

**Bengali Workers' Association (BWA)**

**(Company Limited by Guarantee)**

**Report and Audited Accounts**

**1 April 2010 - 31 March 2011**

**Company Registration Number: 2903924**

**Charity Registration Number: 1039551**

**Registered office and operational address**

**Surma Community Centre  
1 Robert Street  
London NW1 3JU**

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**Bengali Workers' Association (BWA)**  
**Report and accounts**  
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**Bengali Workers' Association (BWA)**  
**(A COMPANY LIMITED BY GUARANTEE)**

**Reference and administrative details**  
For year ended 31 March 2011

<b>Status</b>	The organisation is a charitable company limited by guarantee, incorporated on 2 March 1994 and registered as a charity on 21 July 1994
<b>Governing document</b>	The charitable company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association
<b>Company Number</b>	2903924
<b>Charity Number</b>	1039551
<b>Registered office and operational address</b>	Surma Community Centre 1 Robert Street London NW1 3JU
<b>Board of Directors</b>	
Chairperson	Mr Mohammed Abdul Salique
Treasurer	Mr Sitar Ali
Elected Directors	Sheikh Mahir Absar Kazi Saif Uddin Ahmed Syed Ahmed Muttakin Akand Moksud Hussain Muhibun Nessa Khanom Wahid Miah Mohammed Mukidur Rahman Nadia Shah Islam Justna Alom - resigned on 06/04/10 Shamim Ahmed - resigned on 06/04/10
<b>Executive Director</b>	Dr Mukid Choudhury
<b>Company Secretary</b>	Syed Azizul Islam, MBE
<b>Accountants</b>	Omega Accountants Chartered Certified Accountants 54 Lower Addiscombe Road, Croydon CR0 6AA Tel 020 8604 8860 Fax 020 8604 8862 <a href="http://www.omegaaccountants.co.uk">www.omegaaccountants.co.uk</a>
<b>Bankers</b>	National Westminster Bank Plc Euston Road Branch P O Box 3853 15 Hampstead Road London NW1 3DB
<b>Auditors</b>	<b>One Stop Audit Ltd</b> Chartered Certified Accountants & Business Advisors Suite 7C Britannia House Leagrave Road Luton Bedfordshire LU3 1RJ

**Bengali Workers' Association (BWA)**  
**(A COMPANY LIMITED BY GUARANTEE)**

**Directors (Trustees') Report**

The trustees' (who are also board of directors of Bengali Workers' Association for the purposes of company law) present their report and the audited accounts for the financial year April 2010 to March 2011

Reference and administrative information set out on page 1 forms part of this report. The audited financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice – Accounting and Reporting by Charities

Bengali Workers' Association is an independent charity, responsible for its own policy, direction and funding. Anyone over the age of 18 can join, but must be a Camden resident or an employee anywhere in the London borough of Camden. Bengali Workers' Association pursues local issues raised at a higher level, and provides case studies and arranges for local people to act as spokes people on local and national topics. Bengali Workers' Association provides ideas and input into discussions and consultations on policy matters. Staff and trustees attend a range of internal and external meetings to help set the direction of the organisation and to share best practice and ideas.

**Members of the Board of Directors**

**Chairperson:** Mr Mohammed Abdul Salique

**Treasurer:** Mr Sitar Ali

**Elected Directors:** Sheikh Mahir Absar, Kazi Saif Uddin Ahmed, Syed Ahmed, Muttakin Akand, Moksud Hussain, Muhibun Nessa Khanom, Wahid Miah, Mohammed Mukidur Rahman and Nadia Islam Shah

**Co-opted Directors:** David Rosenbergs, Abdul Momen, Margaret Fletcher and a member from the BWA Youth Project

**Company Secretary:** Syed A Islam, MBE

**Executive Director:** Dr Mukid Choudhury

## **Our Aims and objectives**

### **Purposes and Aims**

Our charity's purposes as set out in the objects contained in the company's memorandum of association are to

- to relieve poverty and financial hardship amongst people living or working in the London Borough of Camden and adjacent areas including by providing advice and assistance to access services in relation to health and social care, housing and welfare issues,
- to provide facilities in the interests of social welfare for recreation or other leisure-time occupation to improve social conditions for people living or working in the London Borough of Camden and adjacent areas,
- to promote social inclusion for the public benefit by working with people in the London Borough of Camden and adjacent areas who are socially excluded on the grounds of their ethnic origin, religion, belief or creed (in particular, members of the Bangladeshi community) to relieve the needs of such people and assist them to integrate into society, in particular by
  - o providing education and training, in particular (without limitation) in the English language and in vocational and computing skills,
  - o providing a local network group that encourages and enables those who are socially excluded to participate more effectively with the wider community,
  - o increasing, or co-ordinating, opportunities for members of the community to engage with service providers, to enable those providers to adapt services to better meet the needs of that community
  - o the protection and preservation of the environment for the public benefit by encouraging the promotion of waste reduction, use of recycled products and the prudent use of resources

The aims of our charity are to work with local communities of LB Camden, in particular Bangladeshi community, to promote and provide opportunities and facilities for education, training, recreation, and the advancement of the social, economical, physical and mental well-being of those are most in need, and to continue to grow successfully for local communities, in particular Bangladeshi community, to enable long term sustainable improvements on significant issues affecting their quality of life. Our aims fully reflect the purposes that the charity was set up to further

### **Ensuring our work delivers our aims**

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to support. The review also helps us to ensure our aims, objectives and activities remained in focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Board of Directors consider how planned activities will contribute to the aims and objectives they have set.

