



**BENGALI ASSOCIATION MIDLANDS  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 JANUARY 2025**

**BENGALI ASSOCIATION MIDLANDS**  
**Contents**

---

	<b>Page</b>
Trustees' Report	1–2
Independent Examiner's Report	3
Statement of Financial Activities	4
Comparative Statement of Financial Activities	5
Statement of Financial Position	6
Notes to the Financial Statements	7–10
The following pages do not form part of the statutory accounts:	
Detailed Statement of Financial Activities	11

**BENGALI ASSOCIATION MIDLANDS**  
**Trustees' Report For The Year Ended 31 January 2025**

---

The trustees present their report and the financial statements for the year ended 31 January 2025.

**Objectives and Activities**

**Aims and Objectives**

- a) The advancement of education in the Bengali language, culture, music, history and literature;
- b) The advancement of Hindu religion particularly by the performance of religious celebrations and preserving Bengali heritage and promoting culture, social values, education, welfare and religions amongst the Bengali people and other interested communities and individuals.

**Public Benefit**

We have been in continuously bringing together Bengali families and persons interested in Bengali culture and tradition, irrespective of gender, race and religion. We are aiming to preserve Bengali heritage and promote the Bengali language, culture, social values and religious activities among the entire spectrum of Bengali communities across the UK, and specifically the Midlands. We also reach out to people of all ages, with particular emphasis on younger people so that they can join with their elders in order to understand the rich heritage of the Bengali language so that its vibrant identity can be passed on future generations.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

**Reference and Administrative Details**

**Trustees**

Mr Ujjal Ghosh - General secretary  
Mrs Madhuri Ghosh - Trustee  
Mr Santimoy De - Trustee  
Mrs Debalina Mazumdar - Trustee  
Mr Rahul Bagchi - Trustee  
Mrs Manoshi Mitra - Trustee (resigned 12/07/2025)  
Mr Tapas Sen - Trustee (resigned 12/07/2025)  
Mr Deepanjan Biswas - Trustee (resigned 12/07/2025)  
Mr Rudraprasad Baidyaray - Trustee (resigned 12/07/2025)  
Mr Sagar Sarkar - Trustee  
Mr Joydip Dasgupta - Trustee (appointed 12/07/2025)  
Mr Biman Chakraborty - Trustee (appointed 12/07/2025)  
Mr Sulakshana Biswas - Trustee (appointed 12/07/2025)  
Mr Tarak Mukherjee - Trustee (appointed 12/07/2025)

**Charity Number**

328223

**Principal Address**

St. Cuthberts House  
Heath Street  
Birmingham  
B18 4AG

**Independent Examiner**

Waqas Awan AFA, MIPA  
Virtual Accountancy Ltd, Accountants  
38 School Road  
Birmingham  
West Midlands  
B28 8HU

**BENGALI ASSOCIATION MIDLANDS**  
**Trustees' Report (continued)**  
**For The Year Ended 31 January 2025**

---

The trustees' report was approved by the board of trustees and signed on its behalf by:



Mr Ujjal Ghosh

Trustee

12/08/2025

**BENGALI ASSOCIATION MIDLANDS**  
**Independent Examiner's Report to the Trustees of BENGALI ASSOCIATION MIDLANDS**  
**For The Year Ended 31 January 2025**

---

I report to the trustees on my examination of the accounts of BENGALI ASSOCIATION MIDLANDS (the Trust) for the year ended 31 January 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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent Examiner's Statement**

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 contents 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.



Waqas Awan AFA, MIPA

12/08/2025  
38 School Road  
Birmingham  
West Midlands  
B28 8HU

**BENGLI ASSOCIATION MIDLANDS**  
**Statement of Financial Activities**  
**For The Year Ended 31 January 2025**

		Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	Notes	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	<b>3</b>	42,263	-	42,263	64,426
Investments	<b>4</b>	2	-	2	3,226
Other	<b>5</b>	2,320	-	2,320	1,550
		44,585	-	44,585	69,202
<b>EXPENDITURE ON:</b>					
Raising funds	<b>7</b>	(34,384)	-	(34,384)	(34,649)
<b>NET INCOME</b>		10,201	-	10,201	34,553
<b>NET MOVEMENT IN FUNDS</b>		10,201	-	10,201	34,553
<b>RECONCILIATION OF FUNDS:</b>					
Total funds brought forward		201,485	215,687	417,172	382,619
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>13</b>	211,686	215,687	427,373	417,172

The notes on pages 7 to 10 form part of these financial statements.

