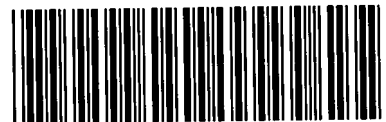


Charity Registration No. 1151816

Company Registration No. 08085962 (England and Wales)

BANGLADESHI WOMEN'S ASSOCIATION LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

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COMPANIES HOUSE

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms Razia Sattar (Chairperson) Mrs Sayrun Nessa (Treasurer) Ms Hazera Zehora Mr Alek Ahmed Mrs Sabiya Yasmin Mrs Khabita Ali Mrs Syeda Khatun MBE (Principal staff)
Charity number	1151816
Company number	08085962
Registered office	Tipton Muslim Community Centre Wellington Road Tipton West Midlands DY4 8RS

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

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BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2020

The Trustees presents its report and financial statements for the year ended 31 March 2020.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements and comply with the BWA's governing documents, the Companies Act 2006 and "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

The principle object of the Bangladeshi Women's Association (BWA) is to improve the conditions and quality of life for residents in Tipton and surrounding areas. This is done through:

1. The promotion of racial harmony;
2. The relief of financial hardship;
3. The advancement of education; and
4. The provision of recreational and leisure activities.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the BWA should undertake.

History

The Bangladeshi Women's Association (BWA) works in Tipton. Encountered with multiple deprivation, BWA was established in 1985 by a group of enthusiastic Bangladeshi women who wanted to meet the social and economic needs of their disadvantaged peers, young people, and families in Tipton. Its unique genesis resulted in a core advantage for the foundation of the association; it initiated its programmes based on the needs and issues understood by and experienced by communities themselves, where communities are supported to take the lead in identifying and implementing local solutions. BWA started its activities initially taking the issues of social exclusion, poor access to services, women's and child rights through a community regeneration approach.

About Tipton

The picture of poverty in Tipton is one where there are a significant number of families facing deep seated poverty. Tipton is one of the lowest paid town in Sandwell and half of Tipton's Lower Super Output Areas fall in the worst 10% most deprived in England. For the families in Tipton, poverty means being reliant on welfare benefits, not being able to get a job, heat their home, pay rent, or buy the essentials for their children. Members of Tipton families whom we have worked with over the years have told us that they wake up every day facing insecurity, uncertainty, and impossible decisions about money. For many families especially, those who represent the BME Groups, poverty means facing marginalisation and even discrimination because of their financial circumstances. The reality is, almost everyone in Tipton experience poverty and it is wasting their potential, depriving Tipton economy of the skills and talents of those who have valuable contributions to make.

Organisational Beliefs

It is BWA's perception that poverty is created by many interconnected and interdependent problems. BWA believes that the bonds between these problems can only be broken and development made truly sustainable by addressing many of the issues simultaneously. Most community organisations have chosen to specialise their expertise in one or two areas but BWA has retained its emphasis on the holistic approach. BWA believes it must work in all sectors of the development context to be effective and sustainable. Furthermore, BWA believes that the community will only truly embrace development if they themselves identify their needs and lead the process of change. BWA's credentials in community involvement is now widely recognised and many similar organisations in the community sector are following its lead.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

REPORT INCLUDING DIRECTORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Achievements and performance

In the past thirty-five years BWA has developed into a community organisation of standing and has been successful in building strong partnership working relationships towards serving the totality of community, not just BME residents. BWA is particularly proud of its success in bridging the gap between the public sector and the communities— bringing them closer together to create a 'win-win' solution for those who are most disadvantaged. During 2019-2020, BWA successfully supported 2500+ residents and delivered nine programmes (listed below) across the 3 neighbourhoods of Tipton; Tipton Green, Princes End and Great Bridge. BWA's programmes are delivered from 2 community spaces; Tipton Muslim Community Centre (TMCC) and Jubilee Park Community Centre (JPCC). Centres beneficiaries represent very different communities, with TMCC supporting a greater diversity of clients in terms of ethnic origin, and JPCC representing a greater number of British and European clients.

Positive Activities for Young People Programme.	Advice Information and Guidance Programme.
Tipton Communities Connected Programme.	Skills and Employment Support Programme.
Social Interaction and Inclusion Programme.	Mental and Physical Wellbeing Programme.
Community Funday Programme.	Tipton Anti-Poverty Programme.
Space to Connect Programme.	

Financial review

The attached financial statements show a deficit of £ 11,355 for the year.

It is the policy of the BWA that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the BWA's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. The Trustees have assessed the major risks to which the BWA is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

BWA is a formally constituted charity registered with the Charity Commission in England (No: 1151816). BWA is also registered with the Companies House as a Company Limited by Guarantee (No: 08085962). The members of the Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms Razia Sattar (Chairperson)
Mrs Sayrun Nessa (Treasurer)
Ms Hazera Zehora
Mr Alek Ahmed
Mrs Sabiya Yasmin
Mrs Khabita Ali
Mrs Syeda Khatun MBE (Principal staff)

The report was approved by the Board of Trustees.



Ms Razia Sattar (Chairperson)

Dated: 11 October 2020

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BANGLADESHI WOMEN'S ASSOCIATION LIMITED

We report to the Trustees on our examination of the financial statements of Bangladeshi Women's Association Limited (the BWA) for the year ended 31 March 2020.

Responsibilities and basis of report

As the Trustees of the BWA (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the BWA are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, We report in respect of our examination of the BWA's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the BWA's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of Chartered Certified Accountants, which is one of the listed bodies.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the BWA as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We 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 financial statements to be reached.



