

Young Minds Organisation Trust Ltd
Trustees' Report and Accounts
For the year ended 30 April 2021

Company No: 08494953
Charity Number: 1155032

Young Minds Organisation Trust Ltd
Trustees' Report and Accounts

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Young Minds Organisation Trust Ltd

Officers and Financial Advisors

Trustees	Abdulla Choudhury (Chairman) Abdul Hamid Muhammed Muhit Miah Kerry Mannan Foiz Ahmed Uthaman Provencal
Charity No.	1155032
Registered Office	64 St Margarets Avenue Luton England LU3 1PQ
Accountants	MMK Chartered Certified Accountants 960 Capability Green Luton LU1 3PE
Bankers	Barclays Bank Plc

TRUSTEES' ANNUAL REPORT

For the year ended 30th April 2021

The directors, who are the Trustees of the charitable company for the purposes of charity law, present their annual report and financial statements of YMO Trust for the year ended 30th April 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charitable company's governing document, the Companies Act 2006, and charities regulations. Accounting and Reporting by Charities: Statement of Recommended Practice (SORP 2015), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014 (FRS102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Young Minds Organisation Trust is a company limited by guarantee, registered with Companies House on 18th April 2013, and registered as a charity with the Charity Commission in England and Wales on 5th Dec 2013. The Charity is governed by its Memorandum and Articles of Association as amended by special resolution registered at Companies House on 5th Dec 2013.

Recruitment and Appointment of Trustees

When it is necessary to appoint new Trustees, due to either a Trustee stepping down or a gap of expertise in the board is identified, recruitment will initially begin by an open call and through the networks of the Board and management team. Applicants will be reviewed by the Trustees and successful applicants will be invited to attend a Trustee meeting. Following this, on the provision that the Board are satisfied and the applicant still wishes to join the Trustee Board, they will be appointed.

No other person or external body is entitled to appoint any Trustees of the charity. There were no changes to the listed Trustees in the period.

Induction and training of Trustees

The charity provides new Trustees with an induction with the existing Trustees. No new Trustees have been appointed in the time period.

Trustees

The directors of the company are its Trustees for the purpose of the Charity Law and are referred to collectively as Trustees in this report.

The Trustees serving during the year and since the year-end were as follows:

Muhammed Muhit Miah
Abdul Hamid
Kerry Mannan

Abdulla Choudhury
Foiz Ahmed
Uthaman Provencal
Shazal Islam
Tera Miah

Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships, and believes that there are no related party relationships other than the Trustees and their close connections. All related party transactions have been reported in the Notes to the financial statements.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Remuneration of key management personnel

All Trustees provide their services on a voluntary basis.

Purposes and aims

1. TO ADVANCE EDUCATION AND WORK SKILLS FOR THE PUBLIC BENEFIT IN PARTICULAR BUT NOT EXCLUSIVELY OF YOUNG PEOPLE IN BANGLADESH.
2. THE PREVENTION OR RELIEF OF POVERTY FOR THE PUBLIC BENEFIT IN PARTICULAR BUT NOT EXCLUSIVELY OF YOUNG PEOPLE IN BANGLADESH.
3. TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.

Principal activities of the charity

YMO Trust Ltd currently has three main strands of work (Bearing in mind that Education in Bangladesh has class sizes that are often in excess of 100 children, and extra private teaching is the only way to get ahead and normally, only afforded by those not living in poverty):

1. Provision of booster classes for children of an education age at two sites in Greater Sylhet continue for 95 children. The booster classes, are an additional early morning and evening classes for these children, to supplement their normal government schooling. The two locations are in the areas known, as Jagannathpur and Gulapganj. The 95 children have been selected from local government school registers by our admin staff employed in Bangladesh, following a predetermined criteria of poverty set-up by the Trustees. The government school registers would have shown that these children were either not able to pay for basic books and fees, as required in Bangladesh, even though these fees are small nominal amounts. Inevitably these children were/would have dropped out of school, due to living in poverty. The children and their families were identified by our admin staff in previous years and would have

been interviewed to assess meeting our guidelines of poverty, and thus would have qualified for charitable support.