**BENGALI ASSOCIATION MIDLANDS**  
**Comparative Statement of Financial Activities**  
**For The Year Ended 31 January 2025**

		Unrestricted funds	Restricted funds	2024 Total funds
	Notes	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>				
Donations and legacies	3	64,426	-	64,426
Investments	4	3,226	-	3,226
Other	5	1,550	-	1,550
		69,202	-	69,202
<b>EXPENDITURE ON:</b>				
Raising funds	7	(34,649)	-	(34,649)
<b>NET INCOME</b>		34,553	-	34,553
<b>NET MOVEMENT IN FUNDS</b>		34,553	-	34,553
<b>RECONCILIATION OF FUNDS:</b>				
Total funds brought forward		166,932	215,687	382,619
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>13</b>	201,485	215,687	417,172

The notes on pages 7 to 10 form part of these financial statements.

**BENGALI ASSOCIATION MIDLANDS**  
**Statement of Financial Position**  
**As At 31 January 2025**

		Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Assets	<b>10</b>	151,423	213,672	365,095	365,781
		<u>151,423</u>	<u>213,672</u>	<u>365,095</u>	<u>365,781</u>
<b>CURRENT ASSETS</b>					
Debtors	<b>11</b>	-	-	-	26,406
Cash at bank and in hand		61,827	2,015	63,842	25,949
		<u>61,827</u>	<u>2,015</u>	<u>63,842</u>	<u>52,355</u>
<b>Creditors: Amounts Falling Due Within One Year</b>	<b>12</b>	(1,564)	-	(1,564)	(964)
		<u>(1,564)</u>	<u>-</u>	<u>(1,564)</u>	<u>(964)</u>
<b>NET CURRENT ASSETS (LIABILITIES)</b>		<u>60,263</u>	<u>2,015</u>	<u>62,278</u>	<u>51,391</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>211,686</u>	<u>215,687</u>	<u>427,373</u>	<u>417,172</u>
<b>NET ASSETS</b>		<u>211,686</u>	<u>215,687</u>	<u>427,373</u>	<u>417,172</u>
<b>FUNDS OF THE CHARITY</b>					
Restricted Funds				215,687	215,687
Unrestricted Funds				211,686	201,485
<b>TOTAL FUNDS</b>	<b>13</b>			<u>427,373</u>	<u>417,172</u>

On behalf of the board



Mr Ujjal Ghosh  
Trustee  
12/08/2025



The notes on pages 7 to 10 form part of these financial statements.

**BENGALI ASSOCIATION MIDLANDS**  
**Notes to the Financial Statements**  
**For The Year Ended 31 January 2025**

---

**1. General Information**

BENGALI ASSOCIATION MIDLANDS is an unincorporated charity registered with the Charity Commission, registered charity number 328223. The principal address is St. Cuthberts House, Heath Street, Birmingham, B18 4AG.

**2. Accounting Policies**

**2.1. Basis of Preparation of Financial Statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

**2.2. Incoming Resources**

**2.3. Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	0%
Fixtures & Fittings	15%

**2.4. Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

**3. Income from Donations and Legacies**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>£</b>	<b>£</b>
Donations and gifts	29,637	26,744
Member subscriptions and sponsorships	12,626	11,276
Gift aid	-	26,406
	<u>42,263</u>	<u>64,426</u>

**4. Investment Income**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>£</b>	<b>£</b>
Bank interest receivable	2	3,226
	<u>2</u>	<u>3,226</u>

**BENGALI ASSOCIATION MIDLANDS**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 January 2025**

**5. Other Income**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>£</b>	<b>£</b>
Income from Senior Citizen Club	1,900	650
Income from Hall Hire	420	900
	<b>2,320</b>	<b>1,550</b>
	<b>2,320</b>	<b>1,550</b>

**6. Net Income/(Expenditure)**

The net income is stated after charging/(crediting):

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets - owned	686	807
	<b>686</b>	<b>807</b>
	<b>686</b>	<b>807</b>

**7. Analysis of Expenditure**

	<b>Activities undertaken directly</b>	<b>Support costs (see note 8)</b>	<b>2025</b>
	<b>£</b>	<b>£</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	21,874	12,510	34,384
	<b>21,874</b>	<b>12,510</b>	<b>34,384</b>
	<b>21,874</b>	<b>12,510</b>	<b>34,384</b>

