

Bengali Workers' Association (BWA)

(Company Limited by Guarantee)

Audited Accounts

1 April 2009 - 31 March 2010

Company Registration Number 2903924

Charity Registration Number 1039551

Registered office and operational address

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

Omega Accountants

Chartered Certified Accountants & Registered Auditors

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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 2010

Status	The organisation is a charitable company limited by guarantee, incorporated on 2 March 1994 and registered as a charity on 21 July 1994	
Governing document	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	
Company Number	2903924	
Charity Number	1039551	
Registered office and operational address	Surma Community Centre 1 Robert Street London NW1 3JU	
Board of Directors	2010	2009
Chairperson	Mr Mohammed Abdul Salique	Mr Shamim Ahmed
Treasurer	Mr Sitar Ali	Ms Jutsna Alam
Elected Directors	Sheikh Mahir Absar	Mrs Kamrunessa Razia Choudhury
	Kazi Saif Uddin Ahmed	Mr Mohammed Iqbal Fazlu
	Syed Ahmed	Mr Humayun Kabir
	Muttakin Akhand	Mr Salik Miah
	Moksud Hussain	Mr Mohammed Shahidur Rahman
	Muhibun Nessa Khanom	Mr Komor Uddin
	Wahid Miah	Mr Syed Rafiqul Islam
	Mohammed Mukidur Rahman	Mr Abdul Wahid
	Nadia Islam Shah	Mr Akikur Rahman
Executive Director	Dr Mukid Choudhury	Dr Mukid Choudhury
Company Secretary	Mr Abdul Aziz Toki	Mr Saleh Ahmed Khan, MBE (until 26-06-09) Mr Abdul Aziz Toki (appointed 26-06-09)
Auditors	Omega Accountants Chartered Certified Accountants & Registered Auditors 54 Lower Addiscombe Road, Croydon CR0 6AA Tel 020 8604 8860 Fax 020 8604 8862 www.omegaaccountants.co.uk	
Bankers	National Westminster Bank Plc Euston Road Branch P O Box 3853 15 Hampstead Road London NW1 3DB	

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

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 2009 to March 2010

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

Structure, Governance and Management

Bengali Workers' Association is a Registered Charity Limited by Guarantee. The trustees of the Charity govern its affairs. They are also the Board of Directors of the Company. Board of Directors are elected every two years by members at the Annual General Meeting, but the Board can also co-opt people during their term in office. The Board takes overall responsibility for ensuring that the financial, legal and contractual responsibilities of the charity are met, and that there are satisfactory systems of financial and other controls. It decides on policy and strategy and ensures that the organisation fulfils its objectives. The Board meets at least every 6 weeks, additionally if appropriate. There are a number of other steering, advisory, users and reference groups that help direct the work of the organisation. New trustees are inducted via a trustee handbook, and meeting with the Chair and Executive Director. The organisation also organises a training session on the trustees' responsibilities every 2 years for all trustees. Such a session was held in January 2010.

The operational management of the Charity is delegated to the Executive Director, who works with a team of senior managers and other staff to fulfil the Charity's objectives. The Executive Director reports to the Chair and the Board. The Executive Director is responsible for ensuring that the organisation delivers the services specified, and key performance indicators are met. The Executive Director will also undertake supervision of the staff team and also ensure that the team continue to develop their skills and working practices in line with good practice. The Executive Director's role is defined in a Job Description and limits of authority (e.g. on expenditure and human resources) are detailed in various policies.

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. Members are currently charged a £2 fee to join the membership and can participate in the election of new directors, chair and treasurer positions every two years. The Company secretary also sits on the board of directors meeting but has no voting rights.

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 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.

The trustees conduct an annual risk assessment, in which the major risks to which the charity is subject are reviewed, and systems and procedures to manage such risks are established and updated. The last such review was conducted in Feb 2010.

Bengali Workers' Association (BWA)
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Mission, Objectives and Activities

Mission

To work with and assist local communities to continue to improve and sustain the quality of their lives, in particular the Bengali community in Camden and the neighbouring areas

Objectives

- To promote and ensure the development and provision of culturally appropriate services and activities
- To promote, develop and provide opportunities and facilities for education, training and employment
- To develop and facilities for the advancement of social, economic, physical and mental wellbeing
- To work with other agencies and partners to improve access to services and support community members to occupy positions of authority responsibility
- To represent and advocate the views and needs of the Bengali community in Camden and the neighbouring areas
- To raise awareness of and to encourage a pro-active, sustainable contribution to the environmental agenda

Activities

Bengali Workers' Association has undertaken in the financial year April 2009 to March 2010 a programme of activities which served the objectives of the organisation and addressed the needs and aspirations of the organisation's membership, users groups and local residents. Services provided were Welfare Rights & Information Service, Bengali Housebound Day Care Service, Luncheon Club & Community Cafe, Asian Older Women's Outreach Project, Education & Employment Project, Bengali Older Women's Project, UK Online, Youth Project, Women's Enterprise Project, Men's Enterprise Project, Community Development Programme, Oral History Project, Community Cohesion (including community events & festivals) etc

