

**UKBET**

Education for Change

# Annual Report

2021

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# Year in review: 2021

The COVID-19 pandemic led to rising levels of unemployment amongst the poorest families in Bangladesh. As a result, more children than ever were sent to work instead of school to contribute to their family's income. A recent joint study from the World Bank and United Nations agencies estimated that 1 out of every 10 girls in Bangladesh did not return to education as schools reopened after the COVID-19 lock-downs. Instead, they worked long hours in high-risk physical occupations, often vulnerable to abuse.

2021 did not start well for the charity. In January the Foreign, Commonwealth and Development Office deferred, and subsequently cancelled, an approved grant of £50,000 over two years as part of the UK government's reductions in Overseas Aid. The cut to UKBET's budget threatened the future of the charity. We immediately launched an appeal and, extraordinarily, thanks to new friends and old, raised sufficient funds to continue our work throughout 2021 and into 2022. In 2021 we also started a new pilot programme for child waste-pickers - children found daily scouring through rubbish as a way of earning money.

UKBET's aim is to use education and awareness-raising to radically change and improve the lives of working children and their families. UKBET teachers and fieldworkers bring teaching and learning to girls enslaved in domestic work, to boys in hazardous occupations as well as providing small grant support for family income generation to help eradicate family financial dependency on income from child labour. The impact of UKBET's programmes are significant. Working children learn to read, write, use numbers, develop important life skills and take better care of themselves. Some return to school, others move into vocational training or, for older children, safe, legal employment. Families become self-sufficient or are referred to other agencies for support; all enjoy free healthcare. This report is a tribute to the participation and determination of these children and their families.

Finally, the report also offers an insight into the work of our team in Sylhet led by the Director, Md. Sayem. It is their commitment, skills, experience and knowledge that makes the difference - and allows a small charity like UKBET to punch well above its weight.

# Doorstep Learning Programme

## for girls in domestic labour

Doorstep Learning brings basic education, healthcare and support to children forced to work as domestic servants due to family poverty. Our programme gives children access to education and support to move out of forced labour. It also helps end their family's dependency on child labour.

In 2021 Doorstep Learning worked with 204 young girls and 152 of the families of working children which, in total, is over 900 children and adult beneficiaries. During 2021:

- Schools were closed for much of the year but, in the short time they were open, 48 out of 204 girls left work for school;
- 51 younger siblings of working children broke the pattern of following their sisters into work and went to school instead;
- 32 young women enrolled into vocational training as an important step towards a new and better future;
- 5 awareness-raising programmes were organised for families and other local stakeholders highlighting children's rights and the importance of education.
- 30 micro-grants were awarded to help families generate a secure income and reduce or stop dependency on their working children;
- 343 family members were supported to get COVID-19 vaccinations and arrangements were made with Sylhet Corporation for UKBET children to be vaccinated.



# Education & rehabilitation programme

## for boys in hazardous work

Our Working Children's programme is for boys employed illegally in hazardous work. Fieldworkers persuade their parents and employers to allow the children to attend 90-minute sessions three times a week at one of our four community-based education centres in Sylhet. Over 200 working children attend every week and develop important literacy, numeracy and life skills. They are also given healthy food and access to healthcare.

The impact of COVID-19 resulted in an even greater reliance on working children, given the instability of family incomes. We saw for the first year in our programme, how much harder it was for children to leave a life of forced labour and return to school, which is shown in the figures below. Despite fewer working children enrolling into school, all made significant progress in their reading and writing in comparison to their baseline assessments.

In 2021:

- 207 children enrolled on UKBET's Working Children's programme;
- 8 children left work for school;
- 27 siblings enrolled at school rather than following their brothers into work;
- 17 families were supported with micro-grants for small businesses;
- 3 families received grants for medical support;
- During Eid 2021 clothing and food parcels were distributed to 396 working children and their families.



# Education & rehabilitation programme

## for child waste pickers

In Bangladesh's urban areas around 400,000 people, mostly women and children, survive by sorting and collecting waste materials at local garbage dumps and around the city. They work barehanded sorting paper, plastic, metal and glass and selling what they find to recycling centres. This work is both dangerous and horrible.

