

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

England & Wales · Charity number 1151816

Details

Status Registered

Legal form Charitable company

Company number [08085962](#)

Registered 2013-04-29

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

Contact

Address Tipton Muslim Community Centre
Wellington Road
Tipton
DY4 8RS

Phone 01215576766

Email info@bwa-org.co.uk

Website www.bwa-org.co.uk

Activities

Objects: TO PROMOTE FOR THE BENEFIT OF THE INHABITANTS OF TIPTON AND THE SURROUNDING AREA:A) THE PROVISION OF FACILITIES FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE, INFIRMITY OR DISABLEMENT, FINANCIAL HARDSHIP OR SOCIAL AND ECONOMIC CIRCUMSTANCES OR FOR THE PUBLIC AT LARGE IN THE INTERESTS OF SOCIAL WELFARE AND WITH THE OBJECT OF IMPROVING THE CONDITION OF LIFE OF THE SAID INHABITANTS;B) THE ADVANCEMENT OF EDUCATION;C) THE PROMOTION OF RACIAL HARMONY; ANDD) THE RELIEF OF FINANCIAL HARDSHIP

Activities: To provide for the people of Tipton and surrounding area ,services to individuals who are disadvantaged by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances or for the public at large in the interests of social welfare and equality, to improve educational and employment opportunities, racial harmony and relief of financial hardship.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Environment/conservation/heritage, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Birmingham City
- Dudley
- Sandwell
- Walsall
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£475,924	£470,601	-	-
2024-03-31	£512,645	£415,023	£322,465	22
2023-03-31	£337,651	£291,528	-	-
2022-03-31	£362,767	£313,184	-	-
2021-03-31	£361,529	£371,829	-	-

Trustees

Name	Role	Appointed
RAZIA SATTAR	Chair	2013-04-25
Alek Ahmed		2015-09-25
Khabita Ali		2013-10-13
SAYRUN NESSA		2013-04-25
Sabiya Yasmin		2013-10-13

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

England & Wales - Charity number 1151816

Accounts

Charity registration number 1151816

Company registration number 08085962 (England and Wales)

BANGLADESHI WOMEN'S ASSOCIATION LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms Razia Sattar (Chairperson) Mrs Sayrun Nessa (Treasurer) Mr Alek Ahmed Mrs Sabiya Yasmin Mrs Khabita Ali Derek Rowley (since 26.05.2024) Mrs Syeda Khatun MBE (Principal staff)
Charity number	1151816
Company number	08085962
Registered office	Tipton Muslim Community Centre Wellington Road Tipton West Midlands DY4 8RS

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

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BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements and comply with the BWA's governing documents, the Companies Act 2006 & "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The principle object of the Bangladeshi Women's Association (BWA) is to improve the conditions and quality of life for residents in Tipton and surrounding areas. This is done through:

1. The promotion of racial harmony.
2. The relief of financial hardship.
3. The advancement of education.
4. The provision of recreational and leisure activities.

The Trustees have paid due regard to guidance issued by the Charity Commission in England and Wales in deciding what activities the BWA should undertake.

History

The Bangladeshi Women's Association (BWA) works in Tipton. Encountered with multiple deprivation, BWA was established in 1985 by a group of enthusiastic Bangladeshi women who wanted to meet the social and economic needs of their disadvantaged peers, young people, and families. Its unique genesis resulted in a core advantage for the foundation of the association; it initiated its programmes based on the needs and issues understood by and experienced by communities themselves, where communities are supported to take the lead in identifying and implementing local solutions. The BWA started its activities initially taking the issues of social exclusion, poor access to services, women's, and children's rights through a community regeneration approach.

About Tipton

Tipton is one of six towns in Sandwell and contains the wards of Great Bridge, Princes End and Tipton Green. According to Census 2021, the population of Tipton is 44,125. 36% of the population are from ethnic minorities. The picture of poverty in Tipton is one where there are a significant number of families facing deep seated poverty- being reliant on welfare benefits, not being able to get a job, heat their home, pay rent, or buy the essentials for their children. Members of Tipton families whom we have worked with over the years have told us that they wake up every day facing insecurity, uncertainty, and impossible decisions about money. The reality is, many in Tipton experience poverty and it is wasting their potential, depriving Tipton economy of the skills and talents of those who have valuable contributions to make.

Organisational Beliefs

It is BWA's perception that poverty is created by many interconnected and interdependent problems. BWA believes that the bonds between these problems can only be broken, and development made truly sustainable by addressing many of the issues simultaneously. Most organisations have chosen to specialise their expertise in one or two areas, but BWA has retained its emphasis on the holistic approach. BWA believes it must work in all sectors of the development context to be effective and sustainable, and the community will only truly embrace development if they themselves identify their needs and lead the process of change. The BWA's credentials in community involvement is now widely recognised & many in the community sector are following its lead.

Structure, Governance and Quality

BWA is a formally constituted charity (No: 1151816) and a Company Limited by Guarantee (No: 08085962). The members of the Trustees, who are also the directors for the purpose of company law, and who served during and up to the date of signature of the financial statements were: Ms Razia Sattar (Chairperson); Mrs Sayrun Nessa

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

(Treasurer); Mr Alek Ahmed; Mrs Sabiya Yasmin, Mrs Khabita Ali and Mr Derek Rowley. BWA's constitution of has given the supreme authority to the Board who approve budgets and major policy amendments.

The day-to-day running is overseen by Syeda Khatun, Chief Executive Officer supported by a team consists of community support officers and sessional workers. In relation to funding, the BWA has its own financial manual and procedures, and the Board is responsible for controlling the budget, allocation of overheads and for the preparation of financial reports. Since 2013, BWA has maintained its Matrix Quality Standard for Information Advice Guidance Services and continued to hold its accreditation with the Office of the Immigration Service.

Partnership Networks

As a leading & inclusive charity, BWA works with several community consortiums in Sandwell through its membership of the Inclusive Muslim Action Network, Sandwell Consortium, and the Sandwell Advice Service Network. This has led to mutual benefits including raising BWA's image whilst interacting with the local community, develop and enhance relationships with networks, being included in joint projects and funding bids, boosting morale within workforce and giving everyone the opportunity to share their skills with their peers, and making a real difference to local people facing disadvantages and deprivation.

Achievements and Performance

In the past forty years BWA has developed into a community organisation of standing and has been successful in building strong partnership working towards serving the totality of community in Tipton, not just BME residents. BWA is particularly proud of its success in bridging the gap between the public sector & the communities—bringing them closer together to create a 'win-win' solution for those who are most disadvantaged. The trustees are pleased to report that BWA continued to be committed to Sandwell Council's Vision 2030 through planning, design and delivery of new, innovative, & exciting community development services for the benefit of the most disadvantaged communities.

From 1st of April 2024-31st March 2025, BWA had **22,640** attendances for all services delivered from the two community centres: the Tipton Muslim Community Centre (TMCC) & Jubilee Park Community Centre (JPCC). Community services during the 2024-2025 FY Included:

- **Project 01: Centre Management:** BWA services are delivered from 2 community centres; the Tipton Muslim Community Centre and Jubilee Park Community Centre with TMCC supporting a greater diversity of clients in terms of ethnic origin and JPCC representing a greater number of British & European clients. These centres have also been transformed into Community Hubs with access to free ICT facilities and community services.
- **Project 02: Achievements Gala 2024:** The BWA's Five-Year 2019-2024 Achievement Gala was a vibrant celebration of resilience, empowerment, and community-led impact. to mark a half-decade of transformative work, the event brought together 300 community members, partners, and supporters to honor milestones in wellbeing and organisational enrichment. Gala provided an opportunity to provide stories of impact, awards in recognition of volunteers, and partner organisations who championed BWA's mission.
- **Project 03: Advice, Information and Guidance:** BWA's Advice team continued to provide support across welfare, immigration & general guidance. Residents are assisted in claiming Personal Independence Payment and other welfare entitlements, with staff also negotiating affordable debt repayments with lenders. Bilingual staff and volunteers offer language services including document translation and Interpretation via phone, video, and in-person appointments. Additionally, the team delivers Level 1 immigration advice for straightforward cases such as entry clearance, leave to remain, and citizenship.
- **Project 04: Emergency Services Referrals:** All BWA Community Support Teams including Advice Team & Anti-Poverty Support Team continue to help to connect the most disadvantaged residents especially the elders and low-income families to emergency services provided by the local authorities, collecting food and groceries and undertaking assessment, distribution, and collection of local Food Bank Provision.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

- **Project 05: Wider Determinants of Health & Wellbeing:** This project responds to unmet community needs by addressing four key determinants of health: welfare rights advice including budgeting, energy support, and crisis grants; physical health activities to promote wellbeing; mental health support to reduce isolation and build resilience, embedding the Five Ways to Wellbeing; and initiatives that strengthen social connection and community cohesion through direct engagement and supported referrals.
 - **Project 06: Steps Towards Eradicating Poverty:** The project team continued to support residents with Triage Assessment: Understanding of families need/aspirations. Advice Information & Guidance: Support with income maximisation, debts & housing Issues. Employability & Entrepreneurship: Support with CV, Job Search & Application, Work Trials & Business Start-Up. Literacy Workshops: financial planning & debt management.
 - **Project 07: Food Parcel:** Using Greggs fund, fair share distribution and discounted items BWA Anti-Poverty Support Team continues to prepare and deliver essential food parcels to the most vulnerable members in Tipton and anyone experiencing economic and or social deprivation, i.e., families requiring support from food banks or elders.
 - **Project 08: Digital:** Across the two community centres, BWA continues to provide digital connectivity and learning for residents to access services online, support the development of digital skills & enhance digital environment by bringing local authorities workforce under localised digital platforms to connect and serve the communities in need of digital support.
 - **Project 09: Cost of Living Support:** BWA's Cost-of-Living Adviser offers in-person and occasional digital support to help clients navigate socioeconomic challenges. They listen sensitively, provide tailored advice using local resources, and assist with referrals, letters, and negotiations. The role includes maintaining records, updating Advice Pro system, and attending relevant meetings to ensure consistent and informed support.
 - **Project 10: ESOL:** BWA continued to provide ESOL courses for learners whose first language is not English. Learners develop their reading, writing, listening, and speaking skills in the English language, and their knowledge of language (3 courses per year).
 - **Project 11: Positive Activities Youth Club Project:** BWA continued to provide a warm, safe and friendly youth club 4 days a week for young people (boys and Girls) giving them real power and ownership to develop new skills, try out new things and where their talents and idiosyncrasies are appreciated and where they can have fun and develop a happier and healthier lifestyle. Youth clubs recruited new young people as well as existing.
Project 12: Think Sandwell Employment Team: Think Sandwell team offers a range of recruitment services to employers. One of the Team's Employment Advisers operate from BWA's community centres-ensuring that the Tipton businesses & residents' benefits from this unique service and receive the right advice, assistance and suitable training to guide them towards jobs and careers available within the borough.
 - **Project 13: Skills for Sandwell:** The Project team is helping residents improve their skills and find employment through services like basic and digital skills training, job search assistance, CV writing, and interview practice with the aim to help individuals overcome employment barriers and achieve sustainable work.
 - **Project 14: Tipton Neighbourhood Network:** The Project empowers communities to address loneliness through sustained volunteering. The project team supports residents to build confidence and access suitable volunteer opportunities, guide local organisations in recruiting volunteers, and champion a collective voice for volunteering across Tipton.
 - **Project 15: Financial Freedom for Women:** The Project supports women to build financial resilience. Through a Financial Triage Assessment, participants access tailored services including welfare advice, debt support, financial literacy, employability skills and opportunity to prepare/share affordable, culturally diverse meals to strengthen social ties.
 - **Project 16: Empower Me:** The Project supported Tipton residents affected by drug and alcohol misuse to build confidence, improve mental health, and strengthen socioeconomic resilience. The tailored support included a Personal Welfare Triage Assessment to guide access to services such as 1-to-1 welfare advice, debt support, financial literacy, and employability and training. Participants also engaged in the centre's 5-star community kitchen, fostering social connection and wellbeing through shared cultural, healthy meals.
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BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

- **Project 17: Community Allotment:** BWA continued to work with volunteers and local agencies to provide a positive, engaging outdoor experience for people experiencing or showing signs of low level of mental ill health. The project continued to provide outdoor activities at an allotment site giving residents some much needed breathing space.
- **Project 18: Holiday Activities and Food HAF:** BWA provided supports school aged children who are eligible for benefit related Free School Meals to access healthy food and enriching activities free of charge over the summer holiday period.
- **Project 19: Community Funday 2024:** Held at Victoria Park, the funday was a wonderful summer event where 3000 people came together for a fun-filled day- with fairgrounds rides, various cultural food stalls, bouncy castle, stage performance and car boot sale. CVS and public sector agencies also run consultations and service information points.

