

**Bengali Workers' Association (BWA)**

**(Company Limited by Guarantee)**

**Report and Audited Accounts**

**1 April 2012 - 31 March 2013**

**Company Registration Number 2903924**

**Charity Registration Number: 1039551**

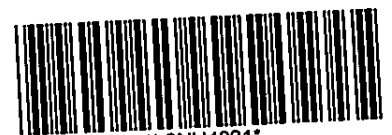
**Registered office and operational address**

**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 2013

<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	Mohammed Abdul Salique
Treasurer	Nadia Shah Islam
Elected Directors	Kazi Saif Uddin Ahmed Moksud Hussain Amina Malik (Appointed on 5 <sup>th</sup> April 2012) Mohammed Omar Faruk (Appointed on 5 <sup>th</sup> April 2012) Mohammed Towahidur Rahman (Appointed on 5 <sup>th</sup> April 2012) Sheikh Mahir Absar Mamun Alam (Appointed on 5 <sup>th</sup> April 2012) Roxsana Haq (Appointed on 5 <sup>th</sup> April 2012)
<b>Co-opted Director</b>	Abdul Momen Margaret Fletcher (Until 25 <sup>th</sup> September 2012)
<b>Chief Executive</b>	Nassar Miah (Joined 14th June 2013) Dr Mukid Choudhury (Resigned on 30th June 2013)
<b>Company Secretary</b>	David Rosenberg (Appointed on 16 <sup>th</sup> May 2012) Syed Azizul Islam (Resigned on 5 <sup>th</sup> April 2012)
<b>Resigned Directors 5<sup>th</sup> April 2012</b>	Syed Ahmed Muttakin Akand Sitar Ali Muhibun Nessa Khanom Wahid Miah
<b>Resigned Directors 9<sup>th</sup> September 2012</b>	Mohammed Mukidur Rahman

**Accountants**

**Omega Accountants**  
Chartered Certified Accountants  
54 Lower Addiscombe Road, Croydon CR0 6AA  
Tel 020 8604 8860 Fax 020 8604 8862  
[www.omegaaccountants.co.uk](http://www.omegaaccountants.co.uk)

**Bankers**

**National Westminster Bank Plc**  
Euston Road Branch  
P O Box 3853  
15 Hampstead Road  
London NW1 3DB

**Auditors**

**One Stop Audit Ltd**  
Chartered Certified Accountants  
& Business Advisors  
63 Morgan Close  
Luton  
LU4 9GL

**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 1st of April 2012 to 31st of March 2013

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 acts as a strategic organisation working with partners across the sector as well as statutory providers to enable members of the community to engage with service providers and to enable those providers to adapt services to better meet the needs of the community. 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.

**Board of Directors**

Chairperson: Mohammed Abdul Salique

Treasurer: Nadia Shah Islam

Elected Directors

Kazi Saif Uddin Ahmed

Moksud Hussain

Amina Malik (Appointed on 5th April 2012)

Mohammed Omar Faruk (Appointed on 5th April 2012)

Mohammed Towahidur Rahman (Appointed on 5th April 2012)

Sheikh Mahir Absar

Mamun Alam (Appointed on 5th April 2012)

Rossana Haq (Appointed on 5th April 2012)

Co-opted Director

Abdul Momen

Margaret Fletcher (Until 25th September 2012)

Chief Executive

Nassar Miah (Joined 14th June 2013)

Dr Mukid Choudhury (Resigned on 30th June 2013)

Company Secretary

David Rosenberg (Appointed on 16th May 2012)

Syed Azizul Islam (Resigned on 5th April 2012)

Resigned Directors (5th April 2012)

Syed Ahmed

Muttakin Akand

Sitar Ali

Muhibun Nessa Khanom

Wahid Miah

Resigned Directors (9th September 2012)

Mohammed Mukidur Rahman

## **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 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
  - providing education and training, in particular (without limitation) in the English language and in vocational and computing skills,
  - providing a local network group that encourages and enables those who are socially excluded to participate more effectively with the wider community,
  - 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
- 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 Camden 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 who are most in need, and
- to continue to grow successfully for local communities 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 2012 to March 2013 a programme of activities which served the objectives of the organisation and addressed the needs and aspirations of the organisation's members, 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 Raising Aspirations Project, Welfare Rights & Information Service, Older Peoples Project, Employment & Enterprise Project, Education & Youth Projects, Community Development Programme, Community Cohesion (including community events & festivals) etc

## **Achievements & Performance**

### **Raising Aspirations**

This project targets young people aged 16 to 25 years old who are not in Employment, Education or Training. Once engaged, young people are supported into progression routes such as further training and employment.