With support from the World Sylhet Sommelon (Convention), Jalalabad Association UK, Just Help Foundation UK, and local Bangladeshi philanthropists, UKBET has piloted a project with child waste pickers in Sylhet. The programme provides numeracy, literacy and life skills sessions at learning centres near waste hotspots. Fieldworkers liaise with the parents and encourage children to attend classes three times a week.

The education and rehabilitation programme for child waste pickers started in October 2021 and by the end of the year, within three months:

- 50 children were regularly attending sessions at local learning centres;
- 9 children had started school;
- 3 micro-grants had been given to family members;
- 98 clothing and food packs were distributed to children and families.



# 2022 Objectives and future plans

The trustees and executive director of the charity have set about a strategy and plan to grow charity both in operational reach as well as plans for fundraising in 2022.

In summary the UKBET will aim to:

- Develop the organisational capacity of the charity;
- Establish delivery partnerships with key NGOs and Government;
- Improve and ensure the monitoring, quality review and evaluations of our programmes;
- Extend the scale, reach, scope and impact of our programmes;
- Raise public awareness of child labour and advocate for change;
- Put the charity on a secure financial footing.



# Thank you

We thank all our supporters and partners, including those who wish to remain anonymous, for their generosity and commitment to our programmes. All donations, large and small, help make a difference to the lives of those we support.

We would like to express our particular gratitude to the following donors:

- The Souter Charitable Trust
- The Haider Family
- Buckles Solicitors LLP
- The Hilden Charitable Trust
- Khanum's
- Peter Stebbings Memorial Charity
- Just Help
- Ashworth Charitable Trust