The charity has set up at the two locations, facilities from where day to day extra activities of teaching and training are delivered. There is provision for teaching subjects such as English, Maths and IT, with a functional IT classroom set-up. The charity employs 5 teachers and 2 support/admin staff across these two locations. The two sites were selected for their known network connections with the Trustees here in the UK, and have the unmet need to help advance the education and welfare described in the principle activities as above;

1. Provision for vocational training for young people in these two locations, to train and upskill people to help support local industry and provide a potential source of income for our recipients. Currently we have provided training in sewing skills and motor engineering. These vocational courses were determined from evaluation by local intelligence, gathered by our admin staff, and the courses are of a fixed duration for a selected number of people;
2. Collaboration with an established orphanage in Sylhet, to leverage a greater access to children to help support education. The children from the orphanage attend the Sylhet Inclusive School and College (SISC), itself a local charitable organisation, funded privately, with its own set of governance, staff and operating policies. YMO's collaboration started with funding for two additional teachers, to compliment SISC existing pool of 10 teachers, to help provide daily education for 500+ children. YMO then quickly established the funding for the provision of a nutritional lunchtime meal for all the 500+ children. These children would otherwise either not receive a lunchtime meal or would have only some basic provisions of water and a biscuit, with very little nutritional value. SISC was selected through a network of people linked back to the Trustees. Two Trustees Abdulla Choudhury and Foiz Ahmed have visited SISC, in 2018 and 2019 respectively, during their family trips to Bangladesh, to scope out the opportunity. It was obvious that a partnership to pool resources would help the two organisations in their ambitions to provide for its children.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Review of activities

The year focused on:

- Continue to deliver a high quality education at the two independent sites run by YMO Trust Ltd at Jagannathpur and Gulapganj.
- Establishing the lunchtime food supply/provision at SISC, as well as the funding for the two additional teachers to help accelerate the teaching at SISC.
- Planned fundraising event(s), to continue long term sustainability for the charity and embarking on emergency relief during Covid-19

Overview:

- The collaboration with SISC launched in February 2019, with YMO Trust Ltd, continued to provide financial assistance for the recruitment of the additional two teachers that would allow a more sustainable teacher to student ratio at SISC. The two teachers were recruited and employed by SISC, under their governance and legally employed by the SISC. YMO Trust Ltd, therefore has no control or day to day arrangements with these two teachers and the teachers are paid directly from SISC.
- Lunchtime meals were established in April 2019 and continued only when schools opened during the pandemic. Local food and restaurant, Fiza & Co, continue to be the supplier. Settlement of financial costs with the supplier was directly paid by YMO Trust.
- COVID-19, school shut-down in Bangladesh started from April 2020 and opened back 8 months later and then would be shut periodically when the local government would instruct shutdown to contain the virus. This meant all the children at SISC were not taught continuously and teaching provisions were closed periodically. The two facilities at Jagannathpur and Gulapganj were also shut to a similar call. Prior to that, for the financial year 2019-2020 YMO Trust Ltd were able to successfully operate and provide all the planned teaching.
- All students under YMO Trust provisions from previous years remained in education and completed all the planned studies.

Funding raised in financial year ending 31st March 2021:

- No further fund raising took place for the current school provisions, except the below in red.

Related Party Transactions Disclosure:

YMO Trust delivered emergency aid during the depths of the pandemic, the difficulties of funds reaching the various causes was a challenge with the degrees of lockdown and shutdown of banks and people movement in Bangladesh.

The Trustees agreed upon an Interim Money Transfer Process for 2020 to ensure that the funds would be transferred by a YMO Trustee. The Trustee would use an online money transfer platform to transfer funds directly to various designated trusted advisors/responsible persons in the recipient locations in Bangladesh and Pakistan.

The alternative to use the YMO account in Bangladesh was not feasible, given people restrictions and movements. Again through the use of a trusted advisor/responsible persons would save on time and also utilise the local advisor to ensure speed of action in reaching aid where it was most needed.

The Trustees, Abdulla Choudhury, Muhit Miah and Abdul Hamid transferred funds via their personal bank accounts.

The Trustee was then later reimbursed.

The Trustees were later advised by our Accountants, of the shortcomings of such a policy and advised that whilst it was understandable why the Charity may have taken such action, that it was not deemed a suitable process to use personal bank accounts of a Trustee to transfer money.