Financial Review:

The attached financial statements show a deficit of £3,677 for the year.

It is BWA's policy that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to 6 month's expenditure. The Trustees 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 BWA's activities while consideration is given to raise additional funds. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the BWA is exposed and are satisfied those systems are in place to mitigate exposure to the major risks. We are therefore pleased to report that overall; we are satisfied that the Board is fulfilling its role very well and we retain confidence that the Association is operating fully in accordance with its charitable purpose.

Statement of Gratitude:

We finish by thanking our staff and our volunteers for their resourcefulness, resilience and forbearance throughout the year and we also thank our community members and partners whose support has proved more valuable than ever.

We extend our heartfelt thanks to our key funders- Sandwell Council, the National Lottery Community Fund, Smallwood Trust, BBC Children in Need, Sandwell Consortium and Greggs Foundation whose generous support and steadfast commitment have been instrumental in advancing our mission.

This report has been formally approved by our Board of Trustees.



Ms Razia Sattar (Chairperson)

Dated: 30th October 2025

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BANGLADESHI WOMEN'S ASSOCIATION LIMITED

We report to the Trustees on our examination of the financial statements of Bangladeshi Women's Association Limited (the BWA) for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the BWA (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the BWA are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination. We report in respect of our examination of the BWA's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the BWA's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of Chartered Certified Accountants, which is one of the listed bodies.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the BWA as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Nouman Shahzad
for and behalf of

Kaiser Nouman Nathan LLP
57 Alfred Street
Birmingham
B12 8JP

Dated: 30th October 2025

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Total income	3	82,014	393,910	475,924	512,645
Expenditure on:					
Charitable activities	4	70,219	409,382	479,601	415,023
Net (expenditure)/income for the year/ Net movement in funds		11,795	(15,472)	(3,677)	97,622
Fund balances at 1 April 2024		165,226	157,239	322,465	224,843
Fund balances at 31 March 2025		177,021	141,767	318,788	322,465

The Statement of financial activities includes all gains and losses recognized in the year

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	8		10,584		9,812
Current assets					
Debtors	9	64,253		42,222	
Cash at bank and in hand		279,923		323,589	
		<u>344,176</u>		<u>365,811</u>	
Creditors: amounts falling due within one year	10	<u>(35,972)</u>		<u>(53,158)</u>	
Net current assets			308,204		312,653
Total assets less current liabilities			<u>318,788</u>		<u>322,465</u>
Income funds					
Restricted funds			141,767		157,239
Unrestricted funds			177,021		165,226
			<u>318,788</u>		<u>322,465</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 30th October 2025



Ms Razia Sattar (Chairperson)
Trustee

Company Registration No. 08085962

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Bangladeshi Women's Association Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Tipton Muslim Community Centre, Wellington Road, Tipton, West Midlands, DY4 8RS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the BWA's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The BWA is a Public Benefit Entity as defined by FRS 102.

The BWA has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the BWA. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the BWA has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the BWA.

1.4 Income

Income is recognised when the BWA is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the BWA has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the BWA has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is included in the financial statements on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	15% on written down value
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the BWA reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The BWA has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the BWA's balance sheet when the BWA becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realize the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortized cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortized.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the BWA's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the BWA is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the BWA's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income

	Unrestricted Income	Restricted Income	Total 2025	Total 2024
	£	£	£	£
Enterprise Income	82,014	-	82,014	52,265
Miscellaneous Grants		-	-	4,170
Awards For All		11,491	11,491	2,000
BBC Children In Need		25,451	25,451	25,594
National Lottery Community Fund Know your Neighbourhood		22,460	22,460	22,459
National Lottery Community Fund Step		53,561	53,561	49,561
G &H Salter Trust		-	-	500
National Lottery Community Fund Cost of Living		-	-	63,983
Duke Of Edinburgh		-	-	10,000
Greggs		20,776	20,776	19,947
Heart Of England CF		15,000	15,000	8,868
Sandwell Consortium: CATS		1,160	1,160	18,790
Sandwell Consortium: COLT		16,445	16,445	15,465
Sandwell Consortium: Multiply		6,258	6,258	5,165
Sandwell Consortium: Reach & Connect		15,314	15,314	22,653
Sandwell Consortium: Sandwell Advice Service		28,433	28,433	26,433
Sandwell Consortium: Sandwell Health Inequalities Program		15,984	15,984	14,564
Sandwell Consortium: Sandwell Language Network		1,028	1,028	9,101
Sandwell Consortium: Silver Linings		3,000	3,000	-
Sandwell Consortium: Skills for Sandwell		16,968	16,968	-
Sandwell Consortium: SLN2		6,170	6,170	-
Sandwell Consortium WDH		16,745	16,745	2,977
Sandwell Consortium: Other		-	-	470
Sandwell Council For Voluntary Organisations		-	-	284
Sandwell Community Hubs		-	-	29,557
Smallwood Trust		9,694	9,694	19,388
SMBC Grants: HAF		7,500	7,500	17,574
SMBC Grants: Net Zero		15,000	15,000	-
SMBC Grants: Recovery		14,595	14,595	-
SMBC TMCC – Service Level Agreement		70,877	70,877	70,877
	82,014	393,910	475,924	512,645

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	Unrestricted expenses	Restricted expenses	Total
	£	£	£
Accountancy & Payroll	1,873	-	1,873
Bank charges & interest	421	-	421
License & permits	-	177	177
Legal & professional	22,178	17,445	39,623
Light & heat	0	29,564	29,564
Insurance	1,784	-	1,784
Project costs	-	61,473	61,473
Repair & renewals	1,858	3,142	5,000
Telephone	-	5,403	5,403
Cleaning	1,418	3,425	4,843
Staff training & welfare	-	9,058	9,058
Volunteers Expenses	258	2,252	2,510
Donations	-	60	60
Wages & Salary	29,356	246,736	276,092
Water rates	-	1,021	1,021
Travel	5	1,530	1,535
Stationery and printing	850	2,962	3,812
Equipment expense	62	432	494
Equipment hire	-	1,417	1,417
Sundry Expenses	1,397	1,074	2,471
Depreciation	1,868	-	1,868
Activity Cost	1,711	15,968	17,679
Room Hire	-	6,243	6,243
Advertising and PR	5,180	-	5,180
	70,219	409,382	479,601

5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the BWA during the year.

6 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	25	22
Employment costs	2025	2024
	£	£
Wages and salaries	276,092	212,784

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

8 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 April 2024	40,874
Additions	2,640
At 31 March 2025	<u>43,514</u>
Depreciation and impairment	
At 1 April 2024	31,062
Depreciation charged in the year	1,868
At 31 March 2025	<u>32,930</u>
Carrying amount	
At 31 March 2025	<u>10,584</u>
At 31 March 2024	<u>9,812</u>

9 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	<u>64,253</u>	<u>42,222</u>

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	11,944	26,383
Other taxes and social securities	1,005	3,284
Other creditors	23,023	23,491
	<u>35,972</u>	<u>53,158</u>

11 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

England & Wales - Charity number 1151816

Accounts

Charity registration number 1151816

Company registration number 08085962 (England and Wales)

BANGLADESHI WOMEN'S ASSOCIATION LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms Razia Sattar (Chairperson) Mrs Sayrun Nessa (Treasurer) Mr Alek Ahmed Mrs Sabiya Yasmin Mrs Khabita Ali Mrs Syeda Khatun MBE (Principal staff)
Charity number	1151816
Company number	08085962
Registered office	Tipton Muslim Community Centre Wellington Road Tipton West Midlands DY4 8RS

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

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BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements and comply with the BWA's governing documents, the Companies Act 2006 & "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The principle object of the Bangladeshi Women's Association (BWA) is to improve the conditions and quality of life for residents in Tipton and surrounding areas. This is done through:

1. The promotion of racial harmony;
2. The relief of financial hardship;
3. The advancement of education; and
4. The provision of recreational and leisure activities.

The Trustees have paid due regard to guidance issued by the Charity Commission in England and Wales in deciding what activities the BWA should undertake.

History

The Bangladeshi Women's Association (BWA) works in Tipton. Encountered with multiple deprivation, BWA was established in 1985 by a group of enthusiastic Bangladeshi women who wanted to meet the social and economic needs of their disadvantaged peers, young people, and families. Its unique genesis resulted in a core advantage for the foundation of the association; it initiated its programmes based on the needs and issues understood by and experienced by communities themselves, where communities are supported to take the lead in identifying and implementing local solutions. The BWA started its activities initially taking the issues of social exclusion, poor access to services, women's, and children's rights through a community regeneration approach.

About Tipton

Tipton is one of six towns in Sandwell and contains the wards of Great Bridge, Princes End and Tipton Green. According to Census 2021, the population of Tipton is 44,125. 36% of the population are from ethnic minorities; 25% living in income deprived households; 27% of children in poverty; and 20% of households living in fuel poverty. Overall Tipton is more deprived than England and Sandwell and its deprivation score would put it in the 20% most deprived areas in England.

The picture of poverty in Tipton is one where there are a significant number of families facing deep seated poverty- being reliant on welfare benefits, not being able to get a job, heat their home, pay rent, or buy the essentials for their children. Members of Tipton families whom we have worked with over the years have told us that they wake up every day facing insecurity, uncertainty, and impossible decisions about money. The reality is, many in Tipton experience poverty and it is wasting their potential, depriving Tipton economy of the skills and talents of those who have valuable contributions to make.

Organisational Beliefs

It is BWA's perception that poverty is created by many interconnected and interdependent problems. BWA believes that the bonds between these problems can only be broken, and development made truly sustainable by addressing many of the issues simultaneously. Most organisations have chosen to specialise their expertise in one or two areas, but BWA has retained its emphasis on the holistic approach. BWA believes it must work in all sectors of the development context to be effective and sustainable. Furthermore, BWA believes that the community will only truly embrace development if they themselves identify their needs and lead the process of change. The BWA's credentials in community involvement is now widely recognised & many similar organisations in the community sector are following its lead.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management

BWA is a formally constituted charity registered with the Charity Commission in England (No: 1151816). BWA is also registered with the Companies House as a Company Limited by Guarantee (No: 08085962). The members of the Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were: Ms Razia Sattar (Chairperson); Mrs Sayrun Nessa (Treasurer); Mr Alek Ahmed; Mrs Sabiya Yasmin and Mrs Khabita Ali.