### **The focus of our work**

Bengali Workers' Association has undertaken in the financial year April 2010 to March 2011 a programme of activities which served the objectives of the organisation and addressed the needs and aspirations of the organisation's membership, users and local residents.

Our main objectives for the year continued to be providing advice and assistance to access services in relation to health and social care, housing and welfare issues, to provide facilities in the interests of social welfare for recreation or other leisure-time occupation to improve social conditions for people living or working in the London Borough of Camden, to promote social inclusion for the public benefit by working with people in the London Borough of Camden. The strategies we used to meet these objectives included

- Providing a range of services which are reflective of relevant quality standards and address the potential issues related to local communities

- Working in partnership with other agencies to secure the widest range of services is available that best matches the needs of its client population

Services we provided were Welfare Rights & Information Service, Bengali Housebound Day Care Service, Luncheon Club & Community Cafe, Asian Older Women's Outreach Project, Bengali Older Women's Project, Education & Employment Project, UK Online, Youth Project, Young Muslim Project, Community Development Programme, Oral History Project, Community Cohesion (including community events & festivals) etc

## **Achievements & Performance**

### **Welfare Advice & Information**

- Advice Service 863, Pension Services 29, Citizen Advice Bureau 155, Age Concern 98, Debt Advice 9, Housing Advice 20, Welfare Rights 48, Legal Advice 20

### **Day Care Service**

- Successfully registered 160 users
- Successfully organised and contributed to Breast and Cervical Cancer awareness session, Bowel Cancer awareness session, screening Bengali Film sessions, Trip to Natural History Museum, BWA Picnic, Film making Training, User Group Meeting, Picnic for Women, Metropolitan Police awareness session, Primary and Urgent Care Strategy Consultation, Open Day Event for Shelter Accommodation, Partnership event with Age Concern and Camden Cross Road on Mental Health, Consultation with Metropolitan Police and Medical research building at Somers Town area etc

### **Outreach Project**

- Identified 64 Bangladeshi, 3 Pakistani, 1 Philippine, 3 Indian, 1 Arabic and 1 Sri Lankan elderly woman through this project
- Successfully running South Asian older people forum
- Continued to develop short-term satellite services at King's Cross Brunswick Neighbourhood Association, Kingsgate Resource Centre and Holborn Community Centre
- 20 older women completed a 6-week project in Bengali dancing
- 10 older women completed a 8-week swimming course
- 23 older women have lost weight since attending the women's only exercise classes
- 6 older women have successfully registered on to Dial-a-ride
- 2 older women (60+) have taken part in ESOL classes
- 9 older women have become registered members of UCLH
- 1 user was successful in getting a larger property with disability access
- Organised Women's only activities and sessions on gentle exercise, Healthy Eating & Cooking, Bingo, Yoga, Thermal curtain making, Rickshaw Fusion, Kathak Dance, Film screening on older women's life in Camden by Sarah Asadullah, Swimming, Breast cancer awareness, Expert Patient Programme, Fruit picking event at Garson's Farm and Picnic event at Regents Park

### **Older Women's Project**

- 70 women through these assessments have been supported with income maximisation applications
- 30 women are regularly attending our exercise sessions, 20 attending the Health and Beauty sessions, 20 attending the Expert Patient Programme, 15 attended singing and dance classes, 15 attended reading and games club
- Through involvement in different sessions 100 women have benefited from being less socially isolated and more socially linked
- The project has determined that there is a large group of isolated people in Bloombury To reach this target group the project set up an exercise session at Shan House so that women can access this service more easily
- 40 older women benefited from healthy eating and ways to manage balanced diets, nutrients good for the body and for those women with health conditions - what to look out for

- We have also developed a second exercise class at the Green Light Pharmacy, 200 yards from our Centre, where 30 women are attending This has been set up to meet the demand for this type of activity
- 60 elderly clients had been supported at home, or with support to attend doctor's surgeries/hospitals, help with personal care, shopping etc
- more than 200 older women's contact information from around the Camden area
- The partnership with Shan House had been unexpected this is because we were mainly based in buildings around the centre such as HPOD, Green Light Pharmacy, Hopscotch etc The project went beyond this as it was able to identify an isolated group in Bloombury
- 100 home visits, 60 women have had direct support offered by volunteers, 70 women have been supported with income maximisation and 50 women engaged with various activities at the centre and at other venues This is a great achievement as these women now have better lives, taking better care of their health and are more independent

