

UKBET

Education for Change

Annual Report

2022

Contents

Year in Review 2022	2
2023 Objectives and future plans	8
Thank you	9
Financial performance	10
Structure, management and governance	13
Financial statements	16

Year in review: 2022

Throughout 2022 UKBET has continued to use education, micro-grants and awareness-raising to radically change and improve the lives of working children and their families. UKBET's community teachers and fieldworkers have brought teaching and learning to girls enslaved in domestic work and to boys in hazardous occupations. The charity has also provided small grants to parents, enabling them to generate the family's income and end financial dependency on their children.

The impact of UKBET's programmes is 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 and legal employment. Importantly, their families become self-sufficient or are referred to other agencies for support; all enjoy free healthcare.

January saw the year starting on an extremely positive note with a significant increase in enrolments in UKBET's pioneering Doorstep Learning Project. By the end of the year 432 young girls were benefiting from learning, a 200% increase over 2022 (when 142 enrolled).

However, beginning in May, seasonal rains set off a series of devastating flash floods. Over the summer, rain and flooding wrecked the homes of an estimated 500,00 people in Sylhet and 72% of these were under water. The Director and his team responded to the crisis with alacrity, coordinating a group of young volunteers to reach and support vulnerable families. With the financial support of individual and corporate donors, the UKBET team and volunteers cooked and delivered meals to 14,850 people. In addition, packs of dried food were delivered to 6,365 families, as well as 6,000 litres of water and clothes and sanitary products to 674 women and replacement of school books for children too.

As the flooding receded one consequence was a large influx of families who had been made homeless by floods in rural areas moving into the city as eco-refugees. This, in turn, has led to an increase in adult unemployment and yet more children forced by family poverty into child labour and for girls - into child marriage.

Nevertheless, 2022 ended as it started, on a positive note, with 54% of girls in the Doorstep Learning programme leaving their work for a better future, an 8% increase on the year before. This report is a tribute to the participation and determination of all the children in our programmes together with their families and the UKBET team.

Finally, this report offers an insight into the work of our team in Sylhet led by the Director, Md. Sayem. Their collective commitment, skills, experience and knowledge mean that a modest charity like UKBET can make a huge difference, punching well above its weight.

Doorstep Learning

Programme for girls employed in domestic work

Children forced into domestic labour are often not allowed to leave their employer's house, never mind go to school. Recognising these challenges, UKBET created an innovative model bringing teaching and learning directly to the girls where they work.

UKBET has recruited a 20 strong team of local young women and trained them to become community teachers - some of whom come from families with lived experience of child labour. Each community teacher persuades the employers of child domestic workers to allow them to visit the child working in their home three times a week for sessions. They teach literacy and numeracy skills, aligned to the Bangladeshi national curriculum as well as life skills including health and hygiene, child rights and avoiding the risk of child marriage. They also ensure that every child has their birth registered.

Meanwhile, the families of the girls in the programme are offered support through UKBET's Family Futures Programme. Where appropriate, the programme provides micro-grants so that parents or guardians can create, or continue, a small business to provide a stable income allowing their daughter to be released from work. In this way, Doorstep Learning offers young girls forced into domestic labour the opportunity to access basic education and eventually, with support, return to school or progress into vocational training schemes.

In 2022 432 girls were enrolled in the Doorstep Learning Programme:

- 232 (54%) progressed out of child labour;
- 170 girls enrolled in mainstream schools;
- 69 younger siblings broke pattern of following their sisters into work and were enrolled in school;
- 67 girls gained places in in vocational training;
- 27 girls were found safe job placements;
- 89 families received micro-grants.



Time Out Learning

Programme for boys in workshops

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 2022:

- 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 2022 clothing and food parcels were distributed to 396 working children and their families.



Fresh Start Learning Programme for children sorting waste

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 2022 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.



Family Futures

Challenging family dependence on child labour

Family poverty is at the root of child labour. Our survey in 2020 of 263 families with children participating in our programmes revealed that 48% felt their lack of money was so desperate they had no alternative but to seek work or marriage for as many of their children as possible. Our Family Futures programme aims to prevent this by building the capacity of parents so they are able to generate an income themselves to replace the meagre income of their children and send them to school instead of work.