The constitution of BWA has given the supreme authority to the Board who approve budgets and major policy amendments. The day-to-day running is overseen by the Chief Executive Officer supported by a team consists of project coordinator, community support officers and sessional workers. In relation to funding, the BWA has its own financial manual and procedures, and the Board is responsible for controlling the budget, allocation of overheads and for the preparation of financial reports.

Quality Standards

Since 2013, BWA has maintained its Matrix Quality Standard for Information Advice Guidance Services and continued to hold its accreditation with the Office of the Immigration Service.

Partnership Networks

As a leading & inclusive charity, BWA works with several community consortiums in Sandwell through its membership of the Inclusive Muslim Action Network, Sandwell Consortium, and the Sandwell Advice Service Network. This has led to mutual benefits including raising BWA's image whilst interacting with the local community, develop and enhance relationships with networks, being included in joint projects and funding bids, boosting morale within workforce and giving everyone the opportunity to share their skills with their peers, and making a real difference to local people facing disadvantages and deprivation.

Achievements and performance

In the past thirty-nine years BWA has developed into a community organisation of standing and has been successful in building strong partnership working towards serving the totality of community in Tipton, not just BME residents. BWA is particularly proud of its success in bridging the gap between the public sector & the communities— bringing them closer together to create a 'win-win' solution for those who are most disadvantaged. The trustees are pleased to report that BWA continued to be committed to Sandwell Council's Vision 2030 through planning, design and delivery of new, innovative, & exciting community development services for the benefit of the most disadvantaged communities. From 1st of April 2023 to 31st March 2024, BWA had **22,850** attendances for all services delivered from the two community centres.

Community development services during the 2023-2024 Financial Year Included:

- **Centre Management:** BWA services are delivered from 2 community centres; the Tipton Muslim Community Centre (TMCC) & Jubilee Park Community Centre (JPCC) with TMCC supporting a greater diversity of clients in terms of ethnic origin and JPCC representing a greater number of British & European clients. These centres have also been transformed into Community Hubs with access to free broadband, ICT facilities & community services.
- **Networking:** BWA's Chief Executive Officer continued to represent the organisation on Sandwell Consortium, and the Sandwell Advice Network meetings. BWA operates as an active partner in the development people and places in Sandwell.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

- **Welfare Advice:** BWA's Advice team continued to help residents to claim for personal independence payment, and other welfare rights provisions including contacting lenders regarding debts and negotiating affordable instalments.
 - **Immigration Advice:** BWA Advice team continued to provide immigration advice on simple cases, for example entry clearance, leave to enter, leave to remain, nationality and citizenship and referrals made to specialist providers.
 - **Translation, Interpretation and Referrals:** All BWA Community Support Teams including Advice Team & Anti-Poverty Support Team continued to help to connect the most disadvantaged residents especially the elders and low-income families to emergency services provided by the local authorities, collecting food and groceries and undertaking assessment, distribution, and collection of local Food Bank Provision.
 - **We are Digital:** Across the two centres, BWA continued to provide digital connectivity for residents to access services online, support the development of digital skills and enhance local digital environment by bringing local authorities workforce under localised digital platforms to connect and serve the communities in need of digital support.
 - **General Advice:** BWA bilingual staff also continued to offer a range of language services which include but are not limited to document translation and interpretation via telephone, video call or face to face. Our trained volunteers provide support for this service.
 - **Vaccination Leader Programme:** BWA continued to support Sandwell Public Health's COVID-19 and Flu vaccination programmes by providing staff/volunteers to help towards encouraging take-up of vaccine; sharing culturally appropriate messaging and information about vaccinations in different languages; and providing practical help to support people.
 - **Sandwell Health Inequality Partnership:** BWA continued to provide opportunities for the residents to improve their physical/mental wellbeing through participating in social interaction and activities such as Fitness, Healthy Eating and Taking Therapy Classes.
 - **STEP Project:** STEP team continued to support residents with Triage Assessment: Understanding of families need/aspirations. Advice Information & Guidance: Support with income maximisation, debts & housing Issues. Employability & Entrepreneurship: Support with CV, Job Search & Application, Work Trials & Business Start-Up. Literacy Workshops: Support with financial planning and debt management.
 - **Food Parcel:** Using Greggs fund, fair share distribution, local donations, and discounted items BWA Anti-Poverty Support Team continued to prepare and deliver essential food parcels to the most vulnerable members in Tipton and anyone experiencing economic and or social deprivation, i.e., families requiring support from food banks or elders.
 - **Positive Activities Youth Club Project:** BWA continued to provide a warm, safe and friendly youth club 4 days a week for BAME young people (boys and Girls) giving them real power and ownership to develop new skills, try out new things and where their talents and idiosyncrasies are appreciated and where they can have fun and develop a happier and healthier lifestyle. Youth clubs recruited new young people as well as existing.
 - **Think Sandwell Area Employment Team:** - Think Sandwell offers a range of recruitment services to employers. One of the Team's Employment Advisers operate from BWA's community centres- ensuring that the Tipton businesses & residents' benefits from this unique service and receive the right advice, assistance and suitable training to guide them towards jobs and careers available within the borough.
 - **Community Allotment:** BWA continued to work with volunteers and partner agencies to provide a positive, engaging outdoor experience for people experiencing or showing signs of low level of mental ill health. The allotment project continued to provide outdoor activities at an allotment site giving residents some much needed breathing space.
-

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

- **ESOL Language:** BWA continued to provide ESOL courses for learners whose first language is not English. Learners develop their reading, writing, listening, and speaking skills in the English language, and their knowledge of language (3 courses per year).
- **HAF Programme:** BWA provided Holiday Activities and Food (HAF) to support school aged children who are eligible for benefit related Free School Meals to access healthy food and enriching activities free of charge over the summer holiday period.
- **CATS:** BWA is a part of the Sandwell consortium's Communities Acting Together (CATS) project focusing on moving people into volunteering and supporting those who struggle to access support and to connect with local services.

Financial review

The attached financial statements show a surplus of £97,622 (2023: £46,123) for the year.

It is BWA's policy that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to 6 month's expenditure. The Trustees 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 BWA's activities while consideration is given to raise additional funds. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the BWA is exposed and are satisfied those systems are in place to mitigate exposure to the major risks. We are therefore pleased to report that overall, we are satisfied that the Board is fulfilling its role very well and we retain confidence that the Association is operating fully in accordance with its charitable purpose.

We finish by thanking our staff and our volunteers for their resourcefulness, resilience and forbearance throughout the year and we also thank our community members and partners whose support has proved more valuable than ever. Special thanks go to our key funders (Sandwell Council, the National Lottery Fund, BBC Children in Need, Sandwell Consortium, Greggs Foundation, and Sandwell Council of Voluntary Organisation) who have demonstrated a remarkable commitment to our cause. The report was approved by the Board of Trustees.

The report was approved by the Board of Trustees

Ms Razia Sattar (Chairperson)

Dated: 09 December 2024

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BANGLADESHI WOMEN'S ASSOCIATION LIMITED

We report to the Trustees on our examination of the financial statements of Bangladeshi Women's Association Limited (the BWA) for the year ended 31 March 2024.

Responsibilities and basis of report

As the Trustees of the BWA (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the BWA are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, We report in respect of our examination of the BWA's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the BWA's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of Chartered Certified Accountants, which is one of the listed bodies.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the BWA as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Kaiser Nouman Nathan LLP
57 Alfred Street
Birmingham
B12 8JP

Dated: 09 December 2024

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
	Notes				
Total income	3	81,822	430,823	512,645	337,651
		<hr/>	<hr/>	<hr/>	<hr/>
<u>Expenditure on:</u>					
Charitable activities	4	63,281	351,742	415,023	291,528
		<hr/>	<hr/>	<hr/>	<hr/>
Net (expenditure)/income for the year/ Net movement in funds		18,541	79,081	97,622	46,123
Fund balances at 1 April 2023		146,685	78,158	224,843	178,720
		<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 31 March 2024		165,226	157,239	322,465	224,843
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The Statement of financial activities includes all gains and losses recognised in the year

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	8		9,812		9,361
Current assets					
Debtors	9	42,222		25,055	
Cash at bank and in hand		323,589		194,340	
		<u>365,811</u>		<u>219,395</u>	
Creditors: amounts falling due within one year	10	<u>(53,158)</u>		<u>(3,913)</u>	
Net current assets			312,653		215,482
Total assets less current liabilities			<u>322,465</u>		<u>224,843</u>
Income funds					
Restricted funds			157,239		78,158
Unrestricted funds			165,226		146,685
			<u>322,465</u>		<u>224,843</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 09 December 2024

Ms Razia Sattar (Chairperson)
Trustee

Company Registration No. 08085962

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Bangladeshi Women's Association Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Tipton Muslim Community Centre, Wellington Road, Tipton, West Midlands, DY4 8RS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the BWA's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The BWA is a Public Benefit Entity as defined by FRS 102.

The BWA has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the BWA. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the BWA has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the BWA.

1.4 Income

Income is recognised when the BWA is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the BWA has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the BWA has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is included in the financial statements on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	15% on written down value
---------------------	---------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the BWA reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The BWA has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the BWA's balance sheet when the BWA becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realize the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortized cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortized.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the BWA's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the BWA is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the BWA's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3 Income

	Unrestricted Income £	Restricted Income £	Total 2024 £	Total 2023 £
Enterprise Income	52,265		52,265	52,569
Miscellaneous Grants		4,170	4,170	9,754
Awards For All		2,000	2,000	
BBC Children In Need		25,594	25,594	26,094
National Lottery Community Fund Know your Neighbourhood		22,459	22,459	
National Lottery Community Fund Step		49,561	49,561	49,561
G &H Salter Trust		500	500	500
National Lottery Community Fund Cost of Living		63,983	63,983	
Festival 2022 Limited				1,412
Duke Of Edinburgh		10,000	10,000	
Greggs		19,947	19,947	19,905
SMBC HAF		17,574	17,574	
Heart Of England CF		8,868	8,868	
Murray Hall: Starting Well				7,556
Sandwell CIPS				1,350
Sandwell Consortium: CATS		18,790	18,790	-
Sandwell Consortium: COLT		15,465	15,465	
Sandwell Consortium: Multiply		5,165	5,165	4,764
Sandwell Consortium: BBO: Bridges				21,919
Sandwell Consortium: Reach & Connect		22,653	22,653	
Sandwell Consortium: Sandwell Advice Service		26,433	26,433	25,174
Sandwell Consortium: Innovation Fund				10,656
Sandwell Consortium: Sandwell Health Inequalities Program		14,564	14,564	14,279
Sandwell Consortium: Sandwell Language Network		9,101	9,101	6,496
Sandwell Consortium: CRF Black Country 50 Plus				11,185
Sandwell Consortium WDH		2,977	2,977	
Sandwell Consortium: Other		470	470	
Sandwell Council For Voluntary Organisations		284	284	3,600
Sandwell Community Hubs	29,557		29,557	
Smallwood Trust		19,388	19,388	
SMBC TMCC – Service Level Agreement		70,877	70,877	70,877
	<u>81,822</u>	<u>430,823</u>	<u>512,645</u>	<u>337,651</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

4 Charitable activities

	Unrestricted expenses	Restricted expenses	Total
	£	£	£
Accountancy & Payroll	1,740		1,740
Bank charges & interest	264		264
License & permits	194	221	415
Legal & professional	32,023	7,527	39,550
Light & heat		19,058	19,058
Insurance	1,828		1,828
Project costs	1,571	66,807	68,378
Repair & renewals	286	5,268	5,554
Telephone		4,362	4,362
Cleaning		4,275	4,275
Staff training & welfare		9,125	9,125
Volunteers expenses	500	1,246	1,746
Donations	500		500
Wages & Salary	14,302	198,482	212,784
Water rates		656	656
Travel	1,908	38	1,946
Stationery and printing	1,241	163	1,404
Equipment expense	129	7,768	7,897
Equipment hire		2,497	2,497
Sundry Expenses	1,257	773	2,030
Depreciation	1,731		1,731
Activity Cost	40	17,631	17,671
Room Hire		5,845	5,845
Temporary Staff & recruitment	1,509		1,509
Advertising and PR	2,258		2,258
	<u>63,281</u>	<u>351,742</u>	<u>415,023</u>

5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the BWA during the year.