#### **Luncheon Club & Community Cafe**

- 42 Meals per day, 35 users who attend per day, 30 activities provided each week

#### **Oral History Project**

- Created a Steering committee
- Conducted Focus Group Meetings
- 10 volunteers were recruited who have played various roles including interviewing, transcription, arts, editing and research
- 40 Bangladeshis have been interviewed with 50% being female
- Targeted classes at the schools to be more closely involved with the project through meeting the volunteers and learning about sound editing
- A touring exhibition created, which included extracts from the oral histories, photographs and information gathered from research The exhibition toured at 10 venues
- The recordings of the interview and transcriptions have been archived in the Camden local History archive and the British Library
- Developed relationships with other organisations in the field of history related to Bangladesh and arts
- Worked with local secondary and primary schools to create an education pack
- A website has been created with the functionality to profile interviewees and teachers to access education pack

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### **Raising Aspirations**

- Developed Steering/Forum Group
- Developed a youth forum
- Developed a project management system
- Promoted collaborative working
- Identified 20 hard to reach people
- Outreached to local employment, training providers
- Recruited 30 volunteers
- Through our partners in local youth clubs and BWA youth club we have accessed 16 students at South Camden School, Haverstock School, and Camden School for girls
- Weekly Employment Workshops / sessions delivered
- Strategic partnerships with Working Men's College, Training Link, King's Cross Construction training, Camden Job Train have led to 25 users going to gain skills
- BWA hold satellite sessions in centres across Camden every week at KCBNA, Somers Town Community Centre, Samuel Lithgow Youth, West Euston Partnership and Fitzrovia Youth in Action
- 25 young people gained an employment
- 25 users gained a qualification & increased work skills
- 50 users were aware and able to adapt to changing circumstances
- 10 local organisations have contributed to helping young people

### **Volunteering Project**

BWA values the importance of volunteering as we are a voluntary based community organisation. We currently have over thirty volunteers working in some capacity around the organisation, learning, developing skills and building themselves for the future of their own careers and that of BWA's.

### **Parents Education Project**

This project was developed in partnership with Head Start Learning Centre, to engage children and fathers through learning activities. Several outings brought together parents mainly fathers with their children and a learning opportunity together across the two generations.

### **Community Safety Project**

The London Fire Brigade team is working in partnership with BWA and meetings and workshops are run by the brigade to provide information and advice on developing a career with the London Fire Brigade. Young men have the opportunity to meet with Fire Fighters with the view of recruiting more from the ethnic minorities. Career growth and prospects were presented to all at the centre.

### **Community Support**

The Chair of BWA is a community representative and makes it his duty to sign and attach the passport forms of local Bangladeshi people, a requirement by the UK passport office. This financial year date the chair of BWA has assisted 260 get their passports or citizenship free of charge for the local communities.

**Sports Development**

Supporting young people has always been central to community development programme. This year we continued this through in partnership with West End Sports & Education Trust providing capacity buildings and projects development

**Community Group Support**

Victim Support, West End Sports & Education Trust, Rhythm Performing Arts and Santé Refugee Mental Health Access Project

**Bengali New Year celebration**

The Bengali New Year celebration was a community event, which consisted of open day, cultural show and exhibition of BWA's projects and activities. It was extremely successful event, and attended by over 100 people from the local community, cross borough participation, stakeholders and partners. We also launched our website [www.bwa-surma.org](http://www.bwa-surma.org) at this event

**Summer Picnic**

This year we had another partnership with Hampstead Heath where we arranged a family picnic at the Heath. This is the first time the heath has been used in this way and also the first time, many of our users have visited the heath. Kids and adults participated in the activities arranged by the Heath such as Tennis and water sports

**Consultation Events**

- Everton, Netley site redevelopment, HS2, NHS building and Community Safety

**Bangladeshi cultural events**

- 16th December, International Mother Tongue Day (21st February), 26th March and Bengali New Year celebration

These events are very important as they help to build greater awareness of Bangladeshi culture, way of life, our heritage and language to a wider community particularly through the arts and culture. These events contribute to building community cohesion improving community relations, better respect of the community by informing and educating people from other cultures and backgrounds. These events also provide a forum for issues to be debated regarding the methods by which to do this

**Iftar Party**

Iftar is celebrated in the month of Ramadan at the time which Muslims break their fast. Every year BWA hold an Iftar party for the whole community where communities can learn about Ramadan, and the Islamic holy month and at the same time enjoy the Iftar meal.

Bengali Workers' Association not only achieved most of its targets, but also took advantage of new opportunities in service delivery.

**Partners**

Bengali Workers' Association has a very close link with the strategic, business and voluntary sectors. The building the organisation operates from the Surma Community Centre is a LB Camden building. The core funding since 1976 has been provided by LB Camden.