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 Voluntary Action Camden, Camden NHS, Camden Youth & Connexions, Camden BME Alliance, West Euston Partnership, Age Concern Camden, The Pension Service, Camden Law Centre, Job Centre Plus, King's Cross & Brunswick Community Association, Epic Trust, Working Men's College, One Housing Group, Westminster Kingsway College, ACCBA, University College Hospital, South Camden Community School, Netley Primary School, Edith Neville Primary School, Argyle Primary School, Fitzrovia Neighbourhood Centre, Fitzrovia Youth in Action, Camden ITEC, London Fire Brigade, Metropolitan Police, Hopscotch Asian Women's Centre, British Museum, British Library, British Land etc

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

Achievements and Performance

Overview

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

1 Developing new services

- **Modernisation Fund** Bengali Workers' Association has created new policies and procedures in line with current legislation to make the organisation prepared for future change
- **Bengali Older Women's Project:** This project reached out to Bengali older women who were over the age of 50, by developing their skills and empowering them to help themselves
- **Oral History Project** Bengali have been a part of Camden since the Second World War, and this project aimed to record the history through in depth interviews with members of the community
- **Young Muslim Project.** In partnership with Camden council and Fitzrovia Youth in Action, a project designed to help integrate young Muslims into the fabric of British life and reduce extremism

2 Improving existing services

- **Volunteers.** Introduced into the Welfare Rights & Information Service, Day Care Service, Luncheon Club and Asian Older Women's Outreach Project
- **Inter-generational work** With the Youth Project and Day Care Service. Young men and older men alike were involved in joint exercises and activities to break the deadlock between each generation and open up to each other finding common likes and dislikes
- **Arts & Craft Project.** We have engaged local women by making displays of Rickshaw's, Palkis and Boats at life size for displays at the British Museum, part of the Camden Mela
- **Education Project** We have developed the weekend supplementary schools, Bengali classes and performing arts, homework club at the youth club, father's engagement initiative with teenagers and younger kids etc
- **Opening hours:** Expanded to cover the seven days a week. We are seeking new initiatives to have more activities moved to accommodate the seven days a week

3 Improved fundraising

- Successful bids were submitted to Big Lottery Fund, Heritage Lottery Fund, John Lyon's Charity, Modernisation Fund, London Development Agency, Camden Youth Opportunity Fund and British Heart Foundation

4 Upgrading Bengali Workers' Association's infrastructure

- Awarded the matrix in March 2010
- Developed new policies and procedures in line with current legislation to make the organisation prepared for future change

5 Improving Surma Community Centre

- Work was continued to improve the environment for users including new kitchen, flooring and decoration at Surma Community Centre

Bengali Workers' Association (BWA)
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Financial Review

Reserves Policy

The trustees (who are also board of directors of Bengali Workers' Association for the purposes of company 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 £86,000 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.

At present, the unrestricted reserves do not reach this target and the trustees are considering ways in which additional unrestricted funds may be raised.

Overview of the Year

The total net income surplus for the year ended 31st March 2010 is £97,865 (31st March 2009 was £40,238).

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.

Bengali Workers' Association tendered its audit during the year and appointed Omega Accountants.

Risk Assessment

The key element in the management of financial risk, the trustees conducted an annual risk assessment, in which the major risks to which the charity was subjected were reviewed, and systems and procedures to manage such risks were established and updated. The last such review was conducted in Feb 2010.

The risk management strategy comprises

- Annual review of the risks the charity may face,
- The establishment of systems and procedures to mitigate those risks identified in the plan, and the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

This year, risk assessment included short-term funding for short-term projects and continuity of these projects which can be sustainable by managing this risk. To this end diversification of the funding base of the organisation was identified as a means of managing the risks and successful bids were made to secure funding from a variety of sources. In addition, attention was given to non-financial risk management, e.g. potential risk from fire, health and safety, operational management and food hygiene.

Bengali Workers' Association (BWA)
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Trustees' Responsibilities

The trustees (who are also board of directors of Bengali Workers' Association for the purposes of company 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 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 judgement 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

Board of Directors

The trustees (who are also board of directors of Bengali Workers' Association for the purposes of company law) 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:

Omega Accountants were appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity

Approval of the report:

The audit (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 6th July 2010 and signed on their behalf by



Mr Mohammed Abdul Salique
Chairperson



Mr Sitar Ali
Treasurer

Bengali Workers' Association (BWA)
Independent auditors' report
to the shareholders of Bengali Workers' Association (BWA)

We have audited the accounts of Bengali Workers' Association for the year ended 31 March 2010 which comprise the Profit and Loss Account, the Balance Sheet, the Statement of Total Recognised Gains and Losses 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 UK Accounting Standards (UKGAAP).

Respective responsibilities of directors and auditors

As explained more fully in the Directors' Responsibilities Statement, the directors are responsible for the preparation of financial statements and being satisfied that they give true and fair view.

