

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

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- **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	
		344,176		365,811	
Creditors: amounts falling due within one year	10	(35,972)		(53,158)	
Net current assets			308,204		312,653
Total assets less current liabilities			318,788		322,465
Income funds					
Restricted funds			141,767		157,239
Unrestricted funds			177,021		165,226
			318,788		322,465

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).