	-	10,000	10,000	-	-
National Lottery Communities Fund (Reaching Com)	5,341	75,394	51,435	-	29,300
City Bridge Trust	-	22,473	22,473	-	-
BBC Children in Need	-	4,166	4,166	-	-
Postcode Neighbourhood Trust	-	8,281	8,281	-	-
Islington and Camden (PH)	-	5,000	5,000	-	-
Peabody Fund (Via London Community Foundation)	-	5,730	5,730	-	-
GVC Holding (Via London Community Foundation)	-	2,438	2,438	-	-
Voice for change	-	19,300	19,300	-	-
LCRF5- City Bridge Trust	-	12,349	3,655	-	8,694
Total Restricted Funds	7,341	213,976	173,323	-	47,994
Unrestricted Funds:-					
General Funds	36,894	9,813	6,621	-	40,086
Total Unrestricted Funds	36,894	9,813	6,621	-	40,086
Total Funds	44,235	223,789	179,944	-	88,080

ISLINGTON BANGLADESH ASSOCIATION

England & Wales - Charity number 1148834

Accounts

ISLINGTON BANGLADESH ASSOCIATION

DIRECTORS REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

CHARITY NO. 1148834

COMPANY REGISTRATION NO. 07888326

ISLINGTON BANGLADESH ASSOCIATION
DIRECTORS REPORT AND ANNUAL ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

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LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: Islington Bangladesh Association

Registered Office 71. Caledonian Road, London N1 9BT

Tel: 0207 833 0591
0207 833 2608
0207 713 8971

E-mail: asad@ibal.org.uk

Website: www.islingtonbangladeshassociation.org.uk

Twitter: @IBA_Islington

Registered Charity No. 1148834

Company Registration No. 07888326

Date of Incorporation: 20th December 2011

Board of Directors (Trustees)

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Name	Position	Name	Position
Islam Khan	Chair & Director	Iqbal Hussain	Director
Abdul Khalam Ali	Secretary & Director	Abdur Rahim	Director
Kalil Miah	Treasurer & Director	Mohammed Afzal Meah	Director
Abdul Razzaque	Vice Chair & Director	Syed Eklas Uzzaman	Director
Iftakhar H. Choudhury	Director	Aklima Begum	Director
Mariam K Ali	Director	Kayser Ahmed	Director
Roxana Chowdhury	Director (Women's Affairs)		

Independent Examiner: Md. Iftakher Hussain BSc (Hons), ACCA
Iftakher & Co.
Chartered Certificate Accountants & Registered Auditors
112 -116 Whitechapel Road, London E1 1JE

Banker: Unity Trust Bank
PO Box 7193
Planetary Road
Willenhall WV1 9DG

ISLINGTON BANGLADESH ASSOCIATION DIRECTORS REPORT FOR THE YEAR ENDED 31 MARCH 2021

History, Objectives and Activities of Islington Bangladesh Association

The Board of Directors (who are all Trustees as well) submit their report and annual accounts for the year ended 31st March 2021. Islington Bangladesh Association was first established as an unincorporated charity in 1984 and incorporated as a Company (with no share capital) at Companies House on the 20th December 2011. Its name was entered in the Charity Commission's Central Register on the 5th of September 2012.

Islington Bangladesh Association (IBA) is a BAME-led and a vibrant multi-purpose community organisation based in the heart of the London Borough of Islington. It was founded back in 1984 as a self-help group by families and residents coming together to help other families, young people, pensioners who face poverty, hardship & other life challenges in accessing mainstream services (local authority services, NHS & welfare support services) that will improve their quality and standard of life.

The Objectives of the Islington Bangladesh Association are:

Its objects and principal activities are defined in its Memorandum and Articles of Association, namely:

- (1) The relief of poverty, sickness and distress amongst the Bangladeshi community of the London Borough of Islington and others, particularly but not exclusively by the provision of advice, including advice on welfare rights, housing, immigration and health issues.
- (2) The advancement of education of the public, particularly the Bangladeshi community of the London Borough of Islington, by the provision of homework support, drug awareness amongst school children, crafts and crafts classes and the organisation of educational cultural festivals.
- (3) To help and educate boys and girls, particularly but not exclusively amongst the Bangladeshi community of the London Borough of Islington, through their leisure time activities to develop their physical, mental and spiritual capacities so that they may grow to full maturity as individuals and members of society and that their condition of life may be improved.