In addition Bengali Workers' Association has formed a number of partnerships, collaborating working to deliver projects and services. Partners included London Borough of Camden Housing, Education Social Care & Health, Policing and Public Safety, Community and Living and School, Children and Families Directorate, Camden Schools and Colleges, Argyle Primary School, Edith Neville Primary School, Netley Primary School, South Camden Community School, Westminster Kingsway College and Working Men's College, Age Concern Camden, Association of Community Based Business Advice, BME Alliance, Brick Lane Circle, British Library, Brook, Camden Cypriot Women's Centre, Camden Chinese Community Centre, Camden Itec, Camden Local History Archive, Camden Primary care Trust, Camden Training Network, Camden Victim Support, Camden Youth & Connexions, Calthorpe Project, Chadswell Healthy Living Centre, Covent Garden Community Association, Department of Works and Pensions, Dragon Hall, Fitzrovia Neighbourhood Centre, Fitzrovia Youth in Action, Hopscotch Asian Women's Centre, Islington Bangladeshi Association, King's Cross & Brunswick Neighbourhood Association, Highgate Newtown Community Centre, Holborn Community Association, Kentish Town Community Centre, Housing Association and extra housing support (Anglia Housing Association, Circle-33, Epic Trust, One Housing Association, Origin Housing Association), London Fire Brigade, Metropolitan Police, One KX Community Centre, Oral History Society, Queens Crescent Community Centre, Somali Community Centre, Somers Town Community Centre, Third Age Project, St Pancras Community Centre, Training Links, Welfare Rights Unit, West Euston Partnership, West Euston Healthy Community Project, UK Online, University College Hospital, Voluntary Action Camden, British Museum, British Land etc.

**Financial Review**

Against the backdrop of limited resources and insecurities over funding, it has continued to be difficult to plan or develop services. Nevertheless the charity, with the aid of sound financial management and the support of both its staff and volunteers generated a very positive financial outcome for the period. Its success in obtaining new funding for 2010-11 from Big Lottery Fund, Camden Youth Opportunity Fund, Esmée Fairbairn and West Euston Partnership, will provide much needed additional resources. The total net income surplus for the year ended 31st March 2011 is £5,327. Bengali Workers' Association remains grateful to all its funders, details of which are in the notes to the accounts. Through the year, the trustees reviewed quarterly management accounts and control was also exercised by senior staff and the Treasurer in line with the organisation's Financial Management Policy.

**Principal Funding Sources**

The principal funding sources for the charity are London Borough of Camden, Adult & Social Services, UK Online, Youth & Connexions, Youth Opportunity Fund, John Lyon's Charity, Camden NHS, Big Lottery Fund and Heritage Lottery Fund.

### **Reserves Policy**

The Board of Directors, who are directors for the purpose of company law and trustees for the purpose of charity law, have established a policy of reserve, whereby the unrestricted funds held by the charity should be equivalent to nine months of the Negotiated Funding Agreement offered by London Borough of Camden, which equates to at least £88,000 in general funds. At this level, the trustees feel that they should be able to continue the current activities of the charity in the event of a significant decrease in funding. It would also be necessary to consider how decrease in such funding would be replaced or activities changed.

### **Plans for Future Periods**

The charity plans continuing the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. Plans are also being developed to work on a number of schemes with local employers and local employment agencies to place young people who have been through our Employment & Enterprise project on mentoring schemes which it is hoped will lead to long-term gainful employment.

### **Structure, Governance and Management**

#### **Governing Document**

The organisation is a charitable company limited by guarantee, incorporated on 2nd March 1994 and registered as a charity on 21st July 1994. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

#### **Recruitment and Appointment of Board of Directors**

The Board of Directors, who are directors for the purpose of company law and trustees for the purpose of charity law, are known as the members of the Board of Directors. Under the requirements of the Memorandum and Articles of Association the members of the Board of Directors are elected to serve for a period of two years, after which they must be re-elected at the next Annual General Meeting.

All members of the Board of Directors give their time voluntarily and received no benefits from the charity.

#### **Induction and Training**

Most members of the Board of Directors are already familiar with the practical work of the charity having been encouraged to take up advice from the Voluntary Action Camden as appropriate. Additionally, new members of the Board of Directors are inducted via the Board of Directors handbook and meetings. They are also invited and encouraged to attend a series of short training sessions to familiarize themselves with the charity and the context within which it operates. These are jointly led by the Chair of the Board of Directors and the Executive Director of the charity and covers:

- The obligations of members the Board of Directors
- The main documents which set out the operational framework for the charity including the Memorandum and Articles
- Resourcing and the current financial position as set out in the latest published accounts
- Future plans and objectives

### **Risk Assessment**

The Board of Directors has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorization of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, users and visitors to the centre. These procedures are periodically reviewed to ensure that they meet the needs of the charity.