6 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	22	18
	<u>22</u>	<u>18</u>
Employment costs	2024	2023
	£	£
Wages and salaries	212,784	201,012
	<u>212,784</u>	<u>201,012</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

7 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

8 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 April 2023	38,692
Additions	2,182
At 31 March 2024	<u>40,874</u>
Depreciation and impairment	
At 1 April 2023	29,331
Depreciation charged in the year	1,731
At 31 March 2024	<u>31,062</u>
Carrying amount	
At 31 March 2024	<u>9,812</u>
At 31 March 2023	<u>9,361</u>

9 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	<u>42,222</u>	<u>25,055</u>

10 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	26,383	2,413
Other taxes and social securities	3,284	
Other creditors	23,491	1,500
	<u>53,158</u>	<u>3,913</u>

11 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

England & Wales - Charity number 1151816

Accounts

Charity registration number 1151816

Company registration number 08085962 (England and Wales)

BANGLADESHI WOMEN'S ASSOCIATION LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms Razia Sattar (Chairperson) Mrs Sayrun Nessa (Treasurer) Mr Alek Ahmed Mrs Sabiya Yasmin Mrs Khabita Ali Mrs Syeda Khatun MBE (Principal staff) Ms Hazera Zehora (Deceased on 18 Apr 2022)
Charity number	1151816
Company number	08085962
Registered office	Tipton Muslim Community Centre Wellington Road Tipton West Midlands DY4 8RS

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

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BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements and comply with the BWA's governing documents, the Companies Act 2006 and "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)".

Objectives and activities

The principle object of the Bangladeshi Women's Association (BWA) is to improve the conditions and quality of life for residents in Tipton and surrounding areas. This is done through:

1. The promotion of racial harmony;
2. The relief of financial hardship;
3. The advancement of education; and
4. The provision of recreational and leisure activities.

The Trustees have paid due regard to guidance issued by the Charity Commission in England and Wales in deciding what activities the BWA should undertake.

History

The Bangladeshi Women's Association (BWA) works in Tipton. Encountered with multiple deprivation, BWA was established in 1985 by a group of enthusiastic Bangladeshi women who wanted to meet the social and economic needs of their disadvantaged peers, young people, and families in Tipton. Its unique genesis resulted in a core advantage for the foundation of the association; it initiated its programmes based on the needs and issues understood by and experienced by communities themselves, where communities are supported to take the lead in identifying and implementing local solutions. BWA started its activities initially taking the issues of social exclusion, poor access to services, women's and child rights through a community regeneration approach.

About Tipton

Tipton is one of six towns in Sandwell and contains the wards of Great Bridge, Princes End and Tipton Green. According to Census 2021, the population of Tipton is 44,125. 36% of the population are from ethnic minorities; 25% living in income deprived households; 27% of children in poverty; and 20% of households living in fuel poverty. Overall Tipton is more deprived than England and Sandwell and its deprivation score would put it in the 20% most deprived areas in England.

The picture of poverty in Tipton is one where there are a significant number of families facing deep seated poverty- being reliant on welfare benefits, not being able to get a job, heat their home, pay rent, or buy the essentials for their children. Members of Tipton families whom we have worked with over the years have told us that they wake up every day facing insecurity, uncertainty, and impossible decisions about money. The reality is, many in Tipton experience poverty and it is wasting their potential, depriving Tipton economy of the skills and talents of those who have valuable contributions to make.

Organisational Beliefs

It is BWA's perception that poverty is created by many interconnected and interdependent problems. BWA believes that the bonds between these problems can only be broken and development made truly sustainable by addressing many of the issues simultaneously. Most community organisations have chosen to specialise their expertise in one or two areas but BWA has retained its emphasis on the holistic approach. BWA believes it must work in all sectors of the development context to be effective and sustainable. Furthermore, BWA believes that the community will only truly embrace development if they themselves identify their needs and lead the process of change. BWA's credentials in community involvement is now widely recognised and many similar organisations in the community sector are following its lead.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management

BWA is a formally constituted charity registered with the Charity Commission in England (No: 1151816). BWA is also registered with the Companies House as a Company Limited by Guarantee (No: 08085962). The members of the Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms Razia Sattar (Chairperson); Mrs Sayrun Nessa (Treasurer); Mr Alek Ahmed; Mrs Sabiya Yasmin and Mrs Khabita Ali.

The constitution of BWA has given the supreme authority to the Board who approve budgets and major policy amendments. The day-to-day running is overseen by the Chief Executive Officer supported by a team of seventeen experienced staff which consists of project coordinator, community support officers, sessional workers and a HR Officer. In relation to funding, the BWA has its own financial manual and procedures, and the Board is responsible for controlling the budget, allocation of overheads and for the preparation of financial reports.

Quality Standards

Since 2013, BWA has maintained its Matrix Quality Standard for Information Advice and Guidance Services and continues to hold its accredited membership with the Office of the Immigration Service.

Partnership Networks

As a leading & inclusive charity, BWA works with several community consortiums in Sandwell through its membership of the Inclusive Muslim Action Network, Sandwell Consortium and the Sandwell Advice Service Network. This has led to a number of mutual benefits including raising BWA's image whilst interacting with the local community, develop and enhance relationships with networks, being included in joint projects and funding bids, boosting morale within workforce and giving everyone the opportunity to share their skills with their peers, and making a real difference to local people facing disadvantages and deprivation.

Achievements and performance

In the past thirty-eight years BWA has developed into a community organisation of standing and has been successful in building strong partnership working towards serving the totality of community in Tipton, not just BME residents. BWA is particularly proud of its success in bridging the gap between the public sector and the communities— bringing them closer together to create a 'win-win' solution for those who are most disadvantaged. The trustees are pleased to report that BWA continues to be committed to Sandwell Council's Vision 2030 through planning, design and delivery of new, innovative, and exciting community development services for the benefit of the most disadvantaged communities. From 1st of April 2022 to 31st March 2023, BWA had **15828** attendances for all services delivered from community centres and generated **£816,925.11** in income gains for the community. Other community development services included:

- **Centre Management:** BWA services are delivered from Tipton Muslim Community Centre (TMCC) and the Jubilee Park Community Centre (JPCC). The two Centres beneficiaries represent very different communities, with TMCC supporting a greater diversity of clients in terms of ethnic origin and JPCC representing a greater number of British and European clients. These centres have also been transformed into Community Digital Hubs with access to free broadband and modern ICT facilities alongside community services. Since the pandemic, both centres have provided digital connectivity for residents to access services online, support the development of digital skills and enhance local digital environment by bringing public and voluntary authorities workforce under localised digital platforms to connect and serve the communities in need at this critical time.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

- **Networking:** The Chief Executive Officer continues to represent BWA on Sandwell Consortium, Sandwell Community Hubs and the Sandwell Advice Network meetings and forums. BWA operates as an active partner in the development people and places in Sandwell.
- **HR & Staff Management:** Regular monthly staff meeting, supervision and briefings held to check that everything is working well. All staff doing training and development plans and updating their training needs. The CEO is regularly supported by the board on staff development.
- **Facilities Improvement and Management:** CCTV and Alarm System are up & running. Dedicated Community Development Officers are overseeing the day to day running of the Tipton Muslim Community Centre and Jubilee Park Community Centre. Centre bookings are increasing gradually.
- **Welfare Advice:** Advice team continues to help residents to claim for personal independence payment, and other welfare rights provisions including contacting lenders regarding debts and negotiating affordable instalments. Total income generated for the community during the 2022-2023 financial year stands at £816,925.11.
- **Immigration Advice:** Led by the BWA CEO, BWA Advice team continued to provide immigration advice on simple cases, for example entry clearance, leave to enter, leave to remain, nationality and citizenship and referrals made to specialist providers.
- **Translation, Interpretation and Referrals:** All BWA Community Support Teams including Advice Team & Anti-Poverty Support Team continues to help to connect the most disadvantaged residents especially the elders and low-income families to emergency services provided by the local authorities, collecting food and groceries and undertaking assessment, distribution, and collection of local Food Bank Provision.
- **General Advice:** BWA bilingual staff also continues to offer a range of language services which include but are not limited to document translation and interpretation via telephone, video call or face to face. Our trained volunteers provides support for this service.
- **Vaccination Leader Programme:** We continue to support Sandwell Public Health's COVID-19 and Flu vaccination programme by providing staff/volunteers to help towards encouraging take-up of vaccine; sharing culturally appropriate messaging and sharing information about vaccinations in different languages; and providing practical help to support people.
- **Sandwell Health Inequality Partnership SHIP:** BWA continues to provide excellent opportunities for the residents to improve their physical/mental wellbeing through participating in social interaction and activities such as Fitness, Healthy Eating and Taking Therapy Classes.
- **STEP Project.** (Steps Towards Eradicating Poverty): STEP Project team consisting of 3 staff continues to support Tipton residents with activities including: Triage Assessment: Understanding of families need/aspirations. Advice Information and Guidance: Support with income maximisation, debts consolidation & housing Issues. Employability & Entrepreneurship: Support with CV, Job Search & Application, Work Trials & Business Start-Up. Literacy Workshops: Support with financial planning and debt management.
- **Food Parcel:** Using Greggs fund, fair share distribution, local donations, and discounted items BWA Anti-Poverty Support Team continues to prepare and deliver essential food parcels to the most vulnerable members in Tipton and anyone experiencing economic and or social deprivation, i.e., families requiring support from food banks or elders.
- **Learning Together:** Learning Together project sessions has been enabling participants to improve their mental health by engaging with visual arts, music, poetry and the natural world, through discussion with others, reading and expressive writing. There has also been opportunities for families to visit arts venues, gardens and cultural centres, and to develop English skills, particularly when describing thoughts/feelings.
- **Starting Well:** As a part of a partnership scheme with the Murry Hall Community Trust, BWA, via the Jubilee Park Community Centre is providing much needed extra support to expectant mothers and children 0 to 2 ½ years of age living within Tipton.
- **Positive Activities Youth Club Project:** BWA continues to provide a warm, safe and friendly youth club 4 days a week for BAME young people (boys and Girls) giving them real power and ownership to develop new skills, try out new things and where their talents and idiosyncrasies are appreciated and where they can have fun and develop a happier and healthier lifestyle. Youth clubs recruited new young people as well as existing.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