Structure, Governance and Management

Islington Bangladesh Association (IBA) is constituted by a Memorandum and Articles of Association. It is governed by the regulations set out in the Memorandum and Articles of Association and run by a Board of Directors. IBA's new Board members are elected at the Annual General Meeting taking place every two years. The Board Directors give their time voluntarily, receive no remuneration, nor are they paid for any other activity relating to the charity in the year.

The Board of Directors members are normally briefed by the Chairperson and the Secretary to familiarise themselves with the rules, regulations, and responsibilities of IBA. Due to the pandemic, the Board of Directors met virtually 3 times and twice face-to-face during the year to review the activities of IBA including the approval of the annual report and accounts as well as budgets and capital expenditure. The board also met online to set out the fund-raising work for IBA. The day-to-day work of IBA is overseen by the Executive Director who is responsible to and reports to the Board of Directors. The Board of Directors are aware of the potential risks to IBA, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire and health and safety. The Board of Directors are seriously looking into other risk areas such as operational, governance and compliance with law and regulations.

Achievements and Performance of Islington Bangladesh Association:

During 2020/2021 we have seen how the Covid-19 pandemic has had a detrimental impact in the community affecting some of our most vulnerable people and families. IBA had to temporary suspend all its drop-in and face-to-face services run from 71. Caledonian Road, the Hugh Cubitt's Centre and the Barnsbury Community Centre due to the Government imposed lockdown.

Working remotely the IBA's Board and its staff and volunteers had to adapt to working remotely and continued to support the local community by maintaining telephone support, tele-befriending using online and video calling to ensure the health, safety and wellbeing of some of most vulnerable and disadvantaged in the community.

Online Services and Activities delivered in 2020/2021:

- (a) Delivered a telephone-based welfare rights information and advice service delivering free independent benefits, housing, debt, consumer and general welfare rights advice, information, and guidance.
- (b) This year IBA had a successful AQS quality mark audit undertaken by Recognising Excellence on behalf of the Advice Service Alliance. As a result, IBA was awarded a further 2-year AQS accreditation.
- (c) To enable people to stay continue to fit and healthy IBA facilitated an extended online physical activity programme using zoom for people experience poor physical health. We ran chair exercise sessions, Pilates, yoga, exercise, and fitness. Through these sessions we also provide additional support (mental health, social therapy, etc.).
- (d) IBA's Gardening programme ran from June to September delivered in partnership with Barnsbury Community Centre. Maintaining social distancing and using PPE kits participants met several times a week at this attractive urban garden to learn how to grow flowers, vegetables and herbs in a sustainable manner using recycled materials.
- (e) With schools being closed for several months during 2020/2021, IBA maintained its supplementary school education programme delivering online extracurricular educational activities including its online study support programme and a homework club to enable children received vital learning support through the covid-19 pandemic.
- (f) IBA provided the following Covid-19 Emergency Support:
 - The coronavirus lockdown had left vulnerable families, individuals stuck at home, sometimes with no way of getting groceries. IBA arranged the delivery of food parcels and food vouchers to the value of £6,530 to support them through the pandemic.
 - To address the digital exclusion in the BAME community we created a Digital Resource Hub – IBA purchased digital equipment (Laptops, Tablets, Smartphones with Data Provision) which families were able to borrow and use at home.
 - IBA ran a Covid-19 Emergency Advice Service for people who have been impacted by the Covid-19 outbreak. A total of 2086 Information & Advice was dispensed of which 846 was one-off advice and 1240 involved caseworks.
- (g) IBA continued its peer support, social network and community engagement activities for vulnerable BAME women with a range of online pastoral activities and we provided a secure online platform, helping to reduce isolation. Our participants also receive training, learn skills, confidence building training and build their resilience against domestic abuse, isolation & loneliness.

Financial Review

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of as per company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year that 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 Directors are required to:

- (a) Select suitable accounting policies and apply consistently.
- (b) Observe the methods and principles in the Charities SORP.
- (c) Make judgements and estimates that are reasonable and prudent.
- (d) Disclosed and explained in the financial statements.
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months expenditure. The Board of Directors consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the trust's current activities while consideration is given to ways in which additional funds may be raised. IBA will actively work to achieve this level of reserves.

Risk Management

The Board of Directors have assessed the risks IBA faces and have compiled a risk list which identified the major risks by area of activity, the nature of those risks, the likelihood of risks happening and the measures taken to manage them. The Board of Directors review this list regularly at their meetings and at its meetings with employed staff running the services. The Board of Directors are satisfied that systems are in place to mitigate exposure to the major risks. The finances of IBA are kept under regular review. Appropriate DBS (Disclosure Barring Service) checks supported by regular policy reviews are made for all those who work with children and other vulnerable groups within IBA's activities.