### **Organisational Structure**

The Bengali Workers' Association has a Board of Directors (Management Committee) of up to 11 members who meet Bi-monthly and are responsible for the strategic direction and policy of the charity. At present the Board of Directors has members from a variety of professional backgrounds relevant to the work of the charity. Four co-opted members and the secretary also sit on the Board of Directors but have no voting rights.

A scheme of delegation is in place and day-to-day responsibility for the provision of the services rest with the Executive Director. For the finance administration rests with the Office Manager. The Executive Director is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Executive Director has also responsibility for the operational management of the Bengali Workers' Association, individual supervision of the staff team and also ensuring that the staff team continue to develop their skills and working practices in line with good practice. The Office manager has responsibility for the day-to-day finance and premise management of the surma community centre.

### **Trustees' Responsibilities**

The Board of Directors, who are directors for the purpose of company law and trustees for the purpose of charity law, are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company and that under that law the directors have elected to prepare the accounts in accordance with UK GAAP for that period. In preparing these financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently,
- Observe the methods and principles in the Charities SORP,
- Make judgment and estimates that are reasonable and prudent,
- State whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The trustees are responsible for maintaining proper accounting records that disclose with reasonable accuracy at any time of the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The trustees have complied with the duty in Section 4 of the Charity Act 2006 to have due regard to the public benefit guidance

### **Members of the Board of Directors**

Members of the Board of Directors, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 2

In accordance with company law, as the company's directors, we certify that

- So far as we are aware, there is no relevant audit information of which the company's auditors are unaware, and
- As the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information

The board of directors of Bengali Workers' Association served during the year do not have any beneficial interest in the organisation as it is a charitable entity and a company by guarantee. Trustees are also the member of the charity but this entitles them only voting rights. Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up

**Auditors**

Bengali Workers' Association tendered its audit work during the year and appointed One Stop Audit Ltd as the charitable company's auditors

**Approval of the report:**

The examined (financial statements) were approved and authorised for issue by the trustees (who are also board of directors of Bengali Workers' Association for the purposes of company law) on 23rd November 2011

So far as each of the directors at the time the report is approved are aware

- (a) there is no relevant audit information of which the company's auditors are unaware, and
- (b) the directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

The report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by (Charities Act 2006) and in accordance with the small companies regime under the Companies Act 2006



**Mr Mohammed Abdul Salique**  
Chairperson



**Mr Sitar Ali**  
Treasurer

## **Bengali Workers' Association (BWA)**

### **Independent auditors' report**

#### **to the members of Bengali Workers' Association (BWA)**

We have audited the accounts of Bengali Workers' Association for the year ended 31 March 2011 which comprise the Income and Expenditure Account, the Balance Sheet, the Statement of Financial Activities and the related notes. The financial statements have been prepared under the accounting policies set out therein. The financial reporting framework that has been applied in their preparation is applicable law and the FRSSE (effective April 2008).

#### **Respective responsibilities of trustees and auditors**

As explained more fully in the Trustees' Responsibilities Statement, the trustees (who are also the directors of the charitable company for the purpose of company law) are responsible for the preparation of financial statements and being satisfied that they give true and fair view.

The trustees have elected for the financial statements to be audited in accordance with the Charities Act 1993. Our responsibility is to audit and express an opinion on the accounts in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

#### **Scope of the audit of financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed, the reasonableness of significant accounting estimates made by the trustees, and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the trustees' annual report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements, or inconsistencies we consider the implications for our report.

#### **Opinion on financial statements**

In our opinion, the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2011 and of its incoming resources and application of resources, including its income and expenditure for the same period
- have been properly prepared in accordance with UK GAAP applicable to small entities, and
- have been properly prepared in accordance with the Companies Act 2006, and

#### **Opinion on other matters prescribed by the Companies Act 2006**

In our opinion the information given in the directors' report for the financial year for which the financial statements have been prepared is consistent with the financial statements.

#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches, not visited by us, or
- the financial statements are not in agreement with the accounting records and returns, or
- certain disclosures of trustees' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit, or
- the trustees were not entitled to prepare the accounts and the trustees' report in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report.



Naeem Shaukat (FCCA), senior statutory auditor

**One Stop Audit Ltd, statutory auditors**

Suite 7C, Britannia House, Leagrave Road, Luton, Bedfordshire, LU3 1RJ

30/01/2012



**Bengali Workers' Association (BWA)**  
**Income and Expenditure Account**  
**for the year ended 31 March 2011**

	Notes	2011 £	2010 £
Income receivable		435,568	494,626
Administrative expenses payable		(430,252)	(396,772)
Operating surplus	6	<u>5,316</u>	<u>97,854</u>
Interest receivable		11	11
Surplus on ordinary activities before taxation		<u>5,327</u>	<u>97,865</u>
Tax on profit on ordinary activities		-	-
Surplus for the financial year		<u>5,327</u>	<u>97,865</u>