Ashworth  
Charitable  
Trust



theBigGive

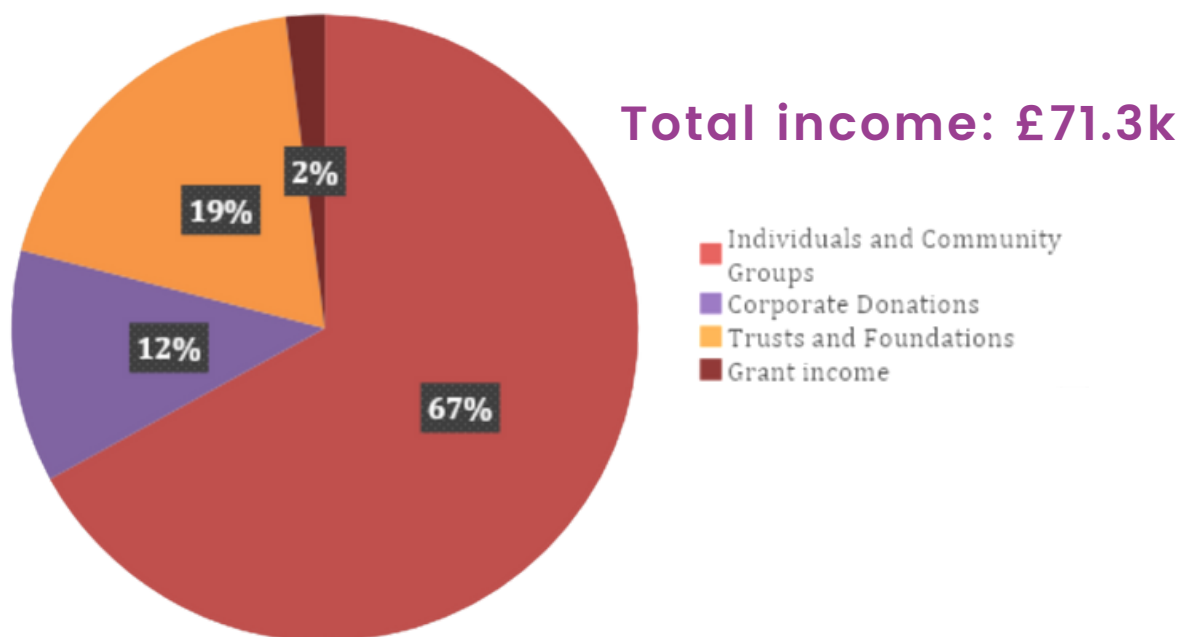


*Peter Stebbings Memorial Charity*

KHANUM'S



# Financial Performance

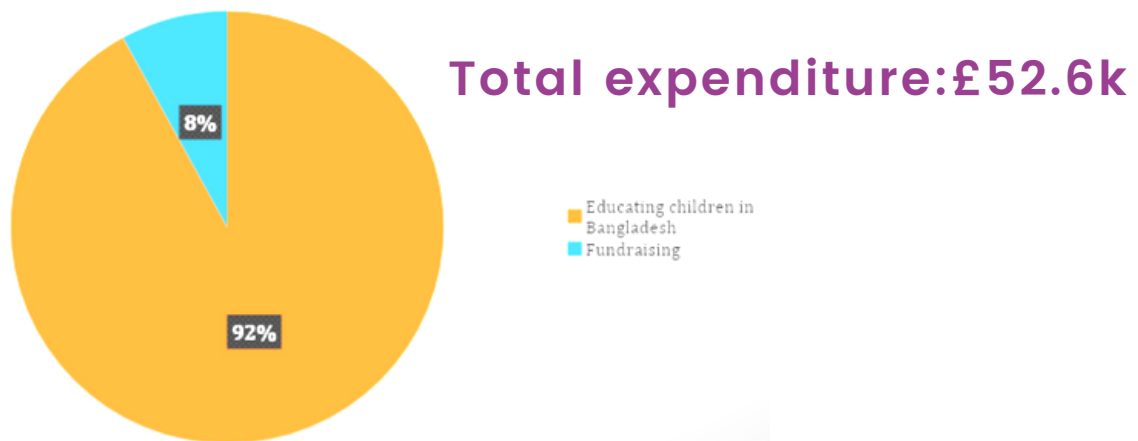


We raised £71,264 in charitable income in 2021, through a combination of grant funding, and donations from corporate partners, individuals and community groups.

This represented a 335% increase on our 2020 income, primarily due to new donations from individual donors following a very successful fundraising campaign for the Doorstep Learning Project (DSLIP).

UKBET ran a successful trial of the Doorstep Learning Project, funded by BFSS, in 2020 and applied to the UK Aid Small Charities Challenge Fund for £50,000 to scale up the Project and reach a further 234 direct and 11,520 indirect beneficiaries. We were advised at the end of 2020 that the funding had been approved and were just awaiting a formal sign off in early 2021. This was then delayed until April and when the cuts to UK Aid spending were announced, UKBET received a letter to advise that the funding offer was unfortunately being withdrawn. A campaign to raise the equivalent funding from individual donors was launched shortly afterwards and funding for the first year and most of the second year has been secured.

# Financial Performance



Our expenditure in 2021 was £52,633, an increase of just under 300% compared with £17,731 in 2020.

The fundraising campaign for funding the Doorstep Learning Project was particularly successful, accounting for 64% of total income.

The cost of raising funds increased in 2020 following the engagement of a paid Fundraiser. This has had the desired result, driving an increase in income. Fundraising costs have increased slightly again compared to 2020 but due to the high level of income raised, they have reduced to 8% of total expenditure.

## Reserves

The work of UKBET was primarily supported for 20 years by one very generous and committed donor. Following the end of this arrangement, the charity now experiences greater fluctuations in income. We therefore need to maintain a level of reserves so that we can continue operations in the event of a shortfall in voluntary income. The Trustees have determined that unrestricted reserves to the equivalent of 6 months running costs should continue to be retained. In 2021, this equated to £26,250, and as at 31 December 2021, unrestricted reserves stood at £46,448, equivalent to just under 11 months' running costs.

# Financial Performance

## Risk Management and Internal Controls

The charity operates an annual planning and budgeting process, which is approved by the Trustees. Performance is monitored through the use of financial targets and other key performance indicators. Reports are made to the Trustees which compare actual results against the phased budget and which link financial and other performance with resource and activity levels.