Independent Examiner

According to the provisions of the Charities Act 2011, the Board of Directors 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 Directors agreed to discuss the re-appointment of Iftakher & Co for 2021/2022 at its next AGM.

The Board of Directors approved the accounts on 17th August 2021 at the Board of Directors meeting and signed on their behalf by:

.....


Islam Khan
Chair and Director

.....


Kalil Miah
Treasurer and Director

ISLINGTON BANGLADESH ASSOCIATION

YEAR ENDED 31 MARCH 2021

INDEPENDENT EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS

I report to the charity's trustees on my examination of the accounts of the company for the year ended 31st March 2021.

Respective Responsibilities and Basis of Report

As the Charity's trustees (and also its directors for the purpose of the 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 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 Commissioners under section 145(5) (b) of the 2011 Act.

Independent Examiners' Statement

In connection with my examination I confirm that no matter have come to my attention 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 accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which 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 (FRS102)].

I have no concern 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.


Md Iftakher Hussain BSc(Hons) FCCA

Iftakher & Co.

Chartered Certified Accountants & Registered Auditors

112-116 Whitechapel Road

London E1 1JE

Date: 17th August 2021

ISLINGTON BANGLADESH ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2021

	Notes	2021 Unrestr'd Funds £	2021 Restricted Funds £	2021 Total £	2020 Total £
Incoming Resources:					
Activities to further the Charity's Objects	2.1	-	207,520	207,520	128,346
Other Incoming Resources	2.2	29,793	-	29,793	11,880
Total Received:		<u>29,793</u>	<u>207,520</u>	<u>237,313</u>	<u>140,226</u>
Resources Expended:					
Direct Charitable Expenditure:					
Costs of activities for charitable objectives	3.1	-	137,381	137,381	85,523
Support Costs	3.2	-	28,140	28,140	22,594
Management and Administration	3.3	17,805	34,658	52,463	32,884
Total Expenditure:		<u>17,805</u>	<u>200,179</u>	<u>217,984</u>	<u>141,001</u>
Net Incoming Resources before Transfers		11,988	7,341	19,329	- 775
Transfer between funds		-	-	-	-
Net Incoming Resources for the Year		<u>11,988</u>	<u>7,341</u>	<u>19,329</u>	<u>- 775</u>
Fund Balances b/f - 01.04.20:	8	24,906	-	24,906	25,681
Fund Balances c/f - 31.03.21:		<u>36,894</u>	<u>7,341</u>	<u>44,235</u>	<u>24,906</u>


The notes on Pages 10 to 14 form part of these accounts.

ISLINGTON BANGLADESH ASSOCIATION


BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 Unrestr'd Funds £	2021 Restricted Funds £	2021 Total £	2020 Total £
Current Assets					
Debtors	5	-	4,750	4,750	4,750
Cash at Bank and in Hand		36,894	49,830	86,724	66,868
		<u>36,894</u>	<u>54,580</u>	<u>91,474</u>	<u>71,618</u>
Creditors Amounts falling due within one year	6	-	47,239	47,239	46,712
Net Assets	7	<u>36,894</u>	<u>7,341</u>	<u>44,235</u>	<u>24,906</u>
Funds					
Restricted Funds		-	-	-	-
Unrestricted Funds		36,894	7,341	44,235	24,906
Total Funds:	8	<u>36,894</u>	<u>7,341</u>	<u>44,235</u>	<u>24,906</u>

The accounts were approved by the Board of Directors on 17th August 2021, and signed on their behalf by:



Islam Khan
 Director
 Chair



Kalil Miah
 Director
 Treasurer

The notes on Pages 10 to 14 form part of these accounts.

ISLINGTON BANGLADESH ASSOCIATION
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

1 Accounting Policies

1.1 Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

1.2 Statement of Compliance

The financial statements have been prepared in accordance with 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 the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)). They also comply with the Companies Act 2006 and Charities Act 2011.

1.3 Basis of Preparation of Accounts

The charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost convention or transaction value unless otherwise stated in the relevant accounting policy notes.

1.4 Going Concern

The financial statements have been prepared on a going concern basis. The Directors (who also Trustees) assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make the assessment in respect of a period of one year from the date of approval of the financial statements.

1.5 Exemption from preparing a cash flow statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

1.2 Fund Accounting

The Charity's general fund consists of funds which the Charity may use for its charitable objects at the discretion of the Trustees. The designated funds are monies set aside out of general funds by the Trustees for specific purposes. The Charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding. Details of the funds are given in Note 8.