**Bengali Workers' Association (BWA)**  
**Statement of Financial Activities**  
**for the year ended 31 March 2011**

	Notes	Restricted Funds 2011 £	Unrestricted Funds 2011 £	Total Funds 2011 £	Total Funds 2010 £
<b>Incoming Resources</b>					
<b>Incoming resources from charitable activities</b>	1				
Grants and donations		434,174	1,349	435,523	490,455
<b>Incoming resources from generated funds</b>	2				
<i>Voluntary income</i>					
Membership & Subscriptions		-	45	45	2,669
<b>Activities for generating funds:</b>					
Ramadan Campaign		-	-	-	1,502
<b>Investment income</b>	3	-	11	11	11
<b>Total incoming resources</b>		<u>434,174</u>	<u>1,405</u>	<u>435,579</u>	<u>494,637</u>
<b>Resources expended</b>	4				
<b>Charitable activities</b>	4				
Direct costs		336,142	-	336,142	311,348
Support costs		84,653	-	84,653	73,744
<b>Governance Costs</b>	4	9,457	-	9,457	11,680
<b>Total resources expended</b>		<u>430,252</u>	<u>-</u>	<u>430,252</u>	<u>396,772</u>
<b>Net Incoming resources before other recognised gains</b>		3,922	1,405	5,327	97,865
<b>Other recognised gains</b>		-	-	-	-
<b>Net movement in funds</b>		<u>3,922</u>	<u>1,405</u>	<u>5,327</u>	<u>97,865</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		95,664	100,073	195,737	97,872
<b>Total funds carried forward</b>		<u>99,586</u>	<u>101,478</u>	<u>201,064</u>	<u>195,737</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**Bengali Workers' Association (BWA)**  
**Balance Sheet**  
**as at 31 March 2011**

	Notes	2011 £	2010 £
<b>Fixed assets</b>			
Tangible assets	7	20,713	19,024
<b>Current assets</b>			
Debtors	8	21,000	38,869
Cash at bank and in hand		<u>163,044</u>	<u>158,362</u>
		184,044	197,231
<b>Creditors: amounts falling due within one year</b>	9	(3,693)	(20,518)
<b>Net current assets</b>		<u>180,351</u>	<u>176,713</u>
<b>Net assets</b>		<u>201,064</u>	<u>195,737</u>
<b>Capital and reserves</b>			
Surplus Income over expenses account	11	201,064	195,737
<b>Members' funds</b>		<u>201,064</u>	<u>195,737</u>

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and the Financial Reporting Standard for Smaller Entities (effective April 2008)



**Mr Mohammed Abdul Salique**  
Chairperson  
Approved by the board on 23 November 2011

Bengali Workers' Association (BWA)  
Notes to the financial statements  
for the year ended 31 March 2011

	Restricted Funds	Unrestricted Funds	Total Funds	Last Year Total Funds
	2011	2011	2011	2010
<b>1 Incoming resources from charitable activities</b>				
Grants and Donations				
<i>Strategic &amp; Capacity Building Project</i>				
LB Camden CBFM	88,000		88,000	68,000
LB Camden Rent	27,500		27,500	27,500
LB Camden - Rent for Youth Project	9,500	-	9,500	9,500
LB Camden - Repairs and Maintenance				2,244
LB Camden - Staff Salaries Grant	6,415	-	6,415	
Training and Development Grant	690	-	690	3,916
Capacity Builders		-		10,000
Trips	1,271		1,271	2,249
SL Youth Centre				3,500
Hall Hire		539	539	3,533
Vocation Schools		810	810	-
Various	1,846		1,846	15,541
<i>Luncheon Club</i>				
LB Camden Social Services	26,561		26,561	26,561
Income from LC	5,210	-	5,210	6,344
<i>Bengali Housebound Day Care</i>				
LB Camden Social Services	58,430	-	58,430	58,430
EPP	1,500	-	1,500	1,500
Royal Free Hampstead - Healthy Hearts		-		2,000
<i>Bengali Women's Development Project</i>				
Big Lottery Fund	48,974		48,974	37,266
<i>Bengali Women's Enterprise</i>				
LDA (IBA)			-	26,275
<i>Bengali Men Enterprise</i>				
LAA (KX PF)	-		-	8,320
<i>PVE Project</i>				
London Borough of Camden	20,743		20,743	
<i>Community Development Project</i>				
Young Men's Project - City Parochial Foundation & John Lyons	24,000		24,000	8,750
Camelot Foundation - Health			-	35,167
<i>BWA Youth Project</i>	41,601		41,601	38,467
<i>GP Outreach Project</i>				
Big Lottery Fund	2,705		2,705	3,554
<i>Intergenerational Project</i>				
LB Camden	2,700		2,700	3,569
British Heart Foundation			-	1,800
<i>Oral History Project</i>				
Heritage Lottery fund	25,150	-	25,150	24,850
<i>Asian Women's Outreach Project</i>				
LB Camden	41,378	-	41,378	41,619
<b>Total</b>	<b>434,174</b>	<b>1,349</b>	<b>435,523</b>	<b>490,455</b>
<b>2 Incoming Resources from generating funds</b>				
Voluntary income				
Membership & Subscriptions		45	45	2,669
Activities for generating funds				
Ramadan Campaign			-	1,502
<b>Total</b>		<b>45</b>	<b>45</b>	<b>4,171</b>
<b>3 Investment income</b>				
Interest		11	11	11
<b>Total</b>		<b>11</b>	<b>11</b>	<b>11</b>