YMO subsequently have changed how money reaches these more difficult causes to meet the standards of acceptability of money transfer.

PROGRAMME OF ACTIVITY:

YMO Trust entered and executed new activities, in addition to the activities mentioned above, these were focused around appeals to support food supplies to areas of unmet need within Bangladesh and as well as the centres where YMO had already established work/links and where Trustees had reasonable networks in order to execute these plans successfully. Restricted funds were raised to fund such projects through Just Giving here in the UK. Campaigns were run during this time through the Just Giving Platform. Funding food parcels in Bangladesh while a new opportunity to raise funds for a cause to support a poverty stricken family facing a tragedy was supported in Pakistan as a one-off for the first time by YMO

See below Details:

1. Emergency food supply for Golapgonj village during Covid-19) Full Trustee documentation on file and available on request.

This was a project to provide emergency food supply to the impoverished and vulnerable families within Ronkeli village, situated in the district of Golapgonj which sits within Sylhet Town in Bangladesh. An emergency situation around food supply had arisen as a result of the COVID 19 lockdown imposed by the government of Bangladesh which impacted on the very poverty stricken people of Ronkeli.

Within this district there are many people who serve that community whether they work in domestic roles as servants, or as farmers, shopkeepers, rickshaw drivers or simply try to make ends meet through work such as sewing or selling small items. The lockdown had left them in a state of financial desperation.

The government and the local authorities simply could not meet the needs of all its people in the early months of lockdown. Through connections with that local community, given that YMO supports a small group of young people to remain in education already within this area, Abdulla Choudhury YMO Trustee was approached to help alleviate the current situation, from known locals via telephone.

Confirmation of the situation was evaluated using local knowledge in Bangladesh and it was apparent that many hundreds of impoverished people were potentially exposed to hunger. At the time the country has already been in lockdown for 3-4 weeks.

As a result, Abdulla Choudhury became sponsor of the project to raise funds that would be used to supply food for the months of April and May 2020 respectively. Through local guidance a supply of rice and dal, a staple carbohydrate diet of the people, was identified.

It was estimated as a guide that £4000 could approximately serve 150 families of 4 people for a calendar month with a supply of 50kg bag of rice and a 2kg bag of dal. This estimation was subject to current prices at the time of estimation.

Subsequent key actions:

- Project Sponsor, Abdulla Choudhury gained agreement in April with all Trustees to support the project and intended process. A Trustees meeting was held virtually on the 15th April to update progress;***
- The Just Giving platform to raise funds for this specific project was set up as the route of funding compiled on the 8th April by Abdulla Choudhury and only to be used for this project without touching funds that currently sat with YMO.***

- *Trustees agreed in order to avoid complications and financial delay money could be sent more directly from the UK to a designated responsible person in Ronkeli, who would then deal with purchase, delivery and distribution of the food supply. All invoice of the purchase, supply and distribution was received to YMO Trust along with photographic evidence of that distribution;*
- *In Bangladesh two elders within the village were designated as responsible for compiling a list of people that needed the relief and would document records of named families supplied;*
- *It was also acceptable that this relief effort could also be coordinated with other local charities or initiatives in order to serve the needs of the people in most need;*
- *As this is was an emergency situation and given the difficulty of movement both here and in Bangladesh it was deemed feasible and acceptable that Abdulla Choudhury would confirm the amounts raised via Just Giving and that amount of £4529.61 was sent directly by Abdulla Choudhury as a one time event within 2 weeks of the campaign going live. Abdulla used his personal bank account to transfer the money to the bank account of the designated responsible person in Ronkeli. That responsible person was named as MD Fazlul Hoque Chowdhury, one of the elders and a respected member of Ronkeli. Online money transfer platform Remitly was used. The amount transferred was the total amount raised inclusive of transfer fees and any taxes levied;*
- *YMO reimbursed Abdulla Choudhury for the full amount transferred.*

2. (Emergency food supply for Sunamgonj Covid 19 Project May 2020)

Similar to the above campaign, this was a repeat for a different district, and again Trustee Abdulla Choudury was approached by local and community members via telephone requesting support to raise funds to help provide food aid for the months of May and Jun 2020. A total of £4010 was raised for this project and this amount was once again transferred by Abdulla Choudhury to a designated/trusted advisor using a combination of Remitly and TransferWise online money transfer platforms. Once again full Trustee documentation on file and available on request.

