Charity registration number: 328223

# BENGALI ASSOCIATION MIDLANDS
# TRUSTEES' REPORT AND
# UNAUDITED FINANCIAL STATEMENTS
# FOR THE YEAR ENDED 31 JANUARY 2026

**BENGALI ASSOCIATION MIDLANDS**
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# BENGALI ASSOCIATION MIDLANDS
# Trustees' Report For The Year Ended 31 January 2026

The trustees present their report and the financial statements for the year ended 31 January 2026.

## 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 continously 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 Deepanjan Biswas - Trustee (resigned 12/07/2025)
Mr Santimoy De - Trustee
Mrs Debalina Mazumdar - Trustee
Mr Rahul Bagchi - Trustee
Mrs Manoshi Mittra - Trustee (resigned 12/07/2025)
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)
Mr Tapas Sen - Trustee (resigned 12/07/2025)
Mr Rudraprasad Baidyaray - Trustee (resigned 12/07/2025)
Mr Sagar Sarkar - Trustee

### 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

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

Rahul Bagchi

Mr Rahul Bagchi

Trustee
03/07/2026

## BENGALI ASSOCIATION MIDLANDS
## Independent Examiner's Report to the Trustees of BENGALI ASSOCIATION MIDLANDS
## For The Year Ended 31 January 2026

I report to the trustees on my examination of the accounts of BENGALI ASSOCIATION MIDLANDS (the Trust) for the year ended 31 January 2026.

**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
03/07/2026
Virtual Accountancy Ltd, Accountants
38 School Road
Birmingham
West Midlands
B28 8HU

## BENGALI ASSOCIATION MIDLANDS
## Statement of Financial Activities
## For The Year Ended 31 January 2026

| | Notes | Unrestricted funds | Restricted funds | 2026 Total funds | 2025 Total funds |
|---|---|---|---|---|---|
| | | £ | £ | £ | £ |
| **INCOME AND ENDOWMENTS FROM:** | | | | | |
| Donations and legacies | 3 | 65,389 | - | 65,389 | 42,263 |
| Investments | 4 | - | - | - | 2 |
| Other | 5 | 2,382 | - | 2,382 | 2,320 |
| | | 67,771 | - | 67,771 | 44,585 |
| **EXPENDITURE ON:** | | | | | |
| Raising funds | 7 | (41,266) | - | (41,266) | (34,384) |
| **NET INCOME** | | 26,505 | - | 26,505 | 10,201 |
| **NET MOVEMENT IN FUNDS** | | 26,505 | - | 26,505 | 10,201 |
| **RECONCILIATION OF FUNDS:** | | | | | |
| Total funds brought forward | | 211,686 | 215,687 | 427,373 | 417,172 |
| **TOTAL FUNDS CARRIED FORWARD** | 13 | 238,191 | 215,687 | 453,878 | 427,373 |

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 2026

| | Notes | Unrestricted funds | Restricted funds | 2025 Total funds |
|---|---|---|---|---|
| | | £ | £ | £ |
| **INCOME AND ENDOWMENTS FROM:** | | | | |
| Donations and legacies | 3 | 42,263 | - | 42,263 |
| Investments | 4 | 2 | - | 2 |
| Other | 5 | 2,320 | - | 2,320 |
| | | 44,585 | - | 44,585 |
| **EXPENDITURE ON:** | | | | |
| Raising funds | 7 | (34,384) | - | (34,384) |
| **NET INCOME** | | 10,201 | - | 10,201 |
| **NET MOVEMENT IN FUNDS** | | 10,201 | - | 10,201 |
| **RECONCILIATION OF FUNDS:** | | | | |
| Total funds brought forward | | 201,485 | 215,687 | 417,172 |
| **TOTAL FUNDS CARRIED FORWARD** | 13 | 211,686 | 215,687 | 427,373 |

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

# BENGALI ASSOCIATION MIDLANDS
## Statement of Financial Position
## As At 31 January 2026

| | Notes | Unrestricted funds £ | Restricted funds £ | 2026 Total funds £ | 2025 Total funds £ |
|---|---|---|---|---|---|
| **FIXED ASSETS** | | | | | |
| Tangible Assets | **10** | 156,795 | 213,672 | 370,467 | 365,095 |
| | | 156,795 | 213,672 | 370,467 | 365,095 |
| **CURRENT ASSETS** | | | | | |
| Debtors | **11** | 5,797 | - | 5,797 | - |
| Cash at bank and in hand | | 77,763 | 2,015 | 79,778 | 63,842 |
| | | 83,560 | 2,015 | 85,575 | 63,842 |
| **Creditors: Amounts Falling Due Within One Year** | **12** | (2,164) | - | (2,164) | (1,564) |
| **NET CURRENT ASSETS (LIABILITIES)** | | 81,396 | 2,015 | 83,411 | 62,278 |
| **TOTAL ASSETS LESS CURRENT LIABILITIES** | | 238,191 | 215,687 | 453,878 | 427,373 |
| **NET ASSETS** | | 238,191 | 215,687 | 453,878 | 427,373 |
| **FUNDS OF THE CHARITY** | | | | | |
| Restricted Funds | | | | 215,687 | 215,687 |
| Unrestricted Funds | | | | 238,191 | 211,686 |
| **TOTAL FUNDS** | **13** | | | 453,878 | 427,373 |

On behalf of the board

Mr Ujjal Ghosh

Trustee
03/07/2026

Rahul Bagchi

Mr Rahul Bagchi

Trustee

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

## 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

General income received without donor-imposed restrictions is credited to unrestricted funds and used to further the general objectives of the charity.

Income received for specific projects, geographical areas, or donor-specified purposes is explicitly credited to restricted funds. These balances are tracked independently within the accounts.