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2011**

	Restricted Funds	Unrestricted Funds	Total Funds	Last Year Total Funds
	2011	2011	2011	2010
<b>4 Total Resources Expended</b>				
<b>Charitable activities</b>				
<i>(i) Direct costs</i>				
Salaries	217 894		217 894	217 288
Employers NI	22 151		22,151	19 670
Bengali housebound Day Care Centre	2 918		2 918	4 529
Luncheon Club	14 609		14,609	16 920
Oral History Project	4 216		4 216	4,643
Young Men's project	364		364	625
Older People's Project	3,490		3 490	-
Women's Enterprise	225		225	-
PVE - Young Muslims Project	20,743		20 743	-
Asian Women's Outreach Project	5,268		5 268	5 341
Garden Project	268		268	-
Infrastructural development	4,029		4 029	-
Youth Project	27,165		27 165	19 348
Cultural events	4,507		4 507	5 222
Trips	2,744		2 744	2,181
Staff training	2 039		2 039	3,713
Ramadan Campaign			-	98
Bengali Classes	977		977	
Volunteer expenses	2,535		2 535	514
Health project	-		-	444
Sports Event	-		-	140
Hall Hire	-		-	672
Capacity Builders	-		-	10,000
	<b>336 142</b>		<b>336,142</b>	<b>311 348</b>
<i>(ii) Support costs</i>				
Rent	27 500		27,500	27,500
Repairs and maintenance	7 911		7,911	5 016
Insurance	2 393		2,393	1 144
IT Server	1,688		1,688	968
IT Support	1,553		1 553	1 680
Health & Safety	4,468		4 468	3 237
Depreciation	6,834		6 834	6,341
Telephone & fax	2,143		2 143	2 330
Light & heat	4 832		4,832	3,519
Water rates	4 712		4,712	4,293
TV License	146		146	285
Hire of Equipment	5,527	-	5 527	-
Printing postage & stationery	6,362	-	6 362	6 571
Publicity & printing	2 170	-	2,170	3,140
Cleaning	4 320	-	4,320	2,527
Cleaning materials	654	-	654	
Refreshments	974	-	974	1 649
Staff - Recruitment & Advert	466	-	466	3 544
	<b>84 653</b>	<b>-</b>	<b>84 653</b>	<b>73,744</b>
<b>Governance Costs</b>				
Professional fees	800	-	800	2,628
Annual Report	2,150	-	2 150	3,500
AGM	906	-	906	1,384
Management Accounts Statutory Accounts	2 300	-	2,300	1 700
Audit fees	2,400	-	2 400	1 800
Bank Charges	532	-	532	527
Subscriptions	369	-	369	141
	<b>9 457</b>	<b>-</b>	<b>9,457</b>	<b>11,680</b>

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2011**

**5 Accounting policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

**Basis of accounting**

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2008) and compliance with Companies Act 2006 and in accordance with the Statement of Recommended Practice (SORP), as revised by the Charities Act 2006, which came into force on 23 April 2007.

***Incoming resources***

Turnover represents all incoming resources, the documented value of funds and donations receivable by the company, net of value added tax and trade discounts. All incoming resources included in the SoFA when the charity is legally entitled to the income and amounts of all incoming resources is documented with accuracy and completeness in a timely manner. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts. Incoming resources from grants where related to performance and specific deliverables are accounted for as the charity earns the right to consideration by its performance.

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

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**Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource.

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2011**

**Fixed Assets**

Fixed assets are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life.

**Stocks**

The charity does not hold any stock or work in progress.

**Leasing and hire purchase commitments**

Assets held under finance leases and hire purchase contracts, which are those where substantially all the risks and rewards of ownership of the asset have passed to the company, are capitalised in the balance sheet and depreciated over their useful lives. The corresponding lease or hire purchase obligation is treated in the balance sheet as a liability.

The interest element of the rental obligations is charged to the profit and loss account over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding.

Rentals paid under operating leases are charged to income on a straight line basis over the lease term.

