

REGISTERED CHARITY NUMBER: 700917

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2021
for
BANGLADESH WOMEN'S ASSOCIATION MIDLANDS**

Lancaster Haskins Limited
Granville House
2 Tettenhall Road
Wolverhampton
West Midlands
WV1 4SB

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

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for the Year Ended 31 March 2021**

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BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

Report of the Trustees for the Year Ended 31 March 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The aims of the Association are:-

1. To Relieve the needs of mentally and physically handicapped children and their parents.
2. Advance and relief of people in necessitous circumstances.
3. Providing for education needs.
4. Providing good community relations.

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit.

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, provide benefit to those who use the facilities.

Public benefit

The Trustees have paid due regard to the guidance issued by the Charity Commission on the subject of public benefit and consider that activities, aims and strategies are for the public benefit. Activities focus on providing grants to other charitable institutions and benefits are to the public, as the beneficiaries of the institutions.

FINANCIAL REVIEW

Financial position

Income for the year was £68,811 (2020: £64,966) and expenditure of £65,543 (2020: £65,777). Expenditure is inline with the requirements to distribute income.

Reserves policy

The trustees have examined the Charity's requirements for reserves in light of the main risks to the organisation. The reserves are needed to meet the working capital requirements of the charity and the trustees are confident that at this level they would be able to continue the current activities of the charity in the event of a drop in funding.

Going concern

After making enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

FUTURE PLANS

It is the intention of the Trustees to donate all its income but not necessarily on an exact year by year basis.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Executive Committee

Mrs Badrun Pasha - Chair
Mrs Lola Khandokar
Mrs Tahamina Islam
Dr Eba Pasha
Mrs Kolpona Begum
Mrs Shahida Chowdhury
Mrs Malika Begum

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

**Report of the Trustees
for the Year Ended 31 March 2021**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

700917

Principal address

497 Coventry Road
Small Heath
Birmingham
B10 0JS

Trustees

Mrs B Pahsa
Mrs R Malik
Mrs T Islam


Independent Examiner

Laura Bradshaw ACA FCCA
Lancaster Haskins Limited
Granville House
2 Tettenhall Road
Wolverhampton
West Midlands
WV1 4SB

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

Approved by order of the board of trustees on27th Jan 2022..... and signed on its behalf by:


.....
Mrs B Pahsa - Trustee

**Independent Examiner's Report to the Trustees of
Bangladesh Women's Association Midlands**

Independent examiner's report to the trustees of Bangladesh Women's Association Midlands

I report to the charity trustees on my examination of the accounts of Bangladesh Women's Association Midlands (the Trust) for the year ended 31 March 2021.

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 Act and in carrying out my examination I have followed all 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 content 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.



Laura Bradshaw ACA FCCA
Lancaster Haskins Limited
Granville House
2 Tettenhall Road
Wolverhampton
West Midlands
WV1 4SB

Date:31.01.2022.....

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS**Statement of Financial Activities
for the Year Ended 31 March 2021**

	Notes	Unrestricted fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	68,811	-	68,811	64,966
Investment income	4	6	-	6	11
Total		<u>68,817</u>	<u>-</u>	<u>68,817</u>	<u>64,977</u>
EXPENDITURE ON					
Charitable activities					
Direct Charitable Expenditure		61,490	-	61,490	62,431
Other Expenditure		2,971	-	2,971	3,346
Other		1,082	-	1,082	-
Total		<u>65,543</u>	<u>-</u>	<u>65,543</u>	<u>65,777</u>
NET INCOME/(EXPENDITURE)		<u>3,274</u>	<u>-</u>	<u>3,274</u>	<u>(800)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>(21,508)</u>	<u>124,813</u>	<u>103,305</u>	<u>104,105</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>(18,234)</u></u>	<u><u>124,813</u></u>	<u><u>106,579</u></u>	<u><u>103,305</u></u>

The notes form part of these financial statements

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

**Balance Sheet
31 March 2021**

	Notes	Unrestricted fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	7	603	95,498	96,101	96,303
CURRENT ASSETS					
Cash at bank		28,684	29,315	57,999	36,608
CREDITORS					
Amounts falling due within one year	8	(47,521)	-	(47,521)	(29,606)
NET CURRENT ASSETS/(LIABILITIES)		<u>(18,837)</u>	<u>29,315</u>	<u>10,478</u>	<u>7,002</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>(18,234)</u>	<u>124,813</u>	<u>106,579</u>	<u>103,305</u>
NET ASSETS		<u>(18,234)</u>	<u>124,813</u>	<u>106,579</u>	<u>103,305</u>
FUNDS	9				
Unrestricted funds				(18,234)	(21,508)
Restricted funds				124,813	124,813
TOTAL FUNDS				<u>106,579</u>	<u>103,305</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 27th Jan 2022 and were signed on its behalf by:



 B Pahsa - Trustee

The notes form part of these financial statements

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

Notes to the Financial Statements for the Year Ended 31 March 2021

1. COMPANY INFORMATION

The Bangladesh Women's Association (Midlands) is a charity, registered in England and Wales. The Company's Charity registration number and registered office address can be found on the Company Information page.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The presentation currency is £ sterling.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 33.7.