Our fieldworkers consult with parents and guardians to identify an enterprise that suits their skills and experience, and that will produce a reliable and sustainable income. Usually this includes a small business which they have previous experience with. We provide a micro-grant to purchase what is needed to start, or resume, their small business, for example, poultry for egg sales, rent for a tea stall or a rickshaw. Money is not given directly to the family member, instead, the fieldworker and recipient will agree and purchase the goods that are needed and their fieldworker ensures they are used as intended, supporting them in making appropriate decisions and in building their confidence and skills to ensure success.

In 2022 110 families were supported with UKBET micro-grants.

- 32 Tailoring
- 27 Rickshaw/van
- 25 Livestock & agriculture
- 15 Small business
- 11 Food shop



Teacher Training

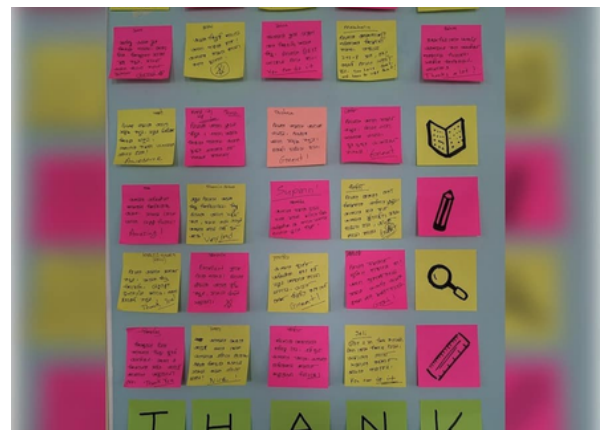
Training programmes for adults

Over the last 30 years UKBET has provided a range of accredited and non-accredited teacher training courses for more than 4,000 teachers of English in and around Sylhet. Our courses and workshops are for teachers of English and other subjects and delivered online, face-to-face or blended.

As well as building local capacity, teacher training is integral to our working children programmes. It generates a small income for the charity that contributes to funding our working children programmes and enables us to have access to teachers who help with our work with child labourers.

In 2022 courses have included:

- English Language Course for Professionals (online)
- Teacher Training programmes
- CertPT course by Trinity College London organised in partnership with St. Giles Educational Trust
- CertPT for English language teachers. Our participants were the first in Bangladesh to have the opportunity to achieve this internationally recognised accreditation
- Cambridge Teaching Knowledge Test (TKT).



2023 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 2023.

In summary the UKBET will aim to:

- Develop the organisational capacity of the charity
- Put the charity on a secure financial footing
- Extend the scale, reach, scope and impact of the Doorstep Learning Programme
- Establish delivery partnerships with key NGOs and Government
- Raise public awareness of child labour and advocate for change



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.



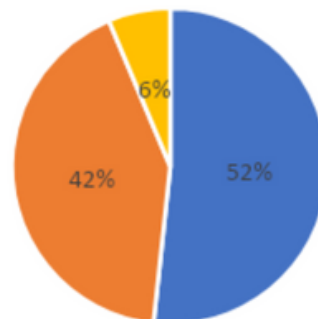
Financial Performance

Income

UKBET is pleased to report that our 2022 total income increased by 36% to £96,666.

This growth in income can be attributed to the overwhelming support we received from various sources, including grant funding, corporate donations, individual contributions, and the unwavering support of community groups.

2022 Income £96,666



- Individuals and Community Groups
- Trusts and Foundation
- Corporate Donations
- Grant income

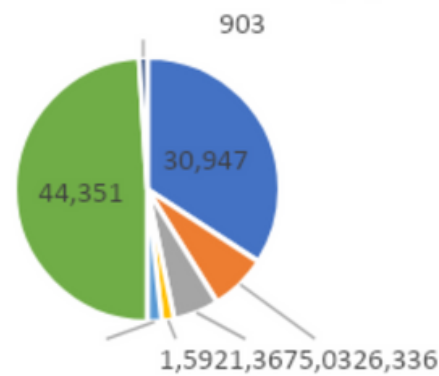
Donations breakdown

Once again, the Doorstep Learning Project (DSLIP) emerged as a key driver among our generous donors, playing a vital role in our fundraising efforts.

Through DSLIP, we were able to raise £30,947, a testament to the impact and effectiveness of the project.