All major risks to which UKBET is exposed have been identified and mitigating strategies put in place, below is a list of three major risks:

Risk	Mitigating Strategy
Loss of key staff	<ul style="list-style-type: none"><li>● Foster a culture of open discussion about all work issues including broader career aspirations amongst key staff.</li><li>● Ensure salaries continue to be offered competitive salaries.</li></ul>
Non-cooperation and mass protests from the employers against the project activities	<ul style="list-style-type: none"><li>● Liaise with local public representatives and local leaders. Maintain co-operation through regular contact and workshops.</li></ul>
Failure to meet income targets	<ul style="list-style-type: none"><li>● Regular management account reporting to the board to identify challenges and take mitigating actions.</li><li>● Investment in fundraising strategy to grow income across multiple donor streams.</li><li>● Reserves policy in place.</li></ul>

# Structure, governance and management

The Trustees of the UK Bangladesh Education Trust (UKBET) present their annual report and financial statements for the year ending 31 December 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with the charity's Trust Deed, the Charities Act 2011 and 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 U.K. and Republic of Ireland published (FRS 102) as amended for accounting periods commencing 01/01/2016.

The UK Bangladesh Education Trust (UKBET) is registered with the Charity Commission of England and Wales and constituted by a Deed of Trust. It is also registered as an International NGO with the Government of Bangladesh NGO Bureau of Affairs (Registration Number 1889).

The Board of Trustees in the UK govern the charity, identifying the long term direction and ensuring the integrity and probity of operations. All Trustees give their time in their role as Trustees freely, no remuneration is paid them for this role and in 2021 all Trustees donated funds to the charity. However, one Trustee is also a paid employee of the charity and is reimbursed for this work undertaken at an appropriate rate. The Trust holds an Annual General Meeting at which the meeting elects its Trustees, considers the accounts for the preceding year and considers the Trustees' report on the activities of the year. Trustees are appointed and removed by the Board.

UKBET operations are managed in Sylhet by a full time Director and Deputy Manager with a staff team of 20. The Director reports to the Chair and Trustees detailing progress against the Annual Plan. The Trust rents an office in Sylhet Town within which there is a Resource Centre and a meeting room used for training purposes.

# Structure, governance and management

## Public Benefit

The Trustees confirm they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit which addresses the need for all charities' aims to be, demonstrably, for the public benefit. UKBET fulfils the public benefit by working to end child labour in Bangladesh, delivering education and support to children forced into domestic and hazardous child labour with a view to getting them back into education or vocational training.

## Statement of responsibilities of the Trustees

The Trustees are responsible for keeping adequate accounting records. These must be sufficient to show and explain the charity's transactions. They should disclose with reasonable accuracy at any time the financial position of the charity and enable it to ensure that its financial statements comply with the Charities Act 2011. The Trustees have a general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charity, and to prevent and detect fraud and other irregularities.

Pay and remuneration of the Director is set by the Board of Trustees and reviewed annually following a performance appraisal. Terms and benefits are set with reference to average pay in the sector and competencies required of the role.

## Trustees

- Annette Zera, Chair
- Karen Dudley
- Nadia Hussain
- Clare Jenkins (appointed 12.06.21)
- Ranu Miah (appointed 13.02.22)

# Structure, governance and management

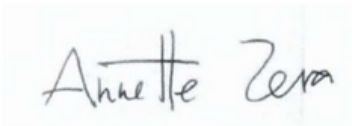
**Charity Registered No. 1027704**

Registered Address c/o Nadia Hussain 15 Somme Road, Cheltenham, GL52 5LJ

## **Bankers**

The Cooperative Bank  
P.O. Box 250  
Skelmersdale  
WN8 6WT

**The Trustees' Report was approved on behalf of the Board of Trustees**

A handwritten signature in black ink that reads "Annette Zera". The signature is written in a cursive style and is positioned above a light blue horizontal line.