3. (Ikra Family Covid-19 Assistance)

This Campaign was to provide financial assistance to one particular family in Pakistan following a road traffic death of Ikra, a young woman from a town called Multan in Pakistan. She was the bread-winner for her family. She herself was single and left behind her mother, younger sister and two young brothers all in school. She was from a really poor family and earned her living as a cleaner and domestic helper. She earned just about enough to sustain herself and her family.

Her family plight was brought to the attention of Abdulla Choudhury through friends in Pakistan (Syeda Hira Abbas). This was local news and Syeda Hira Abbas took an interest in this girl's case and life.

It was deemed possible that Ikra's family could be set-up financially to enable all her siblings to complete school and ensure some of the day to day difficulties would be alleviated for the foreseeable future. Emotionally we would hope that it would lessen the tragedy that had befallen this family.

There are many stories, such as Ikra's but YMO Trust, decided to make a difference to this family.

Subsequent key actions:

- Project Sponsor, Trustee Abdulla Choudhury gained agreement with YMO Trustees group to support project after risk and evaluation completed***
- The Just Giving platform to raise funds for this specific project was set up as the main route of funding compiled 26th April by Abdulla Choudhury and only to be used for this project without touching funds that currently sits with YMO.***
- Agreement was made to send money directly from the UK to a designated responsible person in Pakistan, namely Syeda Hira Abbas who would then deal with the money receipt and transfer to the family in question. YMO set up a contract with Syeda to take responsibility for the safe transfer and utilisation of the funds***
- As this is an emergency situation Abdulla Choudhury transferred a total of £2,483 in May 2020 and this amount would be sent directly as a one time event from his personal bank account to the bank account of the designated responsible person via Remitly money transfer platform. The responsible person is named as Syeda Hira Abbas, a contact and associate of Abdulla . The amount transferred was inclusive of transfer fees and any taxes levied minus the 1.9% fee charged by Just Giving.***
- YMO subsequently reimbursed Abdulla Choudhury***

4. Monies for Jaganthpur Project, also received £4544 in Sep 2020 and £3500 in Dec 2020 with transfer made to Razid Ahmed YMO Trusted Advisor. Once again funds were transferred from Abdulla Choudhury's personal account and later reimbursed. With further funds of £3000 each made by Abdul Hamid and Muhit Miah, posted later in April 2021. Funds used to support all students and their families with food and educational needs. All of the above were restricted activities.

PLANS FOR FUTURE PERIODS

2021-2022 and onwards:

- YMO Trust will continue support and work with the three principle activities within Bangladesh**
- Continue to develop the programme to look at how we may identify and support poverty-stricken families to provide direct financial assistance to these families, on a monthly basis. Advertising would be done through word of mouth.**
- As effect of the Pandemic goes deeper the aim look to enter into one-off emergency campaigns, such as food parcels, on a case-by-case basis would still be offered**

through the Just Giving Platform, for Bangladesh and or other developing countries where YMO Trust have trusted networks via its Trustees and YMO community

- As we are low on manpower here in the UK, since all YMO representatives and Trustees involved, are on a voluntary basis, we plan not to expand further new activities and initiatives, beyond our administrative capacity to deliver these in Bangladesh.
- Build financial reserves not until 20221-2022 financial year for our ongoing principle activities

FINANCIAL REVIEW

Financial performance and position

Total income for the year amounted to £27,933 (£69,538 – 2020) and total expenditure amounted to £27,393 (£25,463 – 2020).

The Charity incurred a net surplus for the year of £600. Details of charity's financial results are shown in the Statement of Financial Activities.

Going Concern

The Trustees have considered the Charity's reserves and projected income and expenditure, and have the expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Reserves Policy

The charity currently has a 3 year reserve. In the Trustees' view, the reserves should provide the charity with adequate financial stability to meet the working capital requirements of the charitable work and the Trustees are confident that at this level they would be able to continue the current activities of the charity with a view of securing further future funds in 2021 for its principal activities.

The Trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a yearly basis at their finance meeting. At the year end, the restricted funds balance was £21,937, which was collected through the Just Giving platform, for transparency.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Company and Charity Law requires the Trustees to prepare financial statements that give true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and

- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the group will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

PREPARATION OF THE REPORT

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Board of Trustees on and signed on their behalf by:

.....

Trustee Abdulla Choudhury

**Independent examiner's report to the trustees of
Young Minds Organisation Trust Ltd
For the year ended 30 April 2021**

I report on the accounts of the company for the year ended 30 April 2021, which are set out on pages 16 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention apart from the above

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Misbahul Karim FCCA

MMK Chartered Certified Accountants

15 George Street West

Luton

LU1 2BJ

Date: 27 April 2021

Young Minds Organisation Trust Ltd
Statement of Financial Activities
For the year ended 30 April 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Incoming Resources					
Grants & Donations	1	19,144	8,849	27,993	69,538
Total Incoming Resources		<u>19,144</u>	<u>8,849</u>	<u>27,993</u>	<u>69,538</u>
Resources Expended					
Charitable activities	2	561	26,232	26,793	24,503
Governance cost	3	600	-	600	960
Total Resources Expended		<u>1,161</u>	<u>26,232</u>	<u>27,393</u>	<u>25,463</u>
Net incoming/ (outgoing resources)		17,983	(17,383)	600	44,075
Reconciliation of Funds:					
Total funds, brought forward		<u>14,700</u>	<u>39,320</u>	<u>54,020</u>	<u>9,945</u>
Total funds, carried forward		<u><u>32,683</u></u>	<u><u>21,937</u></u>	<u><u>54,620</u></u>	<u><u>54,020</u></u>

The notes on pages 16 to 17 form part of these accounts.

**Young Minds Organisation Trust
Ltd**

Balance Sheet As At 30 April 2021

	Notes	£	2021 £	£	2020 £
Current Assets					
Cash in hand and at Bank			<u>57,155</u>	<u>57,155</u>	
			57,155	57,155	
Creditors					
Amounts falling due within one year	4		<u>2,535</u>	<u>3,135</u>	
Net Current Assets			54,620	54,020	
			<u>54,620</u>	<u>54,020</u>	
The Funds of the Charity					
Restricted funds			21,937	39,320	
Unrestricted funds			<u>32,683</u>	<u>14,700</u>	

The Trustees (Directors) acknowledge their responsibilities for:

a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 394 and 395 which otherwise comply with the requirements of Companies Act 2006 relating to financial statements, so far as applicable to the company.

Approved by the board of Trustees on 31 March 22 and signed on their behalf:

_____ Abdulla Choudhury (Chair of Trustees)

Young Minds Organisation Trust Ltd
Notes to the Accounts
For the year ended 30 April 2021

1. Accounting Policies

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

1.3 Resources Expended

Resources expended are included in the Statement of Financial Activities on accruals basis, inclusive of any VAT that cannot be recovered.

Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of those resources.

1.4 Going Concern Basis

The financial statements have been prepared on the going concern basis, as in the opinion of the director and trustees, there are no issues arising which would suggest any other basis as being more appropriate.

1. Grants and Donations

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u>	<u>2020</u>
	£	£	£	£
Donations	10,905	-	10,905	20,618
Just Giving	8,239	8,849	17,088	48,920

2. Cost of Charitable activities

	<u>Restricted</u>	<u>Unrestricted</u>	<u>2021</u>	<u>2020</u>
			£	£
Cost directly allocated to activities:				
Events and Activities - UK		-	-	6,039
Events and Activities - Bangladesh	26,232	-	26,232	18,000
Legal and Professional fees		562	562	464
			<u>26,794</u>	<u>25,463</u>

3. Governance Cost

	<u>Unrestricted</u>	<u>2021</u>	<u>2020</u>
		£	£
Accountancy fee		600	960
		<u>600</u>	<u>960</u>

4. Creditors: amounts falling due within one year

Accruals	386	986
Qarde Hasana	<u>2,149</u>	<u>2,149</u>
	<u>2,535</u>	<u>3,135</u>