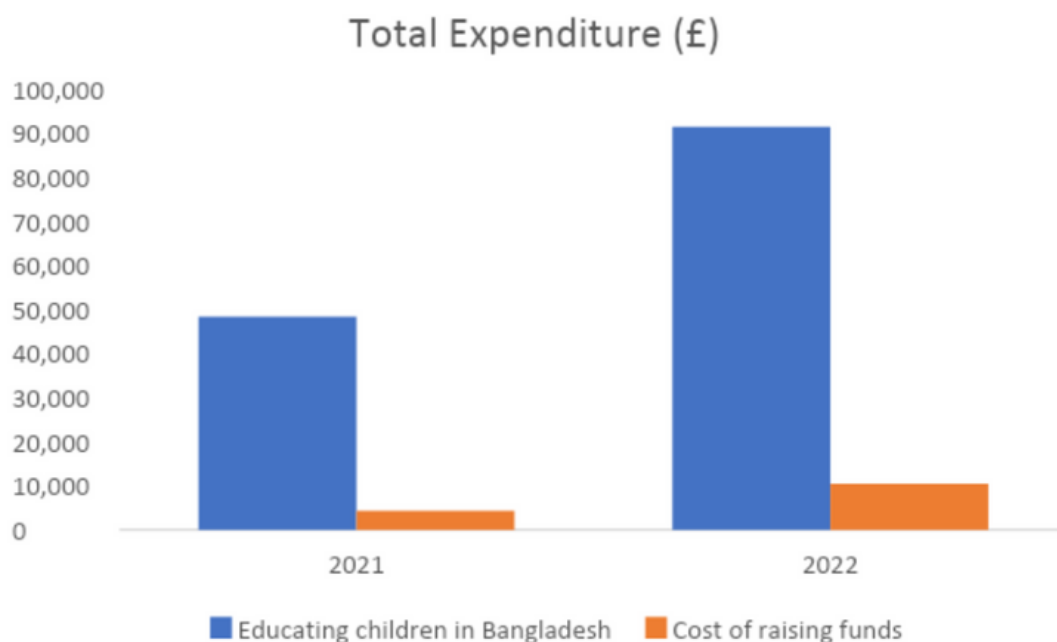
Furthermore, our unrestricted fundraising activities proved to be successful, generating £44,351, providing us with the necessary resources to continue our vital work.

Donations Breakdown (£)



- DOORSTEP LEARNING
- FAMILY FUTURES
- GARBAGE
- RAMADAN
- SYLHET FLOOD
- UNRESTRICTED
- WCP

Financial Performance



Expenditure

Our expenses rose by 93% to £101,758, which was primarily driven by our commitment to expanding our charitable activities in educating children in Bangladesh. With an 89% increase in charitable activities, we allocated a substantial portion of our funds to these educational initiatives, ensuring that more children receive the education they deserve. Additionally, our increased funds raised led to a proportional increase in the cost of fundraising.

Reserves

At the end of 2022, UKBET's total reserves stood at an admirable £49,822, which provides us with a solid foundation for the future. This amount is equivalent to approximately six months' worth of running costs, ensuring that we can sustain our operations and continue our impactful work. However, as responsible stewards of our resources, our trustees remain committed to seeking sustainable long-term funding solutions. By actively exploring additional funding avenues, we aim to enhance our financial stability, secure our future, and further extend our support to those in need.

UKBET is grateful for the incredible support we received in 2022, as it has empowered us to make a tangible difference in the lives of individuals and communities.

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

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 2022. 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 2022 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
- Ranu Miah (appointed 13.02.22)
- Redwan Ahmed (appointed 04.09.22)

Structure, governance and management

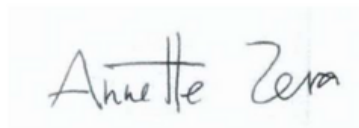
Charity Registered No. 1027704

Registered Address c/o Annette Zera - 19 Highbury Terrace Mews, London N5 1UT

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 on a light blue rectangular background.

Annette Zera, Chair of Trustees UK Bangladesh Education Trust
14/07/2023

Financial statements

Statement of Financial Activities
(including Income and Expenditure account)
For the year ending 31st December 2022

				2022		2021	
	Note	Restricted Funds	Unrestricted Funds	Total	Funds	Total Funds	
		£	£	£		£	
INCOME							
Donations and legacies	2	46,176	44,351	90,527		69,764	
Grant Income		6,139	-	6,139		1,500	
TOTAL INCOME		52,315	44,351	96,666		71,264	
EXPENDITURE							
Cost of raising funds		2,865	7,571	10,436		4,318	
Charitable activities	3	87,359	3,963	91,322		48,315	
TOTAL EXPENDITURE		90,224	11,534	101,758		52,633	
NET (EXPENDITURE) / INCOME							
		(37,909)	32,817	(5,092)		18,631	
Transfer between funds		-	-	-		-	
NET MOVEMENT IN FUNDS							
		(37,909)	32,817	(5,092)		18,631	
Reconciliation of funds							
Total fund at 1 January 2022	6	8,446	46,448	54,914		36,263	
Total funds at 31 December 2022		(29,443)	79,265	49,822		54,894	

All activities relate to continuing operations.