**Annette Zera, Chair of Trustees UK Bangladesh Education Trust**  
**06/07/2022**

# Financial statements

## Statement of Financial Activities (including Income and Expenditure account) For the year ended 31 December 2021

				2021	2020
	Note	Restricted Funds £	Unrestricted Funds £	Total Funds £	Total Funds £
<b>INCOME</b>					
Donations and legacies	2	44,890	24,874	69,764	24,284
Grant income		1,500	-	1,500	
<b>TOTAL INCOME</b>		<b>46,390</b>	<b>24,874</b>	<b>71,264</b>	<b>24,284</b>
<b>EXPENDITURE</b>					
Costs of raising funds		2,892	1,426	4,318	3,015
Charitable activities	3	39,190	9,125	48,315	14,716
<b>Total expenditure</b>		<b>42,082</b>	<b>10,551</b>	<b>52,633</b>	<b>17,731</b>
<b>NET (EXPENDITURE) / INCOME</b>		<b>4,308</b>	<b>14,323</b>	<b>18,631</b>	<b>6,553</b>
Transfers between funds					
<b>NET MOVEMENT IN FUNDS</b>		<b>4,308</b>	<b>14,323</b>	<b>18,631</b>	<b>6,553</b>
<b>Reconciliation of funds:</b>					
Total funds at 1 January 2021	6	4,138	32,125	36,263	36,263
<b>Total funds at 31 December 2021</b>		<b>8,466</b>	<b>46,448</b>	<b>54,894</b>	<b>36,263</b>

All activities relate to continuing operations.

The notes on pages 14 to 21 form part of these financial statements.

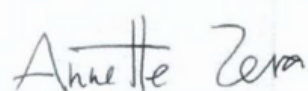
# Financial statements

## Balance Sheet As at 31 December 2021

	Notes	2021 £	2020 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		54,894	36,783
<b>TOTAL CURRENT ASSETS</b>		<b>54,894</b>	<b>36,783</b>
Creditors: amounts falling due within one year	5	-	(520)
<b>NET CURRENT ASSETS</b>		<b>54,894</b>	<b>36,263</b>
<b>NET ASSETS</b>		<b>54,894</b>	<b>36,263</b>
		=	=
<b>FUNDS OF THE CHARITY:</b>			
Restricted funds	6	8,446	4,138
Unrestricted funds	6	46,448	32,125
<b>TOTAL FUNDS</b>		<b>54,894</b>	<b>36,263</b>
		=	=

The notes on pages 14 to 18 form part of these financial statements.

The financial statements were approved and authorised for issue by the Board of Trustees on 06/07/2022 and signed on their behalf by:



# Notes to the Financial Statements

## 1. Accounting policies

The principle accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

### 1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019 – (Charities SORP (FRS 102))) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

UKBET meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The accounts are prepared in Pounds Sterling, being the functional currency of the charity, and rounded to the nearest pound.

### 1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

### 1.3 Income

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 income receivable can be measured reliably.

# Notes to the Financial Statements

## 1.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company, this is normally upon notification of the interest paid or payable by the bank.

## 1.5 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount repaid net of any trade discounts due.

## 1.6 Creditors and provisions

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

## 1.7 Going concern

The Trustees consider that there are no material concerns about the Charity's ability to continue as a going concern.

## 2. Income from donations and legacies

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Gifts and donations	44,890	24,874	69,764	24,284
Total donations and legacies	44,890	24,874	69,764	24,284
	=	=	=	=

# Notes to the Financial Statements

## 3. Analysis of Expenditure – Current Year

	Activities directly undertaken £	Support Costs £	Total £
Raising Funds	-	4,318	4,318
Charitable activities:			
Educating children in Bangladesh	46,722	1,593	48,315
	<u>46,722</u>	<u>5,911</u>	<u>52,633</u>

## Analysis of Expenditure – Prior Year

	Activities directly undertaken £	Support Costs £	Total £
Raising Funds	-	3,015	3,015
Charitable activities:			
Educating children in Bangladesh	14,423	293	14,716
	<u>14,423</u>	<u>3,308</u>	<u>17,731</u>