Kaiser Nouman Nathan LLP
57 Alfred Street
Birmingham
B12 8JP

Dated: 11 October 2020

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
<u>Income from:</u>					
Income	3	51,108	305,445	356,553	372,644
<u>Expenditure on:</u>					
Charitable activities	4	44,725	323,183	367,908	387,714
Net (expenditure)/income for the year/ Net movement in funds		(6,383)	(17,738)	(11,355)	(15,070)
Fund balances at 1 April 2019		44,974	105,818	150,792	165,862
Fund balances at 31 March 2020		<u>51,357</u>	<u>88,080</u>	<u>139,437</u>	<u>150,792</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

BALANCE SHEET

AS AT 31 MARCH 2020

	Notes	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	7		15,246		17,939
Current assets					
Debtors	8	8,129		6,122	
Cash at bank and in hand		144,048		161,367	
		<u>152,177</u>		<u>167,489</u>	
Creditors: amounts falling due within one year	9	<u>(27,986)</u>		<u>(34,636)</u>	
Net current assets			124,191		132,853
Total assets less current liabilities			<u>139,437</u>		<u>150,792</u>
Income funds					
Restricted funds			88,080		105,818
Unrestricted funds			51,357		44,974
			<u>139,437</u>		<u>150,792</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2020.

The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 11 October 2020


Ms Razia Sattar (Chairperson)
Trustee

Company Registration No. 08085962

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

Charity information

Bangladeshi Women's Association Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Tipton Muslim Community Centre, Wellington Road, Tipton, West Midlands, DY4 8RS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the BWA's [governing document], the Companies Act 2006 and "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)". The BWA is a Public Benefit Entity as defined by FRS 102.

The BWA has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the BWA. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees has a reasonable expectation that the BWA has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the BWA.

1.4 Income

Income is recognised when the BWA is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the BWA has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the BWA has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is included in the financial statements on an accruals basis.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	15% on written down value
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the BWA reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The BWA has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the BWA's balance sheet when the BWA becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the BWA's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the BWA is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the BWA's accounting policies, the Trustees is required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

3 Income

	Unrestricted Income 2020 £	Restricted Income 2020 £	Total 2020 £
Enterprise Income	49,530		49,530
Concessions, fees and charges	1,578		1,578
Awards for All- Warm Hearts		9,991	9,991
BBC Children in Need		30,153	30,153
National Lottery Fund - TCC		30,232	30,232
National Lottery Fund - STEP		50,951	50,951
Cyclists Club		500	500
Digital Project		500	500
Esmee Fairbairn-BOUNCE		984	984
The Co-op Foundation: FNDTN FIBCA		10,000	10,000
Sandwell Consortium: Better Health Programme		12,050	12,050
Sandwell Consortium: BBO: Bridges		26,831	26,831
Sandwell Consortium: BBO: Family Matters		33,699	33,699
Sandwell Consortium: Sandwell Advice Service		25,011	25,011
Sandwell Consortium: Training		370	370
Sandwell Metropolitan Borough Council - Sandwell Guarantee		3,998	3,998
Sandwell Metropolitan Borough Council - Tipton Muslim Community Centre		70,175	70,175
	<u>51,108</u>	<u>305,445</u>	<u>356,553</u>

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

4 Charitable activities

	Unrestricted expenses 2020 £	Restricted expenses 2020 £	Total 2020 £
Accountancy & Payroll	1,500	490	1,990
Bank charges & interest	273	-	273
Licence & permits	-	279	279
Legal & professional	11,500	15,953	27,453
Light & heat	-	12,739	12,739
Insurance	-	1,359	1,359
Project costs	56	49,334	49,390
Fun Day expense	-	3,545	3,545
Repair & renewals	1,997	1,959	3,956
Telephone	-	3,767	3,767
Cleaning	60	2,354	2,414
Staff training & welfare	2,097	148	2,245
Volunteers expenses	143	1,453	1,596
Donations	1,053	-	1,053
Wages & Salary	19,081	221,108	240,189
Water rates	-	561	561
Travel	131	2,240	2,371
Postage	4	18	22
Stationery and printing	133	249	382
Equipment expense	38	479	517
Equipment Hire	-	2,915	2,915
Sundry Expenses	5,312	887	6,199
Depreciation	1,347	1,346	2,693
	<u>44,725</u>	<u>323,183</u>	<u>367,908</u>

5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the BWA during the year.

BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

6 Employees

Number of employees

The average monthly number of employees during the year was:

2020 Number	2019 Number
20	22

Employment costs

2020 £	2019 £
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Wages and salaries

240,189	251,780
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7 Tangible fixed assets

Plant and equipment £

Cost

At 1 April 2019

38,692

At 31 March 2020

38,692

Depreciation and impairment

At 1 April 2019

20,753

Depreciation charged in the year

2,693

At 31 March 2020

23,446

Carrying amount

At 31 March 2020

15,246

At 31 March 2019

17,939

8 Debtors

2020 £	2019 £
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Amounts falling due within one year:

Trade debtors

8,129	6,122
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BANGLADESHI WOMEN'S ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

9 Creditors: amounts falling due within one year

	2020	2019
	£	£
Trade creditors	17,794	24,735
Other creditors	10,192	9,901
	<u>27,986</u>	<u>34,636</u>

10 Related party transactions

There were no disclosable related party transactions during the year (2019 - none).