

BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
(Charitable Incorporated Organisation)
(Company reg. number: CE011258)
(Charity registration 1173740)

TRUSTEES REPORT AND ACCOUNTS

31 JULY 2025

**BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
TRUSTEES REPORT AND ACCOUNTS
YEAR ENDED 31 JULY 2025**

CHARITY INFORMATION

Name	Black Asian Minority Ethnic Voice (BAME Voice)
Charity registration number	1173740
Trustees	Revd Hannah Lerina Sabina Taiwo Neale BEM Dr Ponnampalam Arumugaraasah Mr Abayeh Savage
Principal address	The Vestry Hall 336 London Road Mitcham CR4 3UD
Bankers	Lloyds Bank Plc P O Box 1000 Andover BX1 1LT
Independent examiner	Kojo Amoah-Arku Kojo & Co Ltd Chartered Certified Accountants 118-120 London Road, Mitcham Surrey CR4 3LB

**BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
TRUSTEES REPORT
FOR THE YEAR ENDED 31 JULY 2025**

The trustees present their report together with the accounts for the year ended 31 July 2025

BASIS OF ACCOUNTS PREPARATION

The financial statements have been prepared in accordance with "Accounting and reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland

The Charity is a Charitable Incorporated Organisation (CIO), that is governed by a constitution. It is an independent body that provides capacity building to ethnic minority organisations. Membership is open to individuals and any organisation that identifies with its ethos and pays the required fee of £10. At 31 July 2025, there were 60 members.

OBJECTS

The charity's objects are to build the capacity and skills of minority ethnic organisations in order that they can deliver better services to the particularly but not exclusively socially disadvantaged communities in the borough of Merton and its environs, (hereinafter called the 'area of benefit') in such a way that they are better able to identify and help meet their needs and to participate fully in society

TRUSTEES

The trustees who served during the year and at the date of this report are

Revd. (Mrs) Hannah Lerina Sabina Taiwo Neale BEM
Dr Ponnambalam Arumugaraasah
Mr Abayeh Savage

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is managed by a board of trustees who meet regularly in a year. The day to day running is left in the hands of volunteers. No remuneration was paid to trustees in the year

**BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
TRUSTEES REPORT
FOR THE YEAR ENDED 31 JULY 2025 (CONTD)**

ACHIEVEMENTS AND PERFORMANCE

have kept our communities at the heart of everything we do. This has helped us maintain high standards, widen opportunities, and challenge the long-standing inequalities across the borough. Working with our member organisations has increased training for staff and volunteers and strengthened minority ethnic representation in decision-making spaces, so community voices are heard where decisions are made and action followed.

We have also strengthened relationships with the local council and partner agencies through closer collaboration and co-produced projects. This has led to more funding for smaller grassroots groups and greater trust and respect for minority ethnic communities in the borough.

FINANCIAL REVIEW

During the year, the charity raised £86,591 (2024: £86,591) for capacity building and training. The determination of the trustees is to increase the membership base and to raise more funds.

**BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
TRUSTEES REPORT
FOR THE YEAR ENDED 31 JULY 2025 (CONTD)**

RISKS

The trustees make every effort to ensure that the potential for financial and operational risks are reduced to the minimum by maintaining strict oversight through regular financial management reports

RESERVES POLICY

The Trustees review the policy on reserves and set targets at least once per annum with guidance and terminology published by the Charity Commission. The policy is also reviewed when warranted by changes in risk management or business plans. This includes unrestricted, designated funds and tangible fixed assets. Transfers to and from funds are authorised by the Trustees as a whole.

A general reserve equal to at least 6 months of operating expenditure is appropriate to bridge short term effects and/or negotiate alternative sources.

General Reserve is that part of unrestricted funds that are freely available to spend i.e. excluding designated funds and tangible fixed assets.

The Charity intends to continue its present activities whilst working more closely with other organisations. We plan to extend our membership base.

FUTURE PLANS AND SUBSEQUENT EVENTS

As we look back over the last ten years and consider what comes next, we ask:
Have we made a real difference? Have we delivered on our 2016 commitment to be an independent body that

- * Bring together, support and strengthen the local BAME voluntary and community sector as it faces ongoing decline
- * Speak with one clear, strategic voice across the Borough to help ensure services meet the needs of our communities
- * Have we helped secure better services for disadvantaged community

We will continue to represent our communities, ensuring their voices are heard where it matters most.

BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
TRUSTEES REPORT
FOR THE YEAR ENDED 31 JULY 2025 (CONTD)

Statement of Trustees' responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- * select suitable accounting policies and apply them consistently;
- * observe the methods and principles in the Charities SORP 2005;
- * make judgments and accounting 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 and
- * prepare the financial statements on the going concern basis unless it is inappropriate to do so.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011.

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.