1.3 Incoming Resources - Grants Receivable

All grants receivable, including grants for the purchase of fixed assets, are credited to the Statement of Financial Activities in the period to which they relate. Grants representing amounts deferred to future accounting periods as a result of conditions imposed by the funder are shown as income, with corresponding deduction for amounts deferred.

1.4 Expenditure and Liabilities

Generally liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. Resources expended are allocated to the particular activity where the cost relates directly to that activity. The cost of overall charity administration on each section direction and administration on each activity, comprising the salary and overhead costs of the central function, is assigned based on an estimate of staff time attributable to the activity concerned. Management and administration costs comprise expenditure on general and financial administration and compliance with statutory and constitutional requirements.

1.5 Tangible Fixed Assets

At 31 March 2021 the Charity has no material fixed assets which have not been capitalised and included on the Balance Sheet. Items of equipment are capitalised where the purchase price exceeds £500. Computer equipment is written off in the year of purchase.

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2021

	2021 Unrestr'd Funds £	2021 Restricted Funds £	2021 Total £	2020 Total £
2 Incoming Resources:				
2.1 Activities to further the Charity's Objects				
Greater London Authority - Active Londoners Fund	-	9,721	9,721	16,202
LB Islington - Local Initiative Fund (LIF)	-	10,750	10,750	7,333
LB Islington - VCS Fund	-	20,500	20,500	20,000
LBI Islington - VCS Fund (Advice via EOU)	-	3,038	3,038	4,050
National Lottery Communities Fund (Awards for All)	-	5,822	5,822	4,158
National Lottery Communities Fund (Reaching Com)	-	74,468	74,468	37,149
City Bridge Trust	-	12,968	12,968	15,733
BBC Children in Need	-	6,641	6,641	9,708
Postcode Neighbourhood Trust	-	5,915	5,915	-
Garfield Weston Foundation	-	11,250	11,250	5,000
Peabody Fund (Via London Community Foundation)	-	9,004	9,004	6,498
Cripplegate Foundation (Islington Giving)	-	4,350	4,350	2,515
National Lottery Communities Fund (Covid-19 Funding)	-	9,940	9,940	-
LCRF2 - London Community Foundation	-	7,400	7,400	-
LCRF3 - Trust for London	-	9,360	9,360	-
LCRF4 - City Bridge Trust	-	6,393	6,393	-
Total Received	-	207,520	207,520	128,346
2.2 General Fund - Other Incoming Resources				
Donations and Participant Contributions	-	-	-	2,406
HMRC Job Retention Scheme Grant	17,805	-	17,805	-
Health Watch Islington	11,988	-	11,988	5,782
Social Action for Health	-	-	-	1,872
Misc. Received	-	-	-	1,820
Bank interest received	-	-	-	-
2.2 Total Incoming Resources:	29,793	207,520	237,313	140,226

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2021

	2021 Unrestr'd Funds £	2021 Restricted Funds £	2021 Total £	2020 Total £
3 Resources Expended:				
3.1 Costs of Activities for Charitable Objectives				
Salaries and NIC	-	95,108	95,108	57,637
Pension cost	-	-	-	132
Stationery, postage and printing	-	590	590	2,304
Telephone and Internet	-	1,884	1,884	1,613
Travel and Trips	-	-	-	119
Legal & Professional fees	-	4,588	4,588	4,404
Project Evaluation Fees	-	4,500	4,500	-
Refreshments/Lunch Club Food	-	466	466	2,788
Equipment purchase and furniture	-	4,325	4,325	1,025
Hall Hire	-	925	925	-
Volunteers' Expenses	-	4,460	4,460	2,959
Sessional Tutor's fees	-	4,500	4,500	5,725
Training/Course expenses	-	1,490	1,490	150
Exercise and Fitness facilitator's fees	-	7,315	7,315	4,365
Supporting Aspiration	-	-	-	1,402
Food Support Programme (Covid-19)	-	6,530	6,530	-
Health and Workshop Sessions	-	700	700	-
Total:	-	137,381	137,381	84,623
3.2 Support Costs				
Water Rates	-	935	935	166
Electricity and Gas	-	1,447	1,447	346
Insurance	-	1,200	1,200	1,183
Books, Subscriptions and Training	-	503	503	373
Rent	-	19,000	19,000	17,750
Cleaning	-	1,368	1,368	1,032
Repairs and Maintenance	-	3,687	3,687	1,744
Total:	-	28,140	28,140	22,594
3.3 Management and Administration of the Charity				
Administration Salaries	17,805	19,071	36,876	24,000
Training, Travel and Venue Expenses	-	2,030	2,030	2,400
Computer Equipments & Digital Devices etc	-	2,745	-	-
Fees & Expenses for AQS Quality Mark	-	2,700	-	-
Publicity, Annual Report & AGM Costs	-	550	550	1,335
Accountancy and Professional Fees	-	2,300	2,300	1,500
Recruitment Costs	-	-	-	400
Refreshments	-	-	-	147
Fund raising cost	-	5,160	5,160	3,000
Bank charges	-	102	102	102
Total:	17,805	34,658	52,463	32,884