	<b>Activities undertaken directly</b>	<b>Support costs (see note 8)</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	19,516	15,133	34,649
	<b>19,516</b>	<b>15,133</b>	<b>34,649</b>
	<b>19,516</b>	<b>15,133</b>	<b>34,649</b>

**8. Support Costs**

	<b>2025</b>
	<b>Raising funds</b>
	<b>£</b>
Premises expenses	8,931
General administration	2,893
Depreciation	686
	<b>12,510</b>
	<b>12,510</b>

**BENGALI ASSOCIATION MIDLANDS**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 January 2025**

	<b>2024</b> <b>Raising funds</b> <b>£</b>
Premises expenses	12,396
General administration	1,930
Depreciation	807
	15,133

**9. Average Number of Employees**

Average number of employees during the year was: NIL (2024: )

**10. Tangible Assets**

	<b>Land &amp; Property</b> <b>Freehold</b> <b>£</b>	<b>Fixtures &amp; Fittings</b> <b>£</b>	<b>Total</b> <b>£</b>
<b>Cost</b>			
As at 1 February 2024	361,206	35,413	396,619
As at 31 January 2025	361,206	35,413	396,619
<b>Depreciation</b>			
As at 1 February 2024	-	30,838	30,838
Provided during the period	-	686	686
As at 31 January 2025	-	31,524	31,524
<b>Net Book Value</b>			
As at 31 January 2025	361,206	3,889	365,095
As at 1 February 2024	361,206	4,575	365,781

**11. Debtors**

	<b>2025</b> <b>£</b>	<b>2024</b> <b>£</b>
<b>Due within one year</b>		
Other debtors	-	26,406
	-	26,406

**12. Creditors: Amounts Falling Due Within One Year**

	<b>2025</b> <b>£</b>	<b>2024</b> <b>£</b>
Other creditors	964	964
Accruals and deferred income	600	-
	1,564	964

**BENGALI ASSOCIATION MIDLANDS**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 January 2025**

**13. Movement in Funds**

	As at 1 February 2024	Income	Expenditure	As at 31 January 2025
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	201,485	44,585	(34,384)	211,686
<b>Restricted funds</b>				
Restricted Fund	215,687	-	-	215,687
<b>Total funds</b>	<u>417,172</u>	<u>44,585</u>	<u>(34,384)</u>	<u>427,373</u>
	As at 1 February 2023	Income	Expenditure	As at 31 January 2024
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	166,932	69,202	(34,649)	201,485
<b>Restricted funds</b>				
Restricted Fund	215,687	-	-	215,687
<b>Total funds</b>	<u>382,619</u>	<u>69,202</u>	<u>(34,649)</u>	<u>417,172</u>

**14. Transactions with Trustees**

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

2025	2024
£	£
<u>          </u>	<u>          </u>

**15. Related Party Disclosures**

**BENGALI ASSOCIATION MIDLANDS**  
**Detailed Statement of Financial Activities**  
**For The Year Ended 31 January 2025**

	2025	2024
	Total funds	Total funds
	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>		
<b>Donations and legacies</b>		
Donations and gifts	29,637	26,744
Membership subscriptions	5,460	7,376
Sponsorships	7,166	3,900
Gift aid	-	26,406
	<u>42,263</u>	<u>64,426</u>
<b>Investments</b>		
Bank interest receivable	2	3,226
	<u>2</u>	<u>3,226</u>
<b>Other</b>		
Income from Senior Citizen Club	1,900	650
Income from Hall Hire	420	900
	<u>2,320</u>	<u>1,550</u>
	<u>44,585</u>	<u>69,202</u>
<b>EXPENDITURE ON:</b>		
<b>Raising funds</b>		
Puja Expenses	(16,218)	(15,798)
Cultural Events	(5,656)	(3,718)
Light and heat	(8,514)	(4,103)
Repairs and maintenance	(367)	(5,984)
Cleaning	(50)	(2,309)
Insurance	(1,600)	(1,123)
Telecommunications	(693)	(180)
Independent examiner's fees	-	(450)
Accountancy fees	(600)	-
Bank charges	-	(120)
Sundry expenses	-	(57)
Depreciation of fixtures and fittings	(686)	(807)
	<u>(34,384)</u>	<u>(34,649)</u>
	<u>(34,384)</u>	<u>(34,649)</u>
<b>NET INCOME</b>	<u>10,201</u>	<u>34,553</u>