- **Black Country 50+ Partnership Programme:** BWA has been a key partner in the delivery of the Black Country 50+ Partnership programme providing support to 50+ individuals to navigate through achieving their personal goals and empowering them to a successful journey. The beneficiaries of this project are individuals who are unemployed, economically inactive or employed.
- **Bridges (BBO) and Employment Support Project:** BWA BBO & other support teams have been actively providing employability support to residents who are experiencing unstable employment conditions including loss of employment, those on zero-hour contracts, the self-employed and furloughing as well as those who have been unemployed prior to COVID-19. BWAs Employment support is highly individualised, responsive, and friendly and includes CV & cover letter support, help with making job applications, preparing for interview, career coaching and guidance, and providing direct or referred skills sessions. Volunteers are supporting with Job search & CV writing. BWA received a number of awards in recognition for this work.
- **Think Sandwell Area Employment Team:** Sandwell Council's Employment and Skill team - Think Sandwell offers a range of recruitment services to employers. One of the Team's Employment Advisers operate from our community centres- ensuring that the Tipton businesses & residents' benefits from this unique service and receive the right advice, assistance and suitable training to guide them towards jobs and careers available within the borough.
- **Community Allotment (The Peace Garden):** BWA continues to work with the local volunteers and partner agencies to provide a positive, engaging outdoor experience for people experiencing or showing signs of low level of mental ill health. Named the 'The People's/Peace Garden' the allotment project providing outdoor activities at an allotment site giving residents some much needed breathing space.
- **ESOL Language:** BWA continues to provide ESOL courses for learners whose first language is not English. Learners develop their reading, writing, listening, and speaking skills in the English language, and their knowledge of language (3 courses per year).

Financial review

The attached financial statements show a surplus of £46,123 (2022: £49,583) for the year.

It is BWA's policy that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to 6 month's expenditure. The Trustees 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 BWA's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the BWA is exposed and are satisfied those systems are in place to mitigate exposure to the major risks. We are therefore pleased to report that overall, we are satisfied that the Board is fulfilling its role very well and we retain confidence that the Association is operating fully in accordance with its charitable purpose.

We finish by thanking our staff and our volunteers for their resourcefulness, resilience and forbearance throughout the year and we also thank our community members and partners whose support has proved more valuable than ever. Special thanks go to our key funders (Sandwell Council, the National Lottery Fund, BBC Children in Need, Sandwell Consortium, Greggs Foundation, and the Sandwell Council of Voluntary Organisation) who have demonstrated a remarkable commitment to our cause.

The report was approved by the Board of Trustees

Ms Razia Sattar (Chairperson)

Dated: 15 December 2023

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BANGLADESHI WOMEN'S ASSOCIATION LIMITED

We report to the Trustees on our examination of the financial statements of Bangladeshi Women's Association Limited (the BWA) for the year ended 31 March 2023.

Responsibilities and basis of report

As the Trustees of the BWA (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the BWA are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, We report in respect of our examination of the BWA's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the BWA's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of Chartered Certified Accountants, which is one of the listed bodies.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the BWA as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Kaiser Nouman Nathan LLP
57 Alfred Street
Birmingham
B12 8JP

Dated: 15 December 2023

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
	Notes				
Total income	3	52,569	285,082	337,651	362,767
		<hr/>	<hr/>	<hr/>	<hr/>
Expenditure on:					
Charitable activities	4	41,183	251,117	291,528	313,184
		<hr/>	<hr/>	<hr/>	<hr/>
Net (expenditure)/income for the year/ Net movement in funds		11,386	33,965	46,123	49,583
Fund balances at 1 April 2022		134,527	44,193	178,720	129,137
		<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 31 March 2023		145,913	78,158	224,843	178,720
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The Statement of financial activities includes all gains and losses recognised in the year

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	8		9,361		11,013
Current assets					
Debtors	9	25,055		20,726	
Cash at bank and in hand		194,340		177,153	
		<u>219,395</u>		<u>197,879</u>	
Creditors: amounts falling due within one year	10	<u>(3,913)</u>		<u>(30,172)</u>	
Net current assets			215,482		167,707
Total assets less current liabilities			<u>224,843</u>		<u>178,720</u>
Income funds					
Restricted funds			78,158		44,193
Unrestricted funds			146,685		134,527
			<u>224,843</u>		<u>178,720</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 15 December 2023

Ms Razia Sattar (Chairperson)
Trustee

Company Registration No. 08085962

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Bangladeshi Women's Association Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Tipton Muslim Community Centre, Wellington Road, Tipton, West Midlands, DY4 8RS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the BWA's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The BWA is a Public Benefit Entity as defined by FRS 102.

The BWA has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the BWA. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the BWA has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the BWA.

1.4 Income

Income is recognised when the BWA is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the BWA has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the BWA has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is included in the financial statements on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	15% on written down value
---------------------	---------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the BWA reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The BWA has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the BWA's balance sheet when the BWA becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the BWA's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the BWA is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the BWA's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Income

	Unrestricted Income	Restricted Income	Total 2023	Total 2022
	£	£	£	£
Enterprise Income	52,569		52,569	20,555
Donations				172
Job Retention Scheme-HMRC				18,872
Misc Grants		9,754	9,754	
BBC Children in Need		26,094	26,094	25,594
BL-STEP		49,561	49,561	
Festival 2022 Limited		1,412	1,412	
G & H Salter Trust		500	500	
Arnold Clark				1,000
Canal & River Trust				2,011
Greggs		19,905	19,905	15,000
Kick-Start				8,451
Murray Hall: Starting Well		7,556	7,556	7,380
National Lottery Fund				49,561
NFPSYNERGY				250
Sandwell CIPS		1,350	1,350	
Sandwell Consortium: Multiply		4,764	4,764	
Sandwell Consortium: BBO: Bridges		21,919	21,919	25,007
Sandwell Consortium: Innovation Fund		10,656	10,656	
Sandwell Consortium: Better Health Programme				9,885
Sandwell Consortium: Community Migration Fund				2,150
Sandwell Consortium: Sandwell Advice Service		25,174	25,174	27,674
Sandwell Consortium: Sandwell Health Inequalities Programme		14,279	14,279	
Sandwell Consortium: Sandwell Language Network		6,496	6,496	2,398
Sandwell Consortium: CRF Black Country 50 plus		11,185	11,185	
Sandwell Council for Voluntary Organisations		3,600	3,600	
Society of Holy Child Jesus				15,000
Space to Connect				1,045
Sporting Equality				1,984
Work Placement				1,000
SMBC Surge Testing - Service Level Agreement				23,400
SMBC Covid Business Grant				29,500
SMBC Covid Business Grant - Omicron				4,000
SMBC TMCC-Service Level Agreement		70,877	70,877	70,878
	<u>52,569</u>	<u>285,082</u>	<u>337,651</u>	<u>362,767</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

4 Charitable activities

	Unrestricted expenses	Restricted expenses	Total
	£	£	£
Accountancy & Payroll	1,500		1,500
Bank charges & interest	563		563
Licence & permits		333	333
Legal & professional	16,315	2,638	18,953
Light & heat		22,541	22,541
Insurance	1,223	-	1,223
Project costs	83	12,071	12,154
Repair & renewals	244	2,291	2,535
Telephone		3,700	3,700
Cleaning		5,080	5,080
Staff training & welfare	195	2,138	2,333
Volunteers expenses	100	1,642	1,742
Donations	149		149
Wages & Salary	15,713	185,299	201,012
Water rates		1,568	1,568
Travel	1,296	3,511	4,807
Stationery and printing	52	44	96
Equipment expense		5,351	5,351
Equipment hire		2,429	2,429
Sundry Expenses	1,326	481	1,807
Depreciation	1,652		1,652
	<u>40,411</u>	<u>251,117</u>	<u>291,528</u>

5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the BWA during the year.

6 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	<u>18</u>	<u>20</u>
Employment costs	2023	2022
	£	£
Wages and salaries	<u>201,012</u>	<u>206,688</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

7 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

8 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 April 2022	38,692
At 31 March 2023	38,692
Depreciation and impairment	
At 1 April 2022	27,679
Depreciation charged in the year	1,652
At 31 March 2023	29,331
Carrying amount	
At 31 March 2023	9,361
At 31 March 2022	11,013

9 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	25,055	20,728

10 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	2,413	22,058
Other creditors	1,500	8,114
	3,913	30,172

11 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

England & Wales - Charity number 1151816

Accounts

Charity registration number 1151816

Company registration number 08085962 (England and Wales)

BANGLADESHI WOMEN'S ASSOCIATION LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms Razia Sattar (Chairperson) Mrs Sayrun Nessa (Treasurer) Ms Hazera Zehora Mr Alek Ahmed Mrs Sabiya Yasmin Mrs Khabita Ali Mrs Syeda Khatun MBE (Principal staff)
Charity number	1151816
Company number	08085962
Registered office	Tipton Muslim Community Centre Wellington Road Tipton West Midlands DY4 8RS

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

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BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements and comply with the BWA's governing documents, the Companies Act 2006 and "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)".

Objectives and activities

The principle object of the Bangladeshi Women's Association (BWA) is to improve the conditions and quality of life for residents in Tipton and surrounding areas. This is done through:

1. The promotion of racial harmony;
2. The relief of financial hardship;
3. The advancement of education; and
4. The provision of recreational and leisure activities.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the BWA should undertake.

History

The Bangladeshi Women's Association (BWA) works in Tipton. Encountered with multiple deprivation, BWA was established in 1985 by a group of enthusiastic Bangladeshi women who wanted to meet the social and economic needs of their disadvantaged peers, young people, and families in Tipton. Its unique genesis resulted in a core advantage for the foundation of the association; it initiated its programmes based on the needs and issues understood by and experienced by communities themselves, where communities are supported to take the lead in identifying and implementing local solutions. BWA started its activities initially taking the issues of social exclusion, poor access to services, women's and child rights through a community regeneration approach.

About Tipton

The picture of poverty in Tipton is one where there are a significant number of families facing deep seated poverty. Tipton is one of the lowest paid town in Sandwell and half of Tipton's Lower Super Output Areas fall in the worst 10% most deprived in England. For the families in Tipton, poverty means being reliant on welfare benefits, not being able to get a job, heat their home, pay rent, or buy the essentials for their children. Members of Tipton families whom we have worked with over the years have told us that they wake up every day facing insecurity, uncertainty, and impossible decisions about money. For many families especially, those who represent the BME Groups, poverty means facing marginalisation and even discrimination because of their financial circumstances. The reality is, almost everyone in Tipton experience poverty and it is wasting their potential, depriving Tipton economy of the skills and talents of those who have valuable contributions to make.

Organisational Beliefs

It is BWA's perception that poverty is created by many interconnected and interdependent problems. BWA believes that the bonds between these problems can only be broken and development made truly sustainable by addressing many of the issues simultaneously. Most community organisations have chosen to specialise their expertise in one or two areas but BWA has retained its emphasis on the holistic approach. BWA believes it must work in all sectors of the development context to be effective and sustainable. Furthermore, BWA believes that the community will only truly embrace development if they themselves identify their needs and lead the process of change. BWA's credentials in community involvement is now widely recognised and many similar organisations in the community sector are following its lead.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management

BWA is a formally constituted charity registered with the Charity Commission in England (No: 1151816). BWA is also registered with the Companies House as a Company Limited by Guarantee (No: 08085962). The members of the Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms Razia Sattar (Chairperson); Mrs Sayrun Nessa (Treasurer); Ms Hazera Zehora; Mr Alek Ahmed; Mrs Sabiya Yasmin and Mrs Khabita Ali.