#### **Education**

- English & Maths classes: Delivered from the Surma Community Centre, in partnership with Exceed Tuition, students were taught in key subjects such as English & Mathematics.

- Bengali Class: This class was to teach young people about their mother tongue. 40 young people were involved in this activity.

### **Employment & Enterprise Outcomes**

#### **Statistics**

- o 126 people have been supported through this project
- o 16 people have secured full time employment
- o 11 people have secured full time training or education courses
- o 2 people have secured apprenticeships
- o 12 clients have secured IT support, and been referred for additional training

#### **Basic IT**

Basic IT skills have been delivered as part of the work club activities. These include basic mouse and keyboard commands, as well as creating email accounts in order to support job search activities. For clients in need of intensive support in order to develop IT skills, we have identified and referred to them to local training providers.

#### **Volunteers**

We have recruited five volunteers to support our work club programme. Three have now secured full time employment. We shall continue to recruit volunteers, both from our work club, to become peer mentors, as well as from the community from people who were able to offer their time to support others.

#### **Job Club**

Work Club (Job Club) group sessions were delivered three times a week across the borough, enabling a wide audience of Camden residents to access support. Working in partnership with Camden Libraries and Samuel Lithgow Youth Centre, we have supported over 120 people to seek employment and sector based training opportunities. One to one support was available for all clients, and delivered from Surma Community Centre and locations across the borough.

## **Youth**

- Open drop-in sessions Young people enjoy informal recreational activities, get information and advice from youth workers and are able to socialise with their peers

We have also undertaken the following

- Youth Forum A discussion forum in which young people from the local area meet to discuss topical issues and to air their concerns regarding issues affecting their lives. The group meets quarterly and was constituted of members who were linked and sit on various other panels such as the Youth Opportunity Fund
- Bike Maintenance Project A group of young people felt that majority of young people in the area have keen interests in riding pedal bikes, so they designed a project to teach other young people bike maintenance skills and how to ride bikes safely. This project was supported by West Euston Partnership and Regents Park Safer Neighbourhood Team
- Healthy Eating & Lifestyle Sessions were held at the Surma Community Centre to educate young people on the benefits of leading a healthy lifestyle which includes eating a balanced diet. Additionally, young people were taught how to cook nutritional and healthy meals and where to obtain the ingredients
- Residential This year the young people and staff organised three residential including as part of the Duke of Edinburgh Awards

## **Community Development**

**Volunteering Project** BWA values the importance of volunteering as we are a voluntary based community organisation. We currently have 10 volunteers working in some capacity within the organisation, learning, developing skills and acquiring the required knowledge for work in the voluntary sector, charity sector, or care work.

**Passport Attestation Support** The Chair of BWA, as a community representative makes it his duty to sign the passport forms of local Bangladeshi people for free. This financial year the chair of BWA has assisted 200 people to obtain their passports or citizenship.

**Consular Service** BWA has also restarted the popular Bangladeshi high commission consular service from Surma Community Centre once every quarter. The service attracts up to 60 people per session.

## **Community Cohesion Project**

**Bangladeshi cultural events** 16th December was Victory day of Bangladesh, International Mother Tongue Day (21st February) and 26th March was Bangladesh Independence Day. These events were celebrated with community partners and local people in order help to build greater awareness of Bangladeshi culture, way of life, heritage and language to a wider community particularly through the arts and culture. Since BWA was founded in 1976 the cultural events have contributed to building community cohesion improving community relations, better respect of the community by informing and educating people from other cultures and backgrounds.

**Consultation Events** Community consultations were very important to the fabric of community relations between BWA, the Local Authority and local and central government to take decisions and information from the community about different aspects of society which may affect them such as the High Speed 2 (HS2) rail development which will change the geographic scenery of Camden when it goes ahead.