Annual commitments for non cancellable operating leases expiring	within 1 - 5 years
Land & buildings	26,500
Other - Equipment	2,604
	<u>£ 29,104</u>

6 Net incoming resources for the year	2011 £	2010 £
This is stated after charging		
Depreciation of owned fixed assets	6,834	6,341
Auditors' remuneration	2,400	1,800
Salaries and wages	217,894	217,288
Employer's NI	22,151	19,670
Total	<u>249,279</u>	<u>245,099</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year, calculated on the basis of full time equivalents, was as follows:

	2011 Number	2010 Number
Chief Executive	1	1
Finance	1	1
Administration & project execution	9	10
Total	<u>11</u>	<u>12</u>

The charity does not operate any pension scheme.

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2011**

**7 Tangible fixed assets**

	<b>Plant and machinery etc £</b>
<b>Cost</b>	
At 1 April 2010	139,224
Additions	8,523
At 31 March 2011	<u>147,747</u>
<b>Depreciation</b>	
At 1 April 2010	120,200
Charge for the year	6,834
At 31 March 2011	<u>127,034</u>
<b>Net book value</b>	
At 31 March 2011	<u>20,713</u>
At 31 March 2010	<u>19,024</u>

**8 Debtors**

	<b>2011 £</b>	<b>2010 £</b>
Trade debtors - Grant income receivable	<u>21,000</u>	<u>38,869</u>

**9 Creditors: amounts falling due within one year**

	<b>2011 £</b>	<b>2010 £</b>
Deferred Income	-	15,000
Trade creditors	<u>3,693</u>	<u>5,518</u>
	<u>3,693</u>	<u>20,518</u>

**10 Analysis of Net Assets Between Funds**

	<b>Unrestricted funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>
Tangible fixed assets	-	20,713	20,713
Current assets	101,478	82,566	184,044
Current liabilities	-	(3,693)	(3,693)
Net assets at 31 March 2011	<u>101,478</u>	<u>99,586</u>	<u>201,064</u>



**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2011**

<b>11 Movement in Funds</b>	<b>At 1 April 2010</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>At 31 March 2011</b>
	£	£	£	£
<b>Restricted funds</b>	95,664	-	-	95,664
Grants & Donations	-	434,174	-	434,174
Charitable activities	-	-	(420,795)	(420,795)
Governance costs	-	-	(9,457)	(9,457)
<b>Total restricted funds</b>	<b>95,664</b>	<b>434,174</b>	<b>(430,252)</b>	<b>99,586</b>
<b>Unrestricted funds</b>	100,073	-	-	100,073
Grants & Donations	-	1,349	-	1,349
Membership & Subscriptions	-	45	-	45
Investment income	-	11	-	11
<b>Total unrestricted funds</b>	<b>100,073</b>	<b>1,405</b>	<b>-</b>	<b>101,478</b>
<b>Total funds</b>	<b>195,737</b>	<b>435,579</b>	<b>(430,252)</b>	<b>201,064</b>

**Purpose of Restricted Funds**

Purpose of restricted funds is to fund the continuing projects such as Welfare Rights & Information Service, Asian Older Women's Outreach Project, Bengali Older Women's Project, Education & Employment Project, UK Online, Youth Project, Young Muslim Project, Community Development Programme, Oral History Project and Community Cohesion

The charity has sufficient resources to meet its financial obligations in forthcoming period

**12 Post balance sheet events**

The London Borough of Camden's social care fund that enables the charity to run Bengali Housebound Daycare Project and Asian Women's Outreach Project will be stopped in April 2012. Provisions are made for major restructuring taking place involving redundancies in order to reduce costs. Funding for discretionary services such as Luncheon Club will stop in April 2013.

Two core projects and one additional discretionary service is scheduled to start in financial year 2012/2013. These include core projects such as Transition Project and Employment Project. The new discretionary service replacing Luncheon Club service is Community Cafe Project.

The accounts were authorised for issue by chairperson and treasurer upon approval of the board on 23 November 2011.

**13 Government grants**

The charity is supported by the government through London Borough of Camden. The grant is recognised in profit or loss of the period in which it becomes receivable. Grants related to income are shown as a credit in statement of financial activities.

The grants recognised in the financial statements are awarded on the basis of different projects run by the charity. There are no additional forms of government assistance from which the entity has directly benefited.

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2011**

**14 Controlling party**

The charitable company is controlled by its directors, who are elected annually at the Annual General Meeting by the members

**15 Contingent liability**

The fixed assets of the company were not adequately insured. The maximum exposure in case of any possible loss or damage is £15,700

**16 Trustees remuneration and related party transactions**

No member of the management committee received any remuneration during the year. No travel costs were reimbursed to any member of the management committee. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2010 - £Nil)

**17 Taxation**

As a charity BWA is exempt from tax on income and gains falling within section 505 of Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

**18 Funds and policies**

The charity operates with two main types of funds i.e. Restricted Funds and Unrestricted Funds. Restricted Funds are designated to fund continuing projects. Unrestricted Funds are used to fund research and analysis and cost benefit analysis for potential projects that the charity intends to start. Any transfers between the funds have to be authorised by the executive director and the chairperson.