The constitution of BWA has given the supreme authority to the Board who approve budgets and major policy amendments. The day-to-day running is overseen by the Chief Executive Officer supported by a team of twenty experienced staff which consists of project coordinator, community support officers, sessional workers and a HR Officer. In relation to funding, the BWA has its own financial manual and procedures, and the Board is responsible for controlling the budget, allocation of overheads and for the preparation of financial reports.

Quality Standards

Since 2013, BWA has maintained its Matrix Quality Standard for Information Advice and Guidance Services and continues to hold its accredited membership with the Office of the Immigration Service.

Partnership Networks

As a leading & inclusive charity, BWA works with several community consortiums in Sandwell through its membership of the Inclusive Muslim Action Network, Sandwell Consortium, Sandwell Community Hubs, and the Sandwell Advice Service Network. This has led to a number of mutual benefits including raising BWA's image whilst interacting with the local community, develop and enhance relationships with networks, being included in joint projects and funding bids, boosting morale within our workforce and giving everyone the opportunity to share their skills with their peers, and making a real difference to local people facing disadvantages and deprivation.

Achievements and performance

In the past thirty-six years BWA has developed into a community organisation of standing and has been successful in building strong partnership working towards serving the totality of community in Tipton, not just BME residents. BWA is particularly proud of its success in bridging the gap between the public sector and the communities— bringing them closer together to create a 'win-win' solution for those who are most disadvantaged. The trustees are pleased to report that BWA continues to be committed to Sandwell Council's Vision 2030 through planning, design and delivery of new, innovative, and exciting community development services for the benefit of the most disadvantaged communities. From 1st of April 2020 to 31st March 2021, BWA had **8711** attendances for all services delivered from the two community centres and generated **£857,657** in income through benefits claimed for the community. Other community development services included.

- **Centre Management:** BWA services are delivered from Tipton Muslim Community Centre (TMCC) and the Jubilee Park Community Centre (JPCC). The two Centres beneficiaries represent very different communities, with TMCC supporting a greater diversity of clients in terms of ethnic origin and JPCC representing a greater number of British and European clients. These centres have also been transformed into Community Digital Hubs with access to free broadband and modern ICT facilities alongside community services. Since the pandemic, both centres have provided digital connectivity for residents to access services online, support the development of digital skills and enhance local digital environment by bringing public and voluntary authorities workforce under localised digital platforms to connect and serve the communities in need at this critical time.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

- **Safety Messaging:** Throughout the pandemic crises BWA continued to send out COVID-19 safety multilingual messaging to the local community which included test and trace, stay at home, social distancing, washing hands, wearing face masks and actively promoting COVID Safety messaging via social media. Across the two centres, BWA continues to follow guidelines including sanitizing screens, masks and handwashing.
 - **Networking:** Syeda Khatun, the Chief Executive Officer continues to represent BWA on Sandwell Consortium, Sandwell Community Hubs and the Sandwell Advice Network meetings and forums. BWA operates as an active partner in the development people and places in Sandwell.
 - **HR & Staff Management:** Regular monthly staff meeting, supervision and briefings held to check that everything is working well. All staff doing training and development plans and updating their training needs. The CEO is regularly supported by the board on staff development.
 - **Facilities Improvement and Management:** CCTV and Alarm System are up & running. Harjinder is overseeing day to day running of JPCC & Sabrina providing the necessary centre management support for the Tipton Muslim Community Centre. Centre bookings are increasing gradually.
 - **Welfare Advice:** Advice team continues to help residents to claim for personal independence payment, and other welfare rights provisions including contacting lenders regarding debts and negotiating affordable instalments. Total income/benefits generated for the community during the 2021-2022 financial year stands at £857,657.
 - **Immigration Advice:** Led by the BWA CEO, BWA Advice team continued to provide immigration advice on simple cases, for example entry clearance, leave to enter, leave to remain, nationality and citizenship and referrals made to specialist providers.
 - **Translation, Interpretation and Referrals:** All BWA Community Support Teams including Advice Team & Anti-Poverty Support Team continues to help to connect the most disadvantaged residents especially the elders and low-income families to emergency services provided by the local authorities, collecting food and groceries and undertaking assessment, distribution, and collection of local Food Bank Provision.
 - **General Advice:** BWA bilingual staff also continues to offer a range of language services which include but are not limited to document translation and interpretation via telephone, video call or face to face. Our trained volunteers provides support for this service.
 - **Vaccination Leader Programme:** We continue to support Sandwell Public Health's COVID-19 vaccination programme by providing staff/volunteers to help towards encouraging take-up of vaccine; sharing culturally appropriate messaging and sharing information about vaccinations in different languages; and providing practical help to support people.
 - **Better Health Programme:** The Better Health Programme continues to provide excellent opportunities for the residents to improve their physical/mental wellbeing through participating in social interaction and activities such as Fitness, Healthy Eating and Taking Therapy Classes. This programme will end in March and is replaced by SHIP Project.
 - **Sporting Equals:** Working closely with the Sporting Equals, BWA has introduced a sports and leisure activities programme to encourage and empower women from the ethnic communities and socially deprived backgrounds to develop their physical and social capacity. As a result of participation 46 women are more physically active and feeling confident about their body as well as are more confident to meet and socialise with women from other communities. This programme is enabling BWA to meet the increasing demand for sports services for women.
 - **STEP Project.** (Steps Towards Eradicating Poverty): STEP Project team consisting of 3 staff continues to support residents with activities including: Triage Assessment: Understanding of families need and aspirations. Advice Information and Guidance: Support with income maximisation, debts consolidation & housing Issues. Employability & Entrepreneurship: Support with CV Writing, Job Search, Job Application, Work Trials & Business Start-Up. Literacy Workshops: Support with financial planning and debt management.
 - **Food Parcel:** Using Greggs fund, fair share distribution, local donations, and discounted items BWA Anti-Poverty Support Team continues to prepare and deliver essential food parcels to the most vulnerable members in Tipton and anyone experiencing economic and or social deprivation, i.e., families requiring support from food banks or elders.
 - **Learning Together:** Learning Together project sessions has been enabling participants to improve their mental health by engaging with visual arts, music, poetry and the natural world, through discussion with others, reading and expressive writing. There has also been opportunities for families to visit arts venues, gardens and cultural centres, and to develop English skills, particularly when describing thoughts/feelings.
-

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

- **Starting Well:** As a part of a partnership scheme with the Murry Hall Community Trust, BWA, via the Jubilee Park Community Centre is providing much needed extra support to expectant mothers and children 0 to 2 ½ years of age living within Tipton.
- **Positive Activities Youth Club Project:** BWA continues to provide a warm, safe and friendly youth club 4 days a week for BAME young people (boys and Girls) giving them real power and ownership to develop new skills, try out new things and where their talents and idiosyncrasies are appreciated and where they can have fun and develop a happier and healthier lifestyle post COVID-19. Youth clubs recruited new YP as well as existing.
- **Black Country 50+ Partnership Programme:** BWA is a key partner in the delivery of this programme delivering activities in to engage 50 plus individuals to the project. The project provides support to 50 plus individuals to navigate through all the support available to them in a triage approach, providing information, advice and guidance on employment and training opportunities and provide bespoke support based on the needs of the individual, the length and intensity of support are based on the individual's requirements. Lynsey, the navigator appointed for this project also works holistically alongside the project partnership, referring individuals to appropriate provision internal and external to the partnership utilising the boroughs directory of provision. She also carries out action plans, acting as a coach to individuals to achieve their goals, encouraging and empowering them to a successful journey. The beneficiaries of this project are individuals who are unemployed, economically inactive or employed.
- **Bridges (BBO) and Employment Support Project:** BWA BBO & other support teams have been actively providing employability support to residents who are experiencing unstable employment conditions including loss of employment, those on zero-hour contracts, the self-employed and furloughing as well as those who have been unemployed prior to COVID-19. BWAs Employment support is highly individualised, responsive, and friendly and includes CV & cover letter support, help with making job applications, preparing for interview, career coaching and guidance, and providing direct or referred skills sessions. Volunteers are supporting with Job search & CV writing. BWA received a number of awards in recognition for this work.
- **Think Sandwell Area Employment Team:** Sandwell Council's Employment and Skill team - Think Sandwell offers a range of recruitment services to employers. One of the Team's Employment Advisers operate from our community centres- ensuring that the Tipton businesses & residents' benefits from this unique service and receive the right advice, assistance and suitable training to guide them towards jobs and careers available within the borough.
- **Community Allotment (The Peace Garden):** BWA continues to work with the local volunteers and partner agencies to provide a positive, engaging outdoor experience for people experiencing or showing signs of low level of mental ill health. Named the 'The People's/Peace Garden' the allotment project providing outdoor activities at an allotment site giving residents some much needed breathing space.
- **ESOL Language:** BWA continues to provide ESOL courses for learners whose first language is not English. Learners develop their reading, writing, listening, and speaking skills in the English language, and their knowledge of language (3 courses per year).
- **Space to Connect Case Study:** BWA was shortlisted for a national case study for the Space to Connect Project. Videographer and photographer captured the impact of the work delivered by the BWA over the past two years. In particular, highlight the role BWA played in supporting the community during the pandemic and the development of the allotment. Clients, staff and partners were interviewed <https://www.coopfoundation.org.uk/stories/bangladeshi-womens-association/>.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Financial review

The attached financial statements show a surplus of £49,583 (2021: (£10,300)) deficit for the year.

It is the policy of the BWA that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees 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 BWA's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. The Trustees have assessed the major risks to which the BWA is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

We are pleased to report that overall, we are satisfied that the Board is fulfilling its role very well in what has been one of the most challenging years in the history of the Association, and we retain confidence that the Association is operating fully in accordance with its charitable purpose. We finish by thanking our staff and our volunteers for their resourcefulness, resilience and forbearance throughout this difficult time. We also thank our community members and partners whose support has proved more valuable than ever despite the difficulties of meeting in person.

Special thanks go to our key funders (Sandwell Council, the National Lottery Fund, BBC Children In Need, Sandwell Consortium, Coop Foundation, Independent Age, Power to Change and the Sandwell Council of Voluntary Organisation) who have demonstrated a remarkable commitment to our cause. We are extremely grateful to everyone who has helped us get through this challenging year and look forward to working with all in the Associations 'family' in the years of recovery to come.

The report was approved by the Board of Trustees

Ms Razia Sattar (Chairperson)

Dated: 19 December 2022

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BANGLADESHI WOMEN'S ASSOCIATION LIMITED

We report to the Trustees on our examination of the financial statements of Bangladeshi Women's Association Limited (the BWA) for the year ended 31 March 2022.