**Ifar Party** Ifar was celebrated in the month of Ramadan (according to the Muslim calendar) at the time when Muslims break their fast. Every year BWA hold an Ifar party for the whole community where communities of people from various cultures can learn about Ramadan, and the Islamic holy month and at the same time enjoy the traditional Ifar meal.

**Welfare Advice & Information**

To date this remains the most popular project with a large number of clients seen through various advice activities every week. We have many partnerships with professional bodies that provide satellite services for our community from Surma Community Centre once a week or once fortnightly. These include the Department for Works and Pensions, Camden Welfare Rights Advice, Age Concern Advice and Citizen Advice Bureau.

**Older People's Development**

The Older People Development Programme provides culturally appropriate services not only to Bangladeshi older people but also to the South Asian elderly community and other community members. The programme delivers a responsive, coordinated and people centred service, which works with people over fifty, frail, isolated and in particular hard-to-reach community based and housebound people. We promote independence and choice across a wide spectrum of needs, from low level to intensive and urgent care needs.

**Personalisation agenda** We have been assisting in assessments carried out by social workers for the day care services for our critical and substantial need users by interpreting and referring them to benefit checks by a Camden Welfare Rights advisor. Through these assessments users will secure a personalised budget to attend the Day Services.

**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, British Library, Brook, Camden Cypriot Women's Centre, Camden Chinese Community Centre, Camden Local History Archive, 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, 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 and British Land amongst others.

**Financial Review**

Against the backdrop of limited resources and insecurities over funding, it has continued to be difficult to plan or develop services. Bengali Workers' Association has had to curtail some services and in doing so some staff were made redundant. This has been supported by a review of the overall business planning and financial modelling of the organisation.

The total net deficit for the year ended 31st March 2013 is (£46,597) and demonstrates the need to develop a robust and dynamic fundraising strategy and a more streamlined and cost effective delivery of operations and services.

Bengali Workers' Association remains grateful to all its funders including London Borough of Camden, John Lyon's Charity, Camden NHS and Big Lottery Fund. Throughout 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.

**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 authorisation 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) who meet Bimonthly 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. There is currently one co-opted member 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 and

financial administration rests with the Chief Executive and he is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive 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.

**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.

**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.

## Reserve Policy

Purpose of this Policy is to establish the policy for the holding of reserves and designated funds by Bengali Workers' Association (BWA). The objectives of this policy are to ensure the correct identification, approval, change and revision and use of reserves and designated funds by the Trustees of BWA. As defined in SORP 2000 "income which becomes available to the charity and is to be expended at the trustees' discretion in the furtherance of any of the charity's objects (sometimes referred to as "general purposes" income), but which is not yet spent, committed or designated (i.e., is "free")"

For the purpose of this policy the following accounting definitions will be used. Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or funder. Designated funds are unrestricted funds earmarked by the Board of Directors of BWA for particular purposes.

Designated funds are funds set aside by the Trustees from unrestricted funds for planned activities. The designation may be cancelled by the Trustees at a later date should the project or activity not proceed or they decide that the use is no longer appropriate or applicable.

The Trustees have identified that reserves, are needed for the following reasons: Upkeep of Premises, Staff Redundancy, Pensions Shortfall, Maintaining appropriate levels of cash flow, Future Redevelopment.

1 Upkeep of Premises: A provision of 6 months operating cost would allow BWA to operate on reduced funding levels for a limited period of time without detriment to the overall work of the charity.

- The current estimate operating and project associated costs per annum is  
o £175,000

- The sum identified for reserves is  
o £87,500

2 Staff Redundancy: BWA has decided to keep an element of salary costs to cover any costs occurred through redundancy.

- The sum identified from reserves is  
o £8,000

This amount would need to be re-assessed each time there is a significant change in staffing level or staffing costs. Any changes need to be agreed by the Trustees.

3 Pensions Shortfall: BWA has decided to keep reserves for cover any future legal pension obligations as that may arise that are not met by funders.

- The sum identified from reserves is  
o £6,000

This amount is based on 5% of existing total annual salaries.

4 Future Redevelopment: The Board of Directors decided to allocate funds to facilitate the redevelopment of the Surma Centre. These funds will be used for, but not exclusively, the rental of temporary premises and any other costs incurred as a result of the need to move to temporary premises in 2013-14.