The notes on pages 16 to 23 form part of these financial statements.

Financial statements

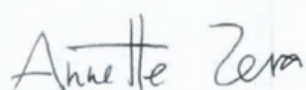
Balance Sheet

As of 31st December 2022

		2022	2021
	Note	Total Funds	Total Funds
		£	£
CURRENT ASSETS			
Cash at bank and in hand		49,803	54,894
TOTAL CURRENT ASSETS		49,803	54,894
Creditors: amounts falling due within one year	5	-	-
NET CURRENT ASSETS		49,803	54,894
NET ASSETS		49,803	54,894
FUNDS OF THE CHARITY			
Restricted funds	6	(29,443)	8,446
Unrestricted funds		79,265	46,448
TOTAL FUNDS		49,822	54,914

The notes on pages 16 to 23 form part of these financial statements.

The financial statements were approved and authorised for issue by the Board of Trustees on 14/07/2023 and signed on their behalf by:



Annette Zera, Chair of Trustees UK Bangladesh Education Trust

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

				2022		2021	
	Note	Restricted Funds	Unrestricted Funds	Total	Funds	Total	Funds
		£	£	£		£	
INCOME							
Donations and legacies	2	46,176	44,351	90,527		69,764	
Grant Income		6,139	-	6,139		1,500	

Notes to the Financial Statements

3. Analysis of Expenditure – Current Year

Analysis of Expenditure		2022		
Note 3		Activities directly undertaken £	Support Costs £	Total £
Raising Funds		-	10,436.20	10,436.20
Charitable activities:				
Educating children in Bangladesh		87,358.74	3,963.18	91,321.92
		87,358.74	14,399.38	101,758.12

Analysis of Expenditure – Prior Year

Note 3 Analysis of Expenditure		2021		
Note 3		Activities directly undertaken £	Support Costs £	Total £
Raising Funds		-	4,317.82	4,317.82
Charitable activities:				
Educating children in Bangladesh		46,721.95	1,592.93	48,314.88
		46,721.95	5,910.75	52,632.70

4. Support Costs – Current Year

Note 4		2022		
		Raising funds £	Charitable activities £	Total funds £
Personnel costs		10,105.00	2,865.18	12,970.18
IT costs		-	416.00	416.00
Other support costs		331.20	682.00	1,013.20
		10,436.20	3,963.18	14,399.38

Notes to the Financial Statements

Support Costs - Prior Year

Note 4	2021		
	Raising funds £	Charitable activities £	Total funds £
Personnel costs	4,031.83	-	4,031.83
IT costs	-	377.93	377.93
Other support costs	285.99	1,215.00	1,500.99
	4,317.82	1,592.93	5,910.75

5. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

6. Funds of the charity

	2021 Total	2022 Restricted funds	2022 Unrestricted funds	2022 Total
NET MOVEMENT IN FUNDS	18,631	(37,909)	32,817	(5,092)
Reconciliation of funds				
Total funds at 1 January 2022	36,263	8,446	46,448	54,914
Total funds at 31 December 2022	54,894	(29,443)	79,265	49,822

On our fund flow for 2022, we closed the year with a balance of £49,822. General unrestricted fund saw incoming of £44,351 and outgoings of £11,534. On the restricted funds, we saw incomings of £52,314 and outgoings of £90,224 for the year. The largest outgoing was for Doorstep Learning Project, which remains a key focus for the group.

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 Treasurer as appointed by UK Bangladesh Education Trust is responsible for the preparation of the accounts. The Trust 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 Trust 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 Treasurer 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:

KGooding

Date:

11 September 2023

Name:

Katy Gooding

Relevant professional qualification(s) or body:

ICAEW

Address:

Gooding Accounts Ltd

24 Warminster Road, Westbury

Wiltshire BA13 3PE