Responsibilities and basis of report

As the Trustees of the BWA (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the BWA are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, We report in respect of our examination of the BWA's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the BWA's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of Chartered Certified Accountants, which is one of the listed bodies.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the BWA as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Nouman Shahzad, FCCA
57 Alfred Street
Birmingham
B12 8JP

Dated: 19 December 2022

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
	Notes				
Total income	3	20,727	342,040	362,767	361,529
		<hr/>	<hr/>	<hr/>	<hr/>
<u>Expenditure on:</u>					
Charitable activities	4	12,694	300,490	313,184	371,829
		<hr/>	<hr/>	<hr/>	<hr/>
Net (expenditure)/income for the year/ Net movement in funds		8,033	41,550	49,583	(10,300)
Fund balances at 1 April 2021		126,494	2,643	129,137	139,437
		<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 31 March 2022		134,527	44,193	178,720	129,137
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The Statement of financial activities includes all gains and losses recognised in the year

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	7		11,013		12,957
Current assets					
Debtors	8	20,726		8,321	
Cash at bank and in hand		177,153		153,696	
		<u>197,879</u>		<u>162,017</u>	
Creditors: amounts falling due within one year	9	<u>(30,172)</u>		<u>(45,837)</u>	
Net current assets			167,707		116,180
Total assets less current liabilities			<u>178,720</u>		<u>129,137</u>
Income funds					
Restricted funds			44,193		2,643
Unrestricted funds			134,527		126,494
			<u>178,720</u>		<u>129,137</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 19 December 2022

Ms Razia Sattar (Chairperson)

Trustee

Company Registration No. 08085962

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Bangladeshi Women's Association Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Tipton Muslim Community Centre, Wellington Road, Tipton, West Midlands, DY4 8RS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the BWA's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The BWA is a Public Benefit Entity as defined by FRS 102.

The BWA has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the BWA. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the BWA has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the BWA.

1.4 Income

Income is recognised when the BWA is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the BWA has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the BWA has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is included in the financial statements on an accruals basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	15% on written down value
---------------------	---------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the BWA reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The BWA has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the BWA's balance sheet when the BWA becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the BWA's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the BWA is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the BWA's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

3 Income

	Unrestricted Income	Restricted Income	Total 2022
	£	£	£
Income			
Enterprise Income	20,555		20,555
Donations	172		172
Job Retention Scheme-HMRC		18,872	18,872
BBC Children in Need		25,594	25,594
Arnold Clark		1,000	1,000
Canal & River Trust		2,011	2,011
Greggs		15,000	15,000
Kick-Start		8,451	8,451
Murray Hall: Starting Well		7,380	7,380
National Lottery Fund		49,561	49,561
NFPSYNERGY		250	250
Sandwell Consortium: BBO: Bridges		25,007	25,007
Sandwell Consortium: Better Health Programme		9,885	9,885
Sandwell Consortium: Community Migration Fund		2,150	2,150
Sandwell Consortium: Sandwell Advice Service		27,674	27,674
Sandwell Consortium: Sandwell Language Network		2,398	2,398
Society of Holy Child Jesus		15,000	15,000
Space to Connect		1,045	1,045
Sporting Equality		1,984	1,984
Work Placement		1,000	1,000
SMBC Surge Testing - Service Level Agreement		23,400	23,400
SMBC Covid Business Grant		29,500	29,500
SMBC Covid Business Grant - Omicron		4,000	4,000
SMBC TMCC-Service Level Agreement		70,878	70,878
	<u>20,727</u>	<u>342,040</u>	<u>362,767</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

4 Charitable activities

	Unrestricted expenses	Restricted expenses	Total
	£	£	£
Accountancy & Payroll	1,500		1,500
Bank charges & interest	205		205
Licence & permits		229	229
Legal & professional	4,980	14,487	19,467
Light & heat		13,091	13,091
Insurance		1,729	1,729
Project costs		37,941	37,941
Repair & renewals		9,045	9,045
Telephone		3,124	3,124
Cleaning		2,324	2,324
Staff training & welfare	809	2,882	3,691
Volunteers expenses	419	1,560	1,979
Donations	100		100
Wages & Salary	2,318	204,371	206,689
Water rates		739	739
Travel		1,615	1,615
Postage		256	256
Equipment expense		5,551	5,551
Sundry Expenses	1,391	574	1,965
Depreciation	972	972	1,944
	<u>12,694</u>	<u>300,490</u>	<u>313,184</u>

5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the BWA during the year.

6 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	<u>20</u>	<u>20</u>
Employment costs	2022	2021
	£	£
Wages and salaries	<u>206,688</u>	<u>203,941</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

7 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 April 2021	38,692
At 31 March 2022	<u>38,692</u>
Depreciation and impairment	
At 1 April 2021	25,735
Depreciation charged in the year	1,944
At 31 March 2022	<u>27,679</u>
Carrying amount	
At 31 March 2022	<u>11,013</u>
At 31 March 2021	<u>12,957</u>

8 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	20,728	8,321
	<u>20,728</u>	<u>8,321</u>

9 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	22,058	31,828
Other creditors	8,114	14,009
	<u>30,172</u>	<u>45,837</u>

10 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

England & Wales - Charity number 1151816

Accounts

Charity Registration No. 1151816

Company Registration No. 08085962 (England and Wales)

BANGLADESHI WOMEN'S ASSOCIATION LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms Razia Sattar (Chairperson) Mrs Sayrun Nessa (Treasurer) Ms Hazera Zehora Mr Alek Ahmed Mrs Sabiya Yasmin Mrs Khabita Ali Mrs Syeda Khatun MBE (Principal staff)
Charity number	1151816
Company number	08085962
Registered office	Tipton Muslim Community Centre Wellington Road Tipton West Midlands DY4 8RS

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

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BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements and comply with the BWA's governing documents, the Companies Act 2006 and "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)".

Objectives and activities

The principle object of the Bangladeshi Women's Association (BWA) is to improve the conditions and quality of life for residents in Tipton and surrounding areas. This is done through:

1. The promotion of racial harmony;
2. The relief of financial hardship;
3. The advancement of education; and
4. The provision of recreational and leisure activities.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the BWA should undertake.

History

The Bangladeshi Women's Association (BWA) works in Tipton. Encountered with multiple deprivation, BWA was established in 1985 by a group of enthusiastic Bangladeshi women who wanted to meet the social and economic needs of their disadvantaged peers, young people, and families in Tipton. Its unique genesis resulted in a core advantage for the foundation of the association; it initiated its programmes based on the needs and issues understood by and experienced by communities themselves, where communities are supported to take the lead in identifying and implementing local solutions. BWA started its activities initially taking the issues of social exclusion, poor access to services, women's and child rights through a community regeneration approach.

About Tipton

The picture of poverty in Tipton is one where there are a significant number of families facing deep seated poverty. Tipton is one of the lowest paid town in Sandwell and half of Tipton's Lower Super Output Areas fall in the worst 10% most deprived in England. For the families in Tipton, poverty means being reliant on welfare benefits, not being able to get a job, heat their home, pay rent, or buy the essentials for their children. Members of Tipton families whom we have worked with over the years have told us that they wake up every day facing insecurity, uncertainty, and impossible decisions about money. For many families especially, those who represent the BME Groups, poverty means facing marginalisation and even discrimination because of their financial circumstances. The reality is, almost everyone in Tipton experience poverty and it is wasting their potential, depriving Tipton economy of the skills and talents of those who have valuable contributions to make.

Organisational Beliefs

It is BWA's perception that poverty is created by many interconnected and interdependent problems. BWA believes that the bonds between these problems can only be broken and development made truly sustainable by addressing many of the issues simultaneously. Most community organisations have chosen to specialise their expertise in one or two areas but BWA has retained its emphasis on the holistic approach. BWA believes it must work in all sectors of the development context to be effective and sustainable. Furthermore, BWA believes that the community will only truly embrace development if they themselves identify their needs and lead the process of change. BWA's credentials in community involvement is now widely recognised and many similar organisations in the community sector are following its lead.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management

BWA is a formally constituted charity registered with the Charity Commission in England (No: 1151816). BWA is also registered with the Companies House as a Company Limited by Guarantee (No: 08085962). The members of the Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms Razia Sattar (Chairperson); Mrs Sayrun Nessa (Treasurer); Ms Hazera Zehora; Mr Alek Ahmed; Mrs Sabiya Yasmin and Mrs Khabita Ali.

The constitution of BWA has given the supreme authority to the Board who approve budgets and major policy amendments. The day-to-day running is overseen by the Chief Executive Officer supported by a team of twenty experienced staff which consists of project coordinator, community support officers, sessional workers and a HR Officer. In relation to funding, the BWA has its own financial manual and procedures, and the Board is responsible for controlling the budget, allocation of overheads and for the preparation of financial reports.

Quality Standards

Since 2013, BWA has maintained its Matrix Quality Standard for Information Advice and Guidance Services and continues to hold its accredited membership with the Office of the Immigration Service.

Partnership Networks

As a leading & inclusive charity, BWA works with several community consortiums in Sandwell through its membership of the Inclusive Muslim Action Network, Sandwell Consortium, Sandwell Community Hubs, and the Sandwell Advice Service Network. This has led to a number of mutual benefits including raising BWA's image whilst interacting with the local community, develop and enhance relationships with networks, being included in joint projects and funding bids, boosting morale within our workforce and giving everyone the opportunity to share their skills with their peers, and making a real difference to local people facing disadvantages and deprivation.

Achievements and performance

In the past thirty-six years BWA has developed into a community organisation of standing and has been successful in building strong partnership working towards serving the totality of community in Tipton, not just BME residents. BWA is particularly proud of its success in bridging the gap between the public sector and the communities— bringing them closer together to create a 'win-win' solution for those who are most disadvantaged. The trustees are pleased to report that BWA continues to be committed to Sandwell Council's Vision 2030 through planning, design and delivery of new, innovative, and exciting community development services for the benefit of the most disadvantaged communities. From 1st of April 2020 to 31st March 2021, BWA had **4299** attendances for all services delivered from the two community centres and generated **£919,876.66** in income gains for the community.