- The sum identified to cover the redevelopment phase is  
o £50,000

## **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 re-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 16th December 2013

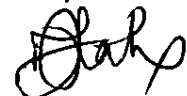
So far as each of the directors at the time the report is approved are aware

- (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



**Mohammed Abdul Salique**  
Chairperson



**Nadia Shah Islam**  
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 2013 which comprise the Income and Expenditure Account the Balance Sheet, the Statement of Financial Activities and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the FRSSE (effective April 2008) and UK GAAP.

**Respective responsibilities of trustees and auditors**

As explained elaborately in the Trustees' Responsibilities set out on page 8, 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 for being satisfied that they give true and fair view.

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 2013 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,

**Emphasis of matter - Going Concern**

In forming our opinion on the financial statements which are not modified, we have considered the adequacy of the disclosure made in note 1 to the financial statements concerning the company's ability to continue as a going concern. The charitable company is heavily reliant on the grants from London Borough of Camden and some other organisations to continue its charitable projects in the local community. This reliance indicates the existence of a material uncertainty which may cast significant doubt about the company's ability to continue as a going concern. The financial statements do not include the adjustments that would result if the company was unable to continue as a going concern.

**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 Directors' Annual Report.



Naeem Shaukat (FCCA), senior statutory auditor  
For and on behalf of  
One Stop Audit Ltd, statutory auditors  
63 Morgan Close, Luton, LU4 9GL

Date **20 DECEMBER 2013**

**Bengali Workers' Association (BWA)**  
**Income and Expenditure Account**  
**for the year ended 31 March 2013**

	Notes	2013 £	2012 £
<b>Income receivable</b>	a	297,690	364,483
Administrative expenses payable	d	(344,298)	(360,767)
<b>Operating (deficit)/surplus</b>	2	<u>(46,608)</u>	<u>3,716</u>
Interest receivable		11	11
<b>(Deficit)/surplus on ordinary activities before taxation</b>		<u>(46,597)</u>	<u>3,727</u>
Tax on (loss)/profit on ordinary activities		-	-
<b>(Deficit)/surplus for the financial year</b>		<u>(46,597)</u>	<u>3,727</u>

**Bengali Workers' Association (BWA)**  
**Statement of Financial Activities**  
**for the year ended 31 March 2013**

	Notes	Restricted Funds 2013 £	Unrestricted Funds 2013 £	Total Funds 2013 £	Total Funds 2012 £
<b>Incoming Resources</b>					
<b>Incoming resources from charitable activities</b>	a				
Grants and donations		276,323	21,368	297,691	364,483
<b>Incoming resources from generated funds</b>	b				
Membership & Subscriptions		-	-	-	-
<b>Investment income</b>	c	-	11	11	11
<b>Total incoming resources</b>		<u>276,323</u>	<u>21,379</u>	<u>297,702</u>	<u>364,494</u>
<b>Resources expended</b>	d				
<b>Charitable activities</b>	d				
Direct costs		249,957	-	249,957	280,139
Support costs		75,080	-	75,080	71,396
<b>Governance Costs</b>	d	19,261	-	19,261	9,232
<b>Total resources expended</b>	d	<u>344,298</u>	<u>-</u>	<u>344,298</u>	<u>360,767</u>
<b>Net Incoming resources before other recognised gains</b>		(67,975)	21,379	(46,596)	3,727
<b>Other recognised gains</b>		-	-	-	-
<b>Net movement in funds</b>		<u>(67,975)</u>	<u>21,379</u>	<u>(46,596)</u>	<u>3,727</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		82,359	122,431	204,790	201,064
<b>Transfer of funds</b>		12,505	(12,505)		
<b>Total funds carried forward</b>		<u>26,889</u>	<u>131,305</u>	<u>158,193</u>	<u>204,790</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 (Statement of Financial Position)**  
**as at 31 March 2013**

	Notes	2013 £	2012 £
<b>Non-current assets</b>			
Tangible assets	3	11,734	15,775
<b>Current assets</b>			
Debtors	4	28,875	23,150
Cash at bank and in hand		131,752	240,816
		<u>160,627</u>	<u>263,966</u>
<b>Creditors' amounts falling due within one year</b>	5	(14,168)	(74,951)
<b>Net current assets</b>		<u>146,459</u>	<u>189,015</u>
<b>Net assets</b>		<u>158,193</u>	<u>204,790</u>
<b>Capital and reserves</b>			
Surplus Income over expenses account	6	158,193	204,790
<b>Members' funds</b>		<u>158,193</u>	<u>204,790</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)