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2021

4	Staff Costs	2021	2020
		£	£
	Staff costs were as follows:		
	Wages and Salaries	125,875	79,287
	Employers NI Contributions	6,109	2,350
		<u>131,984</u>	<u>81,637</u>
	The average weekly number of staff employed by the Charity during the year was:		
	Direct Charitable Workers		6
	Administration		1
	No employee earned in excess of £50,000 in the year and no remuneration was paid to trustees in the year.		
5	Debtors: due within one year	2021	2020
		£	£
	Prepayments	4,750	4,750
	Other debtors	-	-
	Accrued Income	-	-
		<u>4,750</u>	<u>4,750</u>
6	Creditors: amounts falling due within one year	2021	2020
		£	£
	Deferred Income (Grants):		
	Peabody Fund (Via London Community Foundation)	5,730	4,911
	BBC Children in need	4,165	809
	Greater London Authority - Active Londoners Fund	-	9,721
	City Bridge Trust	-	4,300
	LCRF4 - City Bridge Trust	3,197	-
	Garfield Weston Foundation	-	11,250
	Cripplegate Foundation (Islington Giving)	-	2,350
	National Lottery Communities Fund (Awards for All)	10,000	5,822
	Voice-4-Change England	9,000	-
	Postcode Neighbourhood Trust	8,281	-
	LB Islington - Local Initiative Fund (LIF)	-	3,250
		<u>40,373</u>	<u>42,413</u>
	Accruals	-	500
	PAYE	3,178	1,753
	Other creditors: Others	<u>3,688</u>	<u>2,046</u>
		<u>6,866</u>	<u>4,299</u>
		<u>47,239</u>	<u>46,712</u>
7	Analysis of Net Assets between funds	General Funds	Restricted Funds
		£	£
	Current Assets	36,894	54,580
	Current Liabilities	-	47,239
		<u>36,894</u>	<u>7,341</u>
		<u>91,474</u>	<u>44,235</u>

ISLINGTON BANGLADESH ASSOCIATION

NOTES TO THE ACCOUNTS - Continued

YEAR ENDED 31 MARCH 2021

8 Movements in Funds

	At 1 April 2020	Incoming Resources	Outgoing Resources	Transfers	At 31 Mar 2021
	£	£	£	£	£
Restricted Funds:					
Greater London Authority - Active Londoners Fund	-	9,721	9,721	-	-
LB Islington - Local Initiative Fund (LIF)	-	10,750	8,750	-	2,000
LB Islington - VCS Fund	-	20,500	20,500	-	-
LBI Islington - VCS Fund (Advice via EOU)	-	3,038	3,038	-	-
National Lottery Communities Fund (Awards for All)	-	5,822	5,822	-	-
National Lottery Communities Fund (Reaching Com)	-	74,468	69,127	-	5,341
City Bridge Trust	-	12,968	12,968	-	-
BBC Children in Need	-	6,641	6,641	-	-
Postcode Neighbourhood Trust	-	5,915	5,915	-	-
Garfield Weston Foundation	-	11,250	11,250	-	-
Peabody Fund (Via London Community Foundation)	-	9,004	9,004	-	-
Cripplegate Foundation (Islington Giving)	-	4,350	4,350	-	-
National Lottery Communities Fund (Covid-19 Funding)	-	9,940	9,940	-	-
LCRF2 - London Community Foundation	-	7,400	7,400	-	-
LCRF3 - Trust for London	-	9,360	9,360	-	-
LCRF4 - City Bridge Trust	-	6,393	6,393	-	-
Total Restricted Funds:	-	207,520	200,179	-	7,341
Unrestricted Funds:					
General Funds	24,906	29,793	17,805	-	36,894
Total Unrestricted Funds:	24,906	29,793	17,805	-	36,894
Total Funds:	24,906	237,313	217,984	-	44,235