

REGISTERED CHARITY NUMBER: 1156157

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
Dacorum Bangladeshi Welfare Association**

Cartwrights
Chartered Accountants and Business Advisors
Regency House
33 Wood Street
Barnet
Hertfordshire
EN5 4BE

Dacorum Bangladeshi Welfare Association

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for the Year Ended 31 March 2025**

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Dacorum Bangladeshi Welfare Association

Report of the Trustees for the Year Ended 31 March 2025

Objectives and activities

The Association is established to promote charitable purposes for the benefit of the Bangladeshi and wider minority communities in Dacorum. Its aims include the relief of poverty, the preservation and protection of health, the advancement of education, and the provision of recreational and leisure facilities in the interest of social welfare, with the overall purpose of improving the quality of life of the communities served.

The Trustees have had due regard to the Charity Commission's guidance on public benefit when determining the activities undertaken during the year.

Achievements and performance

Throughout the year, the DBWA has continued to deliver a wide range of community services to the Bangladeshi community and beyond. Activities provided included:

- Weekly congregational Prayer facilities (every Friday)
- Special Ramadan Prayer facilities
- An annual family "Funday" event
- Social & Housing advice services
- Eid celebrations twice a year
- Educational classes for both children and adults
- Games room facilities for all ages to support social engagement
- Ladies-only classes and programmes

We aim to continue and expand these programmes, with particular focus on supporting women and young people. The intention is to further encourage integration into wider society and to foster confidence, wellbeing, and personal development. With the previous purchase of a permanent community home, we plan to invest further in initiatives that meet these goals..

Financial review

Incoming resources of a revenue nature for the year totalled **£276,315** (2024: £204,603).

Unrestricted reserves at year-end amounted to **£442,207** (2024: £307,198).

It is the charity's policy that unrestricted funds not designated for a specific purpose should be maintained at a level equivalent to three to six months' expenditure. The Trustees consider this level of reserves appropriate to ensure that, in the event of a significant drop in income, the charity can continue its core activities while exploring additional funding opportunities. This reserves level has been maintained throughout the year.

The Trustees have assessed the major risks facing the charity and are satisfied that appropriate systems and controls are in place to mitigate exposure to these risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1156157

Dacorum Bangladeshi Welfare Association

**Report of the Trustees
for the Year Ended 31 March 2025**

Principal address

DBWA Centre
Hemel Hempstead
Hertfordshire
HP2 6BH

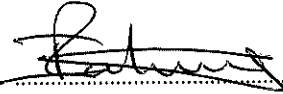
Trustees

S Rashid Trustee
J Islam Trustee
N Khan Trustee
A Khan Trustee
B Ahmed Trustee
M F Islam Trustee
S Rahman Trustee
W Islam Trustee
I Haque Trustee
I Rahman Trustee

Independent Examiner

Cartwrights
Chartered Accountants and Business Advisors
Regency House
33 Wood Street
Barnet
Hertfordshire
EN5 4BE

Approved by order of the board of trustees on 18/12/25 and signed on its behalf by:



I Rahman - Trustee

**Independent Examiner's Report to the Trustees of
Dacorum Bangladeshi Welfare Association**

Independent examiner's report to the trustees of Dacorum Bangladeshi Welfare Association

I report to the charity trustees on my examination of the accounts of Dacorum Bangladeshi Welfare Association (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

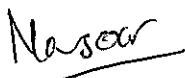
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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 accounts to be reached.



M Khawar FCA

Cartwrights
Chartered Accountants and Business Advisors
Regency House
33 Wood Street
Barnet
Hertfordshire
EN5 4BE

Date: 18/12/25

Dacorum Bangladeshi Welfare Association

**Statement of Financial Activities
for the Year Ended 31 March 2025**

	Notes	2025 Unrestricted funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		225,668	170,257
Charitable activities			
Charitable		41,836	34,345
Investment income	3	8,811	1
Total		<u>276,315</u>	<u>204,603</u>
 EXPENDITURE ON			
Raising funds	4	40,946	35,288
Charitable activities			
Charitable		100,360	74,208
Total		<u>141,306</u>	<u>109,496</u>
 NET INCOME		135,009	95,107
 RECONCILIATION OF FUNDS			
Total funds brought forward		307,198	212,091
 TOTAL FUNDS CARRIED FORWARD		<u>442,207</u>	<u>307,198</u>

The notes form part of these financial statements

Dacorum Bangladeshi Welfare Association

**Balance Sheet
31 March 2025**

	Notes	2025 Unrestricted funds £	2024 Total funds £
FIXED ASSETS			
Tangible assets	7	387,865	397,071
CURRENT ASSETS			
Debtors	8	3,000	7,400
Cash at bank		127,893	90,751
		<u>130,893</u>	<u>98,151</u>
CREDITORS			
Amounts falling due within one year	9	(27,303)	(15,053)
		<u>103,590</u>	<u>83,098</u>
NET CURRENT ASSETS			
		<u>491,455</u>	<u>480,169</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
CREDITORS			
Amounts falling due after more than one year	10	(49,248)	(172,971)
		<u>442,207</u>	<u>307,198</u>
NET ASSETS			
FUNDS	12		
Unrestricted funds		442,207	307,198
TOTAL FUNDS		<u>442,207</u>	<u>307,198</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 18/12/25 and were signed on its behalf by:


I Rahman - Trustee

The notes form part of these financial statements

Dacorum Bangladeshi Welfare Association

Notes to the Financial Statements for the Year Ended 31 March 2025

1. COMPANY INFORMATION

Dacorum Bangladeshi Welfare Association is an association constituted under a governing document dated 13 March 2014. The address of the registered office is given on the legal and administrative information page of these financial statements.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The accounts have been prepared in accordance with the Charity's governing document, the Charities Act 2011 and "Accounting and reporting by charities: statement of recommended practice applicable to charities preparing their accounts in accordance within the Financial reporting standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a public benefit entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 update bulletin 1 not to prepare a statement of cash flows.