**Mohammed Abdul Salique**  
Chairperson

Approved by the board on 16 December 2013

**Bengali Workers' Association (BWA)**  
**Schedule to the Income & Expenditure Account**  
**for the year ended 31 March 2013**

	2013 £	2012 £
<b>Incoming Resources</b>		
Grants and donations received	<u>297,690</u>	<u>364,483</u>
<b>Employee costs</b>		
Wages and salaries	179,904	198,089
Employer's NI	14,442	18,241
Staff training and welfare	437	904
Travel and subsistence	90	-
	<u>194,873</u>	<u>217,234</u>
<b>Premises costs</b>		
Rent	27,500	27,500
Rates	1,443	-
Service charges	5,092	1,581
Light and heat	6,699	4,064
Cleaning	8,686	6,547
	<u>49,420</u>	<u>39,692</u>
<b>Support costs</b>		
Telephone and fax	2,099	3,837
Stationery and printing	4,790	4,021
Subscriptions	146	559
Advertising and PR	275	513
Insurance	888	2,270
Equipment expensed	5,670	4,405
Repairs & maintenance and health & safety	2,688	5,384
Depreciation	4,041	5,258
Direct charitable expenditures	60,147	68,617
	<u>80,744</u>	<u>94,864</u>
<b>Governance costs</b>		
Audit fees	2,618	2,400
Accountancy fees	3,400	3,400
Solicitors fees	840	-
Consultancy Fees	9,142	-
Bank Charges	468	975
Other legal & professional	2,793	2,202
	<u>19,261</u>	<u>8,977</u>

**Bengali Workers' Association (BWA)**  
**Movement in Funds**  
**for the year ended 31 March 2013**

<b>Funds</b>	<b>At 1 April 2012</b>	<b>Incoming Resources YE 31-03-13 £</b>	<b>Outgoing Resources YE 31-03-13 £</b>	<b>Transfer</b>	<b>At 31 March 2013 £</b>
<b>Restricted funds</b>					
LB Camden (CBFM+CCF)	17,213	75,000	79,154		13,059
LB Camden Rent - Core	-	27,500	27,500		-
LB Camden Social Services for Luncheon Club	12,893	-	13,566	673	-
LB Camden Adult & Social Service	21,980	-	22,264	284	-
Big Lottery Fund (Bangladeshi older women)	299	12,917	14,411	1,195	-
Big Lottery Fund (Supporting change & impact)	592	-	592		-
John Lyon's Charity	3,758	24,000	27,974	216	-
LB Camden Youth Project	5,134	29,600	32,714		2,020
Big Lottery Fund (Employment & Enterprise)	364	56,055	64,369	7,950	-
West Euston Partnership (GP Outreach Project)	3,278	4,988	3,544		4,722
LB Camden (Asian Women's Outreach Project)	16,848		17,916	1,068	-
Trips	-	470	1,589	1,119	-
Older People's Project	-	45,793	38,705		7,088
<b>Total restricted funds</b>	<b>82,359</b>	<b>276,323</b>	<b>344,298</b>	<b>12,505</b>	<b>26,889</b>
	82,359				
<b>Unrestricted funds</b>					
LB Camden - Rent for Youth Project	9,500	9,500			19,000
Victim Support	1,800	4,020			5,820
Vurion Schools	1,022	1,190			2,212
Income from LC	5,749	733			6,482
EPP	915	-			915
Various	103,434	3,285		(12,505)	94,214
Hall Hire	-	2,640			2,640
Interest	11	11			22
<b>Total unrestricted funds</b>	<b>122,431</b>	<b>21,379</b>	<b>-</b>	<b>(12,505)</b>	<b>131,305</b>
<b>Total funds</b>	<b>204,791</b>	<b>297,702</b>	<b>344,298</b>		<b>158,193</b>

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2013**

**1 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 in 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.

Although the directors have prepared these accounts on a going concern basis, the charity is heavily reliant on grants from London Borough of Camden and big Lottery. Much of the funding has already come to an end. The directors have carried out major redundancies in the post balance sheet period and had to stop many projects to overcome the shortage of funds. As a result the directors are optimistic to continue the charity's core activities with a reduced level of service and will continue to explore new sources of funds to increase the future revenue stream of the charity. Also the lease for the building from where the charity operates has run out but the directors are very optimistic to negotiate a new lease in the forthcoming months. Whilst there is no expectation of lease not being renewed, it may cause a significant concern over the charity's ability to continue its activities if the lease is not renewed due to any such factors which are beyond the control of the charity.