## 4. Support Costs – Current Year

	Raising Funds £	Charitable activities £	Total £
Personnel costs	4,032	-	4,032
IT costs		378	378
Other support costs	286	1,215	1,501
	<u>4,318</u>	<u>1,593</u>	<u>5,911</u>

# Notes to the Financial Statements

## Analysis of Expenditure – Prior Year

	Activities directly undertaken £	Support Costs £	Total £
Personnel costs	2,781	-	2,781
IT costs		100	100
Other support costs	234	193	427
	<u>3,015</u>	<u>293</u>	<u>3,308</u>

## 5. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals	-	520
	<u>-</u>	<u>520</u>
	<u>-</u>	<u>520</u>

# Notes to the Financial Statements

## 6. Statement of funds – current year

	Brought forward £	Incoming £	Outgoing £	Transfers in/(out) £	Gains/ (Losses) £	Carried forward £
<b>UNRESTRICTED FUNDS</b>						
General fund	32,125	24,892	(10,551)	-	-	46,467
	<b>32,125</b>	<b>24,892</b>	<b>(10,551)</b>			<b>46,467</b>
<b>RESTRICTED FUNDS</b>						
Doorstep Learning Project	4,138	33,758	(38,625)			(729)
Working Child Project		1,005	-			-
Kickstarter scheme		1,500	(2,892)			(1,392)
Ramadan		3,627	-			3,627
Emergency food		565	(565)			-
Big Give		4,012	-			4,012
Children collecting garbage in Sylhet		1,722	-			1,722
Family futures		201	-			201
	<b>4,138</b>	<b>46,390</b>	<b>(42,082)</b>	<b>-</b>	<b>-</b>	<b>8,466</b>
<b>TOTAL FUNDS</b>	<b>36,263</b>	<b>71,264</b>	<b>(52,633)</b>	<b>-</b>	<b>-</b>	<b>54,894</b>

## Statement of funds – prior year

	Brought forward £	Incoming £	Outgoing £	Transfers in/(out) £	Gains/ (Losses) £	Carried forward £
<b>UNRESTRICTED FUNDS</b>						
General fund	29,710	10,910	(8,495)	-	-	32,195
	<b>29,710</b>	<b>10,910</b>	<b>(8,495)</b>			<b>32,195</b>

# Notes to the Financial Statements

## RESTRICTED FUNDS

Doorstep Learning Project	-	10,991	(6,853)	-	-	4,138
Working Child Project	-	1,903	(1,903)	-	-	-
COVID-19 food packages	-	480	(480)	-	-	-
	-	<b>13,374</b>	<b>(9,236)</b>	-	-	<b>4,138</b>
<hr/>						
<b>TOTAL FUNDS</b>	<b>29,710</b>	<b>24,284</b>	<b>(17,731)</b>	-	-	<b>36,263</b>
<hr/>						

**Report to the members of:**

UK Bangladesh Education Trust

**On accounts for the year ended:**

31 December 2022

**Respective responsibilities of trustees and examiner**

The Clerk as appointed by UK Bangladesh Education Trust is responsible for the preparation of the accounts. The Council consider that full in depth audit is not required for this year and that a thorough independent examination is needed.

It is my responsibility to:

- examine the accounts.
- confirm that the figures present a true and fair view of the position.
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the UK Bangladesh Education Trust and Accountancy bodies. An examination includes a review of the accounting records kept by the Parish Council 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 Clerk 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 regular Accounting procedures.
  - to prepare accounts which accord with the accounting records and comply with the necessary accounting requirements of the UK Bangladesh Education Trust.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.
3. which would give rise to any concern in relation the full disclosure of all financial matters in relation to the UK Bangladesh Education Trust.

Signed:

*K Gooding*

Date:

22 August 2022

Name:

Katy Gooding

**Relevant professional qualification(s) or body:**

ICAEW

**Address:**

Gooding Accounts Ltd

24 Warminster Road, Westbury

Wiltshire BA13 3PE