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

The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Cash donations are recognised on receipt.

Income received from classes is recognised upon receipt.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable funds

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

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes of the financial statements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Dacorum Bangladeshi Welfare Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

2. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

3. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	8,810	-
Deposit account interest	1	1
	<u>8,811</u>	<u>1</u>

4. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Other Fundraising costs	24,310	14,673
Support costs	7,036	20,615
	<u>31,346</u>	<u>35,288</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Dacorum Bangladeshi Welfare Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	170,257
Charitable activities	
Charitable	34,345
Investment income	1
Total	<u>204,603</u>
 EXPENDITURE ON	
Raising funds	35,288
Charitable activities	
Charitable	74,208
Total	<u>109,496</u>
 NET INCOME	95,107
 RECONCILIATION OF FUNDS	
Total funds brought forward	212,091
 TOTAL FUNDS CARRIED FORWARD	<u><u>307,198</u></u>

7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2024 and 31 March 2025	<u>430,631</u>	<u>4,145</u>	<u>434,776</u>
DEPRECIATION			
At 1 April 2024	34,451	3,254	37,705
Charge for year	<u>8,612</u>	<u>594</u>	<u>9,206</u>
At 31 March 2025	<u>43,063</u>	<u>3,848</u>	<u>46,911</u>
NET BOOK VALUE			
At 31 March 2025	<u>387,568</u>	<u>297</u>	<u>387,865</u>
At 31 March 2024	<u>396,180</u>	<u>891</u>	<u>397,071</u>

Dacorum Bangladeshi Welfare Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		2025	2024
		£	£
Other debtors		<u>3,000</u>	<u>7,400</u>
9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		2025	2024
		£	£
Bank loans and overdrafts (see note 11)		14,875	14,875
Other creditors		<u>12,428</u>	<u>178</u>
		<u>27,303</u>	<u>15,053</u>
10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR			
		2025	2024
		£	£
Bank loans (see note 11)		<u>49,248</u>	<u>172,971</u>
11. LOANS			
An analysis of the maturity of loans is given below:			
		2025	2024
		£	£
Amounts falling due within one year on demand:			
Bank loans		<u>14,875</u>	<u>14,875</u>
Amounts falling due in more than five years:			
Repayable by instalments:			
Bank loans more 5 yr by instal		49,248	172,971
12. MOVEMENT IN FUNDS			
	At 1/4/24	Net movement in funds	At 31/3/25
	£	£	£
Unrestricted funds			
General fund	307,198	135,009	442,207
	<u>307,198</u>	<u>135,009</u>	<u>442,207</u>
TOTAL FUNDS			
	<u>307,198</u>	<u>135,009</u>	<u>442,207</u>

Dacorum Bangladeshi Welfare Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	276,315	(141,306)	135,009
TOTAL FUNDS	<u>276,315</u>	<u>(141,306)</u>	<u>135,009</u>

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
Unrestricted funds			
General fund	212,091	95,107	307,198
TOTAL FUNDS	<u>212,091</u>	<u>95,107</u>	<u>307,198</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	204,603	(109,496)	95,107
TOTAL FUNDS	<u>204,603</u>	<u>(109,496)</u>	<u>95,107</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/23 £	Net movement in funds £	At 31/3/25 £
Unrestricted funds			
General fund	212,091	230,116	442,207
TOTAL FUNDS	<u>212,091</u>	<u>230,116</u>	<u>442,207</u>

Dacorum Bangladeshi Welfare Association

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	480,918	(250,802)	230,116
TOTAL FUNDS	<u>480,918</u>	<u>(250,802)</u>	<u>230,116</u>

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

14. CONCESSIONAL LOAN

A concessional Loan of £3,000 (2024 :£7,400) paid to Muhammed Hamid Naqvi on 19/10/2022 is still outstanding.

Initial repayment terms state that the loan is to be repaid back within 6 months of the funds being transferred. New terms agreed for payment and will be repaid on demand.

Dacorum Bangladeshi Welfare Association

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and legacies	225,668	170,257
Investment income		
Rents received	8,810	-
Deposit account interest	1	1
	<u>8,811</u>	<u>1</u>
Charitable activities		
Children and adult teaching	41,836	34,345
	<u>276,315</u>	<u>204,603</u>
Total incoming resources		
EXPENDITURE		
Raising donations and legacies		
Other Fundraising costs	24,310	14,673
Other trading activities		
Other operating leases	9,600	-
Charitable activities		
Rates and water	8,314	4,026
Insurance	1,270	1,227
Telephone	762	529
Sundries	11,230	8,565
CRB Checks	98	-
Prayer Fees	24,437	5,293
Teaching services	32,382	28,586
Repairs and Maintenance	7,015	7,096
Hall Hire	4,300	5,137
PPS	1,346	2,822
Advertising	-	1,278
Freehold property	8,613	8,613
Fixtures and fittings	593	1,036
	<u>100,360</u>	<u>74,208</u>
Support costs		
Finance		
Finance charges	7,036	17,779

This page does not form part of the statutory financial statements

Dacorum Bangladeshi Welfare Association

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	2025 £	2024 £
Finance		
Governance costs		
Legal and professional fees	-	2,836
	<hr/>	<hr/>
Total resources expended	141,306	109,496
	<hr/>	<hr/>
Net income	135,009	95,107
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This page does not form part of the statutory financial statements