**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.

The income is deferred in accordance with our policy of recognition of income in the profit and loss for the year and surplus received which belongs to the next financial year is deferred in compliance with UK GAAP and IAS18.

**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.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**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 2013**

**Non-current Assets**

Non-current 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 25% reducing balance basis for equipments.

**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.

<b>2 Net incoming resources for the year</b>	<b>2013</b>	<b>2012</b>
	<b>£</b>	<b>£</b>
This is stated after charging		
Depreciation of owned fixed assets	4,041	5,258
Auditors' remuneration	2,400	2,400
Salaries and wages	179,904	198,089
Employer's NI	14,442	18,241
Total	<u>200,787</u>	<u>223,988</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:

	<b>2013</b>	<b>2012</b>
	<b>Number</b>	<b>Number</b>
Chief Executive	1	1
Finance	1	1
Administration & project execution	6	9
Total	<u>8</u>	<u>11</u>

The charity does not operate any pension scheme.

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2013**

**3 Tangible Non-current assets**

	<b>Plant and machinery etc £</b>
<b>Cost</b>	
At 1 April 2012	148,067
At 31 March 2013	<u>148,067</u>
<b>Depreciation</b>	
At 1 April 2012	132,292
Charge for the year	4,041
At 31 March 2013	<u>136,333</u>
<b>Net book value</b>	
At 31 March 2013	<u>11,734</u>
At 31 March 2012	<u>15,775</u>

<b>4 Debtors</b>	<b>2013 £</b>	<b>2012 £</b>
Trade debtors- Grant income receivable	<u>28,875</u>	<u>23,150</u>

<b>5 Creditors amounts falling due within one year</b>	<b>2013 £</b>	<b>2012 £</b>
Deferred Income	15,363	63,906
Trade creditors	<u>(1,195)</u>	<u>11,045</u>
	<u>14,168</u>	<u>74,951</u>

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2013**

**6 Purpose of restricted funds**

Purpose of restricted funds is to fund the continuing projects such as the Community Centre s Fund, Older People s Project, Education & Employment Project, Raising Aspirations Project, Youth Project and Community Development and Community Cohesion programmes and activities

**7 Other financial commitments**

**2013**  
**£**

**2012**  
**£**

At the year end the company had annual commitments under non cancellable operating leases as set out below

Operating leases which expire

within one year	(Land and building)	-	26,500
within two to five years	(Copier)	2,604	2,604
		<u>2,604</u>	<u>29,104</u>

The directors are negotiating the lease terms for the land and building. So far there is no such lease commitment

**8 Analysis of net assets between funds**

	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	-	11,734	11,734
Current assets	131,304	29,323	160,627
Current liabilities	-	(14,168)	(14,168)
Net assets at 31 March 2013	<u>131,304</u>	<u>26,889</u>	<u>158,193</u>

**9 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.

Government grants help to keep the company operational with enough surplus of income over expenditure and thereby consolidates its financial position.

