

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)
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Charity number	1151816
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Company number	08085962
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Registered office	Tipton Muslim Community Centre Wellington Road Tipton West Midlands DY4 8RS
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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

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Total income	3	81,822	430,823	512,645	337,651
<u>Expenditure on:</u>					
Charitable activities	4	63,281	351,742	415,023	291,528
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
Fund balances at 31 March 2024		165,226	157,239	322,465	224,843

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
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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 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	40,874
Depreciation and impairment	
At 1 April 2023	29,331
Depreciation charged in the year	1,731
At 31 March 2024	31,062
Carrying amount	
At 31 March 2024	9,812
At 31 March 2023	9,361

9 Debtors

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

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
	53,158	3,913

11 Related party transactions

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