- **Centre Management:** BWA services are delivered from Tipton Muslim Community Centre (TMCC) and the Jubilee Park Community Centre (JPCC). The two Centres beneficiaries represent very different communities, with TMCC supporting a greater diversity of clients in terms of ethnic origin and JPCC representing a greater number of British and European clients. These centres have also been transformed into Community Digital Hubs with access to free broadband and modern ICT facilities alongside community services. Since the pandemic, both centres have provided digital connectivity for residents to access services online, support the development of digital skills and enhance local digital environment by bringing public and voluntary authorities workforce under localised digital platforms to connect and serve the communities in need at this critical time.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

- **Service Restrictions:** With the emergence of COVID-19 Pandemic, BWA's community centre-based services were restricted to either over the phone, video call, in small groups and/or via 1-1 appointments only. All services provided therefore were delivered strictly in adherence with the central and local governments COVID-19 safety guidelines.
- **Safety Messaging:** Throughout the pandemic crises BWA continued to send out COVID-19 safety multilingual messaging to the local community which included test and trace, stay at home, social distancing, washing hands, wearing face masks and actively promoting COVID Safety messaging via social media.
- **COVID-19 Impact Research:** BWA's Impact of COVID-19 Study investigated how the pandemic has impacted upon the communities of Tipton and how this should influence the development of community services in the future. The study indicates that in the aftermath of the pandemic, people's needs will be more complex, necessitating a wider range of support initiatives than those delivered previously. Moving forward, BWA is working with the partner agencies to establish a Community Beyond COVID-19 Campaign with the aim to design responses that are highlighted as priorities in the report. The report is available on BWA's website at www.bwa-org.co.uk.
- **Vaccination Leader Programme:** BWA actively supported the Sandwell Public Health's COVID-19 vaccination leaders programme by providing staff and volunteers to help towards proactive calling to service users encouraging take-up of the vaccine; sharing culturally appropriate messaging and sharing information about vaccinations in different languages; and providing practical help to support people accessing the vaccination programme.
- **Surge testing support:** BWA worked with the Sandwell Public Health Team to support surge testing with the aim to increase uptake of surge testing in Tipton. BWA provided bilingual staff to do door to door Covid-19 swab test drop off and collection. The staff members were briefed on requirements which included instructions on health protection measures, collection of appropriate PPE and a script for conversations with residents.
- **STEP (Steps Towards Eradicating Poverty):** BWA Anti-Poverty Team funded by the National Lottery Reaching Communities Fund continued to deliver Anti-Poverty Support Services which included Triage Assessment: Understanding of families need and aspirations; Advice Information and Guidance: Support with income maximisation, debts consolidation and housing Issues; Employability & Entrepreneurship: Support with CV Writing, Job Search, Job Application, Work Trials & Business Start-Up; Financial Literacy Workshops: Support with financial planning and debt management; and Community Kitchen: Helping families to learn healthy cooking.
- **Welfare Advice:** As the coronavirus crisis pushes UK economy into its deepest recession in 300 years, local community needed help with their income maximisation. BWA Advice team continued to help residents to claim financial entitlements e.g., Personal Independence Payment, and other welfare rights provisions as well as contacting lenders regarding debts and negotiating affordable instalments due to the sudden loss/reduction of income.
- **Immigration Advice:** Led by the CEO, BWA Advice team continues to provide immigration advice on simple cases, for example entry clearance, leave to enter, leave to remain, nationality and citizenship. Several families have been united as a result of the level 1 immigration advice and information provided and referrals made to specialist immigration service providers.
- **Food Parcels:** Using COVID-19 emergency support fund, fair share distribution, local donations, and discounted items BWA Anti-Poverty Support Team continues to prepare and deliver essential food parcels to the most vulnerable members in Tipton and anyone experiencing economic and or social deprivation, i.e., families requiring support from food banks or elders.
- **Peoples Allotment:** Working in partnership with the SMBC, the BWA Anti-Poverty Support team continues to work on the development of the 'People's Allotment' creating new space to connect communities by providing outdoor activities at an allotment site giving residents some much needed

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

breathing space in the fresh air. Funding has been secured from SCVO Vision 2030 & Gregg's Foundation for sustainable development of the project.

- **Youth Activities:** BWA services staying open made a huge impact on youth, albeit most activities are digital. Links to educational sites were shared with the youth, WhatsApp group created and Zoom sessions continues to take place. Online WhatsApp group and weekly projects such as TikTok challenges and Netflix parties online have been keeping the youth engaged. A further 3 years funding was also secured from the BBC Children in Need to continue to support some of the most disadvantaged children and young people from Tipton.
- **Counselling:** Following a successful award of Power to Change Grant, BWA worked with Murray Hall Community Trust in the delivery of 'Counselling and Therapeutic Service which is based on model as recommended by BACP and in line with National Institute of Clinical Excellence (NICE) guidelines. For those who have experienced a bereavement during Covid-19 may experience complicated grief and they benefited from a professional facilitated bereavement group support.
- **Employability Support:** BWA Advice and Anti-Poverty Support Team continued to support residents who are experiencing unstable employment conditions including loss of employment, those on zero-hour contracts, the self-employed and furloughing as well as those who have been unemployed prior to COVID-19. BWAs Employment support is highly individualised, responsive and friendly and includes CV & cover letter support, help with making job applications, preparing for interview, career coaching and guidance, and providing direct or referred skills sessions.
- **Translation, Interpretation and Referrals to Emergency Services:** All BWA Community Support Teams including the Advice Team and the Anti-Poverty Support Team continued to help to connect the most disadvantaged residents especially the elders and low-income families to emergency services provided by the local authorities, collecting food and groceries and undertaking assessment, distribution, and collection of local Food Bank Provision. BWA bilingual staff also continued to offer a range of language services which include but are not limited to document translation and interpretation via telephone, video call or face to face.
- **Intergeneration & Warm Hearts:** BWA team continued to support women of all ages with various fun activities such as exercise classes, home based activities, artworks and cooking which provided women to connect with each other and build their self-confidence and self-empowerment.
- **Space to Connect:** With funds available from the Coop Foundation, BWA continues to increase the involvement of local residents in the sustainable development of the two community centres through empowerment of the staff, volunteers and the Directors with the right attributes, knowledge and skills to analyse local community development needs; design and implement development programmes; secure sustainable funding and evaluate results so that the community spaces are better able to meet the needs of the local community as well as increase the involvement of local residents in the effective development & management of local facilities.

Financial review

The attached financial statements show a deficit of £ 10,300 for the year.

It is the policy of the BWA that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees 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 BWA's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. The Trustees have assessed the major risks to which the BWA is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Thank you

We are pleased to report that overall, we are satisfied that the Board is fulfilling its role very well in what has been one of the most challenging years in the history of the Association, and we retain confidence that the Association is operating fully in accordance with its charitable purpose. We finish by thanking our staff and our volunteers for their resourcefulness, resilience and forbearance throughout this difficult time. We also thank our community members and partners whose support has proved more valuable than ever despite the difficulties of meeting in person.

Special thanks go to our key funders (Sandwell Council, the National Lottery Fund, BBC Children In Need, Sandwell Consortium, Coop Foundation, Independent Age, Power to Change and the Sandwell Council of Voluntary Organisation) who have demonstrated a remarkable commitment to our cause. We are extremely grateful to everyone who has helped us get through this challenging year and look forward to working with all in the Associations 'family' in the years of recovery to come.

The report was approved by the Board of Trustees

Ms Razia Sattar (Chairperson)

Dated: 16 December 2021

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BANGLADESHI WOMEN'S ASSOCIATION LIMITED

We report to the Trustees on our examination of the financial statements of Bangladeshi Women's Association Limited (the BWA) for the year ended 31 March 2021.

Responsibilities and basis of report

As the Trustees of the BWA (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the BWA are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, We report in respect of our examination of the BWA's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the BWA's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of Chartered Certified Accountants, which is one of the listed bodies.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the BWA as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Kaiser Nouman Nathan LLP
57 Alfred Street
Birmingham
B12 8JP

Dated: 16 December 2021

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
	Notes				
<u>Income from:</u>					
Donations and legacies	3	-	70,663	70,663	-
Income	4	76,388	214,478	290,866	356,553
Total income		<u>76,388</u>	<u>285,141</u>	<u>361,529</u>	<u>356,553</u>
<u>Expenditure on:</u>					
Charitable activities	5	1,251	370,578	371,829	367,908
Net (expenditure)/income for the year/ Net movement in funds		<u>75,137</u>	<u>(85,437)</u>	<u>(10,300)</u>	<u>(11,355)</u>
Fund balances at 1 April 2020		51,357	88,080	139,437	150,792
Fund balances at 31 March 2021		<u>126,494</u>	<u>2,643</u>	<u>129,137</u>	<u>139,437</u>

The Statement of financial activities includes all gains and losses recognised in the year

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	8		12,957		15,246
Current assets					
Debtors	9	8,321		8,129	
Cash at bank and in hand		153,696		144,048	
		<u>162,017</u>		<u>152,177</u>	
Creditors: amounts falling due within one year	10	<u>(45,837)</u>		<u>(27,986)</u>	
Net current assets			116,180		124,191
Total assets less current liabilities			<u>129,137</u>		<u>139,437</u>
Income funds					
Restricted funds			2,643		88,080
Unrestricted funds			126,494		51,357
			<u>129,137</u>		<u>139,437</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 16 December 2021

Ms Razia Sattar (Chairperson)
Trustee

Company Registration No. 08085962

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Bangladeshi Women's Association Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Tipton Muslim Community Centre, Wellington Road, Tipton, West Midlands, DY4 8RS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the BWA's [governing document], the Companies Act 2006 and "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)". The BWA is a Public Benefit Entity as defined by FRS 102.

The BWA has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the BWA. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the BWA has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the BWA.

1.4 Income

Income is recognised when the BWA is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the BWA has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the BWA has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is included in the financial statements on an accruals basis.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	15% on written down value
---------------------	---------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the BWA reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The BWA has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the BWA's balance sheet when the BWA becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the BWA's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the BWA is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the BWA's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Restricted funds	Total
	2021	2020
	£	£
Job Retention Scheme HMRC	70,663	-

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

4 Income

	Unrestricted Income	Restricted Income	Total 2021
	£	£	£
Income			
Enterprise Income	3,688		3,688
Jubilee Park Community Centre for Training	3,200		3,200
Job Retention Scheme-HMRC		24,528	24,528
BBC Children in Need		22,659	22,659
National Lottery Fund - STEP		26,447	26,447
Independent Age		12,647	12,647
National Lottery Fund-CCSF		36,000	36,000
Power to change		10,135	10,135
Sandwell Consortium: BBO: Bridges		14,219	14,219
Sandwell Consortium: BBO: Family Matters		7,685	7,685
Sandwell Consortium: Better Health Programme		13,000	13,000
Sandwell Consortium: CMF		4,051	4,051
Sandwell Consortium: Sandwell Advice Service		25,174	25,174
Sandwell Council for Voluntary Organisations		5,000	5,000
Co-op Foundation		10,000	10,000
SMBC Modern Apprentice Grant		800	800
SMBC Covid Business Grants	69,500		69,500
SMBC Playscheme		1,919	1,919
SMBC TMCC-Service Level Agreement		70,877	70,877
	<u>76,388</u>	<u>285,141</u>	<u>361,529</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

5 Charitable activities

	Unrestricted expenses	Restricted expenses	Total
	£	£	£
Accountancy & Payroll	1,500		1,500
Bank charges & interest	228		228
Licence & permits		321	321
Legal & professional	3,000	16,564	19,564
Light & heat		15,206	15,206
Insurance		1,415	1,415
Project costs		43,595	43,595
Repair & renewals		27,646	27,646
Telephone		3,721	3,721
Cleaning		3,670	3,670
Staff training & welfare		770	770
Volunteers expenses	80	169	249
Donations	165	30	195
Wages & Salary	(4,867)	208,808	203,941
Water rates		534	534
Travel		1,949	1,949
Postage		17	17
Stationery and printing		130	130
Equipment expense		41,319	41,319
Equipment Hire		2,898	2,898
Sundry Expenses		672	672
Depreciation	1,145	1,144	2,289
	<u>1,251</u>	<u>370,578</u>	<u>371,829</u>

6 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the BWA during the year.

7 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	<u>20</u>	<u>20</u>
Employment costs	2021	2020
	£	£
Wages and salaries	<u>203,941</u>	<u>240,189</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

8 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 April 2020	38,692
At 31 March 2021	<u>38,692</u>
Depreciation and impairment	
At 1 April 2020	23,446
Depreciation charged in the year	2,289
At 31 March 2021	<u>25,735</u>
Carrying amount	
At 31 March 2021	<u>12,957</u>
At 31 March 2020	<u>15,246</u>

9 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	8,321	8,129
	<u>8,321</u>	<u>8,129</u>

10 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	31,828	17,794
Other creditors	14,009	10,192
	<u>45,837</u>	<u>27,986</u>

11 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).