**10 Controlling party**

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

**11 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. (2012 - £Nil)

**12 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.

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2013**

**13 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 Treasurer, Chairperson and the Chief Executive.

**14 Events After Reporting Date**

No such significant events

**Bengali Workers' Association (BWA)**  
**Notes to the financial statements**  
**for the year ended 31 March 2013**

	Restricted Funds 2013	Unrestricted Funds 2013	Total Funds 2013	Last Year Total Funds 2012
<b>a Incoming resources from charitable activities</b>				
Grants and Donations				
<i><b>Strategic &amp; Capacity Building Project</b></i>				
LB Camden - CBFM	75,000	-	75,000	83,250
LB Camden - Rent	27,500	-	27,500	27,500
LB Camden - Rent for Youth Project		9,500	9,500	9,500
Hall Hire	-	2,640	2,640	-
Trip	470	-	470	-
Victim Support	-	4,020	4,020	1,800
Vocational Schools	-	1,190	1,190	1,022
Various		3,285	3,285	1,957
<i><b>Luncheon Club</b></i>				
LB Camden Social Services	-	-	-	26,560
Income from LC		733	733	5,749
<i><b>Bengali Housebound Day Care</b></i>				
LB Camden Social Services		-	-	58,432
EPP	-	-	-	915
<i><b>Bangladeshi Older Women's Project</b></i>				
Big Lottery Fund - Main	12,917	-	12,917	50,926
Big Lottery Fund - Supporting change & Impact	-	-	-	9,500
<i><b>Older People's Project</b></i>	45,793	-	45,793	-
<i><b>Aspiration Project</b></i>				
John Lyon's	24,000	-	24,000	24,000
<i><b>BWA Youth Project</b></i>	29,600	-	29,600	9,678
<i><b>Employment &amp; Enterprise Project</b></i>	56,055	-	56,055	13,564
<i><b>GP Outreach Project</b></i>				
West Euston Partnership	4,988	-	4,988	2,128
<i><b>Asian Women's Outreach Project</b></i>				
LB Camden	-	-	-	38,002
<b>Total</b>	<b>276,323</b>	<b>21,368</b>	<b>297,691</b>	<b>364,483</b>
<b>b Incoming Resources from generating funds</b>				
<i>Voluntary income</i>				
Membership & Subscriptions	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>c Investment income</b>				
Interest	-	11	11	11
<b>Total</b>	<b>-</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 2013**

	Restricted Funds 2013	Unrestricted Funds 2013	Total Funds 2013	Last Year Total Funds 2012
<b>d Total Resources Expended</b>				
<b>Charitable activities</b>				
<i>(i) Direct costs</i>				
Salaries	179,904	-	179,904	198,089
Employers NI	14,442	-	14,442	18,241
Bengali housebound Day Care	158	-	158	-
Luncheon Club	6,078	-	6,078	12,184
Oral History Project	-	-	-	5,301
Aspiration Project	-	-	-	155
Older People's Project	3,122	-	3,122	3,649
Training & Employment Project	3,277	-	3,277	-
Bengali Women's Development Project	5,577	-	5,577	2,913
Infrastructural development	-	-	-	6,530
Youth Project	25,632	-	25,632	24,289
Cultural events	3,584	-	3,584	2,515
Trips	1,575	-	1,575	-
Staff training	437	-	437	904
Bengali Classes	1,032	-	1,032	2,260
Volunteer expenses	5,049	-	5,049	3,109
	<u>249,957</u>	<u>-</u>	<u>249,957</u>	<u>280,139</u>
<i>(ii) Support costs</i>				
Rent	27,500	-	27,500	27,500
Rates	1,443	-	1,443	-
Repairs and maintenance	2,688	-	2,688	5,384
Insurance	888	-	888	2,270
IT Server	-	-	-	783
IT Support	3,403	-	3,403	1,602
Health & Safety	-	-	-	1,671
Depreciation	4,041	-	4,041	5,258
Telephone & fax	2,099	-	2,099	3,837
Sundry	340	-	340	-
Light & heat	6,699	-	6,699	4,064
Water rates	3,652	-	3,652	1,581
TV License	146	-	146	146
Hire of Equipment	5,670	-	5,670	4,405
Printing, postage & stationery	4,790	-	4,790	4,021
Advertising and PR	275	-	275	975
Cleaning	8,686	-	8,686	5,686
Cleaning materials	-	-	-	861
Refreshments	1,230	-	1,230	1,352
Service Charges	1,440	-	1,440	-
Travel & Subsistence	90	-	90	-
	<u>75,080</u>	<u>-</u>	<u>75,080</u>	<u>71,396</u>
<b>Governance Costs</b>				
Professional fees	2,793	-	2,793	2,056
Solicitor Fees	840	-	840	-
AGM	-	-	-	306
Consultancy Fees	9,142	-	9,142	-
Management Accounts, Statutory Accounts	3,400	-	3,400	3,400
Audit fees	2,618	-	2,618	2,400
Bank Charges	468	-	468	513
Subscriptions	-	-	-	559
	<u>19,261</u>	<u>-</u>	<u>19,261</u>	<u>9,234</u>