

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

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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 (until 03 June 2024)	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. 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').

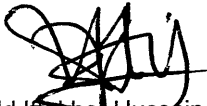
Having satisfied that the accounts of the company are not required to be audited under part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the charities Act 2011 ('the 2011 Act'). In 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

	Notes	2025 Unrestr'd Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
Current Assets					
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>-</u>	<u>-</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	
		3,667	49,185	
	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 Funds	Restricted Funds	Total Funds
		£	£	£
	Current Assets	107,445	68,804	176,249
	Current Liabilities	-	11,432	11,432
		<u>107,445</u>	<u>57,372</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