### 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

| | 2026 Unrestricted funds £ | 2025 Unrestricted funds £ |
|---|---|---|
| Donations and gifts | 38,710 | 29,637 |
| Member subscriptions and sponsorships | 20,616 | 12,626 |
| Gift aid | 6,063 | - |
| | 65,389 | 42,263 |

## 4. Investment Income

| | 2026 Unrestricted funds £ | 2025 Unrestricted funds £ |
|---|---|---|
| Bank interest receivable | - | 2 |

5. **Other Income**

| | 2026 Unrestricted funds | 2025 Unrestricted funds |
|---|---|---|
| | £ | £ |
| Income from Senior Citizen Club | 400 | 1,900 |
| Income from Hall Hire | 1,982 | 420 |
| | 2,382 | 2,320 |

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

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

| | 2026 | 2025 |
|---|---|---|
| | £ | £ |
| Depreciation of tangible fixed assets - owned | 1,634 | 686 |

7. **Analysis of Expenditure**

| | Activities undertaken directly | Support costs (see note 8) | 2026 Total |
|---|---|---|---|
| | £ | £ | £ |
| Raising funds | 20,874 | 20,392 | 41,266 |

| | Activities undertaken directly | Support costs (see note 8) | 2025 Total |
|---|---|---|---|
| | £ | £ | £ |
| Raising funds | 21,874 | 12,510 | 34,384 |

8. **Support Costs**

| | 2026 Raising funds |
|---|---|
| | £ |
| Premises expenses | 14,945 |
| General administration | 3,813 |
| Depreciation | 1,634 |
| | 20,392 |

| | 2025 Raising funds |
|---|---|
| | £ |
| Premises expenses | 8,931 |
| General administration | 2,893 |
| Depreciation | 686 |
| | 12,510 |

## 9. Average Number of Employees

Average number of employees during the year was: NIL (2025: NIL)

## 10. Tangible Assets

| | Land & Property Freehold | Fixtures & Fittings | Total |
|---|---|---|---|
| | £ | £ | £ |
| **Cost** | | | |
| As at 1 February 2025 | 361,206 | 35,413 | 396,619 |
| Additions | - | 7,006 | 7,006 |
| As at 31 January 2026 | 361,206 | 42,419 | 403,625 |
| **Depreciation** | | | |
| As at 1 February 2025 | - | 31,524 | 31,524 |
| Provided during the period | - | 1,634 | 1,634 |
| As at 31 January 2026 | - | 33,158 | 33,158 |
| **Net Book Value** | | | |
| As at 31 January 2026 | 361,206 | 9,261 | 370,467 |
| As at 1 February 2025 | 361,206 | 3,889 | 365,095 |

## 11. Debtors

| | 2026 | 2025 |
|---|---|---|
| | £ | £ |
| **Due within one year** | | |
| Other debtors | 5,797 | - |

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

| | 2026 | 2025 |
|---|---|---|
| | £ | £ |
| Other creditors | 964 | 964 |
| Accruals and deferred income | 1,200 | 600 |
| | 2,164 | 1,564 |

13. **Movement in Funds**

| | As at 1 February 2025 | Income | Expenditure | As at 31 January 2026 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| **Unrestricted funds** | | | | |
| General: | | | | |
| General unrestricted fund | 211,686 | 67,771 | (41,266) | 238,191 |
| **Restricted funds** | | | | |
| Restricted Fund | 215,687 | - | - | 215,687 |
| **Total funds** | 427,373 | 67,771 | (41,266) | 453,878 |

| | As at 1 February 2024 | Income | Expenditure | As at 31 January 2025 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| **Unrestricted funds** | | | | |
| General: | | | | |
| General unrestricted fund | 201,485 | 44,585 | (34,384) | 211,686 |
| **Restricted funds** | | | | |
| Restricted Fund | 215,687 | - | - | 215,687 |
| **Total funds** | 417,172 | 44,585 | (34,384) | 427,373 |

14. **Transactions with Trustees**

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

| | 2026 | 2025 |
|---|---|---|
| | £ | £ |

15. **Related Party Disclosures**

## BENGALI ASSOCIATION MIDLANDS
## Detailed Statement of Financial Activities
## For The Year Ended 31 January 2026

| | 2026 Total funds £ | 2025 Total funds £ |
|---|---|---|
| **INCOME AND ENDOWMENTS FROM:** | | |
| **Donations and legacies** | | |
| Donations and gifts | 23,710 | 29,637 |
| Donation - Building Fund | 15,000 | - |
| Membership subscriptions | 7,056 | 5,460 |
| Sponsorships | 13,560 | 7,166 |
| Gift aid | 6,063 | - |
| | 65,389 | 42,263 |
| **Investments** | | |
| Bank interest receivable | - | 2 |
| | - | 2 |
| **Other** | | |
| Income from Senior Citizen Club | 400 | 1,900 |
| Income from Hall Hire | 1,982 | 420 |
| | 2,382 | 2,320 |
| | 67,771 | 44,585 |
| **EXPENDITURE ON:** | | |
| **Raising funds** | | |
| Puja Expenses | (12,731) | (16,218) |
| Cultural Events | (8,143) | (5,656) |
| Light and heat | (9,858) | (8,514) |
| Repairs and maintenance | (4,204) | (367) |
| Cleaning | (883) | (50) |
| Insurance | (1,576) | (1,600) |
| Telecommunications | (333) | (693) |
| Accountancy fees | (600) | (600) |
| Bank charges | (223) | - |
| Sundry expenses | (1,081) | - |
| Depreciation of fixtures and fittings | (1,634) | (686) |
| | (41,266) | (34,384) |
| | (41,266) | (34,384) |
| **NET INCOME** | 26,505 | 10,201 |