Critical accounting judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income

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

Expenditure

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 25% on reducing balance
Equipment	- 25% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

2. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Grants

Grants relating to revenue are recognised on a systematic basis over the periods in which the entity recognised the related costs for which the grant is intended to compensate.

3. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Miscellaneous Income	119	1,620
Grants	68,692	63,346
	<u>68,811</u>	<u>64,966</u>

Grants received, included in the above, are as follows:

	31.3.21	31.3.20
	£	£
Other grants	68,692	63,346
	<u>68,692</u>	<u>63,346</u>

Grants receivable comprised £21,128 from Birmingham City Council, £2,105 from W.E.A., £3,330 from Community Lottery Funds, £7,425 from W.M. Police VRU Funding, £1,280 from the Ladywood NNS Small Grants Scheme and £33,423 from the HMRC Coronavirus Job Retention Scheme.

4. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	6	11
	<u>6</u>	<u>11</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

6. GOING CONCERN

After making enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

7. TANGIBLE FIXED ASSETS

The Freehold Property has been acquired utilizing a capital grant from the Department of Environment amounting to £72,000. This Grant is repayable on either the sale of the property or on the cessation of employment training and educational activities by the Association.

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Other creditors	<u>47,521</u>	<u>29,606</u>

9. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	(21,508)	3,274	(18,234)
Restricted funds			
Capital Grant	121,813	-	121,813
Capital Contributions	3,000	-	3,000
	<u>124,813</u>	<u>-</u>	<u>124,813</u>
TOTAL FUNDS	<u>103,305</u>	<u>3,274</u>	<u>106,579</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	68,817	(65,543)	3,274
	<u>68,817</u>	<u>(65,543)</u>	<u>3,274</u>
TOTAL FUNDS	<u>68,817</u>	<u>(65,543)</u>	<u>3,274</u>

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	(20,708)	(800)	(21,508)
Restricted funds			
Capital Grant	121,813	-	121,813
Capital Contributions	3,000	-	3,000
	<u>124,813</u>	<u>-</u>	<u>124,813</u>
TOTAL FUNDS	<u>104,105</u>	<u>(800)</u>	<u>103,305</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	64,977	(65,777)	(800)
TOTAL FUNDS	<u>64,977</u>	<u>(65,777)</u>	<u>(800)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	(20,708)	2,474	(18,234)
Restricted funds			
Capital Grant	121,813	-	121,813
Capital Contributions	3,000	-	3,000
	<u>124,813</u>	<u>-</u>	<u>124,813</u>
TOTAL FUNDS	<u>104,105</u>	<u>2,474</u>	<u>106,579</u>

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	133,794	(131,320)	2,474
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>133,794</u>	<u>(131,320)</u>	<u>2,474</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

11. POST BALANCE SHEET EVENTS

Bangladesh Women's Association, like many other organisations, have been affected by the pandemic but with the help of the Governments financial support schemes, grants, donations and management actions they have managed to survive and are confident of continuing to provide services to the community in the future.

12. ULTIMATE CONTROLLING PARTY

The Ultimate controlling party of the charity is the trustees.

BANGLADESH WOMEN'S ASSOCIATION MIDLANDS**Detailed Statement of Financial Activities
for the Year Ended 31 March 2021**

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Miscellaneous Income	119	1,620
Grants	68,692	63,346
	<u>68,811</u>	<u>64,966</u>
Investment income		
Deposit account interest	6	11
	<u>68,817</u>	<u>64,977</u>
Total incoming resources		
	<u>68,817</u>	<u>64,977</u>
EXPENDITURE		
Support costs		
Finance		
Wages	44,316	45,931
Cleaning and Refuse	1,443	2,049
Repairs and Renewals	4,726	1,603
Travelling	321	857
Premises Security	2,316	1,592
Rates and water	568	2,268
Insurance	3,656	3,538
Light and heat	2,194	1,961
Telephone	2,205	2,430
Printing, Postage and Stationery	820	505
Sundries	305	75
Advertising	-	70
Volunteers Expenses	45	113
Canteen and Refreshments	598	327
Educational Materials	182	462
	<u>63,695</u>	<u>63,781</u>
Other		
Accountancy	1,082	1,095
Professional Services	-	144
Payroll	564	489
Fixtures and fittings	202	268
	<u>1,848</u>	<u>1,996</u>
Total resources expended	<u>65,543</u>	<u>65,777</u>
Net income/(expenditure)	<u>3,274</u>	<u>(800)</u>

This page does not form part of the statutory financial statements