Revd. (Mrs) Hannah Lerina Sabina Taiwo Neale BEM
Trustee

Dated
29/05/2026

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
FOR THE YEAR ENDED 31 JULY 2025**

I report on the accounts of the Charity for the year ended 31 July 2025
which are set out on pages 7 to 11

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act,
- * to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b)(b) of the 2011 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 the 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 represented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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:

- (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 2011 Act, and
 - * to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 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.



Kojo Amoah-Arko FCCA
Kojo & Co. Limited
Association of Chartered Certified Accountants
118-120 London Road
Mitcham, Surrey CR4 3LB

29/5/2026

Dated:

BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 JULY 2025

INCOMING RESOURCES

				2025	2024
		Restricted £	Unrestricted £	Total £	Total £
Grants and donations	3	86,591	10	86,601	86,751

RESOURCES USED

<i>Direct charitable expenditure</i>	4	78,620	-	78,620	69,950
<i>Management and administration</i>	5	28,726	-	28,726	17,471
TOTAL		107,346	-	107,346	87,421
NET INCOMING RESOURCES		(20,755)	10	(20,745)	(670)
Balances brought forward		151,000	5,852	157,738	158,408
BALANCES CARRIED FORWARD		131,131	5,862	136,993	157,738

BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
BALANCE SHEET AS AT 31 JULY 2025

	Note	2025 £	£	2024 £
CURRENT ASSETS				
Bank and cash balances		137,643		158,338
CREDITORS: Amounts falling due in 1 year	6	650		600
		<u>136,993</u>		<u>157,738</u>
FUNDS				
Restricted funds		131,131		151,886
Unrestricted funds		5,862		5,852
		<u>136,993</u>		<u>157,738</u>

The notes to the financial statements form an integral part of these financial statements



Revd. (Mrs) Hannah Lerina Sabina Taiwo Neale BEM
Trustee

Date
 29/05/2026

BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
NOTES TO THE FINANCIAL STATEMENTS - 31 JULY 2025

1. BASIS OF ACCOUNTING

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statements of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (Second Edition)" and the Charities Act 2011 and the UK Generally Acceptable Practice as it applies from 1, January 2015.

The financial statements have been prepared to give a "true and fair" view and have been prepared from the Charities (Accounts and Reports Regulation 2008 only to the extent required to provide a "true and fair view". This departure has involved following "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) (Second Edition)" rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1, April 2005 which has since been withdrawn.

The financial statements have been prepared in accordance with the accounting policies set out in Note 2 to these accounts and in accordance with the governing document of the Charity

2. ACCOUNTING POLICIES

2a Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor

Unrestricted funds are funds which the trustees are free to use for any purpose in furtherance of its charitable objects.

2b Income recognition

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

Grants and donations are only included in the SOFA when the general income recognition criteria as stated above are met

BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
NOTES TO THE FINANCIAL STATEMENTS - 31 JULY 2025

2 ACCOUNTING POLICIES (Contd)

2c Expenditure recognition

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 the settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accrual basis.

2d Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred

2e 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 in current liabilities.

3 INCOME

	Restricted £	Unrestrict. £	2025 Total £	2024 Total £
London Borough of Merton				
Capacity Building Fund	67,987		67,987	67,987
Climate Change	18,604		18,604	18,604
Membership fees		10	10	40
Sundry income	-	-	-	120
	<u>86,591</u>	<u>10</u>	<u>86,601</u>	<u>86,751</u>

BLACK ASIAN MINORITY ETHNIC VOICE (BAME VOICE)
NOTES TO THE FINANCIAL STATEMENTS - 31 JULY 2025

		Restricted £	Unrestrict. £	2025 Total £	2024 Total £
4	DIRECT CHARITABLE EXPENDITURE				
	Programme cost	65,305	-	65,305	53,386
	Event expenses	13,316		13,316	16,564
		<u>78,620</u>	<u>-</u>	<u>78,620</u>	<u>69,950</u>
5	MANAGEMENT AND ADMINISTRATION				
	Printing & stationery	210		210	189
	Voluntary expenses	19,990		19,990	10,817
	Telephone	551		551	462
	Travelling & sundry expenses	1,645	-	1,645	1,054
	Office rent	5,379		5,379	4,349
	Independent examiner's fees	650		650	600
	Insurance	297		297	-
	Bank charges	4		4	-
		<u>28,726</u>	<u>-</u>	<u>28,726</u>	<u>17,471</u>
6	CREDITORS: Amounts falling due in 1 year				
				2025 £	2024 £
	Accruals			650	600
7	FUNDS				
		01-Aug-24 £	Received £	Payments £	31-Jul-25 £
	Restricted	152,716	86,591	107,346	131,961
	Unrestricted	5,692	10	-	5,702
		<u>158,408</u>	<u>86,601</u>	<u>107,346</u>	<u>137,663</u>