Our responsibility is to audit the accounts in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Accounting Practices Board's Ethical Standards for Auditors.

This report, including the opinions, has been prepared for and only for the company's members as a body in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and for no other purpose. We do not, in giving opinions, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

Scope of the audit of financial statements and basis of opinion

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 misstatements, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed, the reasonableness of significant accounting estimates made by the directors, and the overall presentation of the financial statements.

Opinion on financial statements

In our opinion, the financial statements

- give a true and fair view of the state of the company's affairs as at 31 March 2010 and of its profit for the same period
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, 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 directors' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit.


E P P Gaisie (statutory auditor)
Omega Accountants
Registered auditors
ACCA Audit Certificate Number 07139101
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Croydon, CR0 6AA
Tel 020 8604 8860, Fax 020 8604 8862
www.omegaccountants.co.uk

27 July 2010

Bengali Workers' Association (BWA)
Statement of financial activities
for the year ended 31 March 2010

	Notes	2010 £	2009 £
Income receivable		494,637	387,791
Administrative expenses payable		(396,772)	(347,553)
Operating surplus	9	<u>97,865</u>	<u>40,238</u>
Surplus on ordinary activities before taxation		<u>97,865</u>	<u>40,238</u>
Tax on profit on ordinary activities		-	-
Surplus for the financial year		<u>97,865</u>	<u>40,238</u>

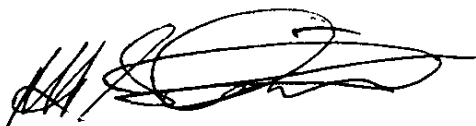
Bengali Workers' Association (BWA)
Statement of financial activities
for the year ended 31 March 2010

	Notes	Restricted £	Unrestricted £	Total 2010 £	2009 £
Incoming Resources					
Grants and Donations	1	451,290	43,347	494,637	387,791
Total Incoming Resources		<u>451,290</u>	<u>43,347</u>	<u>494,637</u>	<u>387,791</u>
Resources Expended					
Direct Charitable Expenditure	2	311,348	-	311,348	260,999
Premises Costs	3	48,216	-	48,216	54,489
Utilities	4	8,097	-	8,097	11,170
Office Costs	5	13,887	-	13,887	13,138
Extra Costs	6	11,680	-	11,680	7,117
Training	7	3,544	-	3,544	640
Total Resources Expended		<u>396,772</u>	<u>-</u>	<u>396,772</u>	<u>347,553</u>
Net Incoming/(Outgoing) Resources before Transfer		54,518	43,347	97,865	40,238
Gross transfer between funds				-	-
Net Income/(expenditure) for the year/Net movements in funds		54,518	43,347	97,865	40,238
Funds at 1 April 2009		1,909	55,725	97,872	57,634
Funds at 31 March 2010	13	<u>56,427</u>	<u>99,072</u>	<u>195,737</u>	<u>97,872</u>

Bengali Workers' Association (BWA)
Balance Sheet
as at 31 March 2010

	Notes	2010 £	2009 £
Fixed assets			
Tangible assets	10	19,024	24,025
Current assets			
Debtors	11	38,869	15,097
Cash at bank and in hand		<u>158,362</u>	<u>116,238</u>
		197,231	131,335
Creditors: amounts falling due within one year	12	(20,518)	(57,488)
Net current assets		<u>176,713</u>	<u>73,847</u>
Net assets		<u>195,737</u>	<u>97,872</u>
Capital and reserves			
Surplus Income over expenses account	13	195,737	97,872
Members' funds		<u>-195,737</u>	<u>97,872</u>

The accounts have been prepared in accordance with the special provisions relating to small companies within section 477(2) Companies Act 2006



Mr Mohammed Abdul Salique
Chairperson
Approved by the board on 27 July 2010

Bengali Workers' Association (BWA)
Notes to the financial statements
for the year ended 31 March 2010

	Notes	Restricted Funds	Unrestricted Funds	Total Funds	Last Year Total Funds
		2010	2010	2010	2009
1 Grants and Donations					
<i>Strategic & Capacity Building Project</i>					
LB Camden CBFM		88,000		88,000	115,620
LB Camden Rent		27,500		27,500	
LB Camden Rent for Youth Project			9,500	9,500	6,790
LB Camden Repairs and Maintenance		2,244		2,244	
Training and Development Grant		3,916		3,916	
Capacity Builders		10,000		10,000	
Trips			2,249	2,249	2,084
SL Youth Centre			3,500	3,500	
Hall Hire			3,533	3,533	1,001
Various			15,541	15,541	7,541
<i>Luncheon Club</i>					
LB Camden Social Services		26,561		26,561	40,952
Income from LC			6,344	6,344	4,748
<i>Bengali Housebound Day Care</i>					
LB Camden Social Services		58,430		58,430	57,567
EPP		1,500		1,500	1,230
Royal Free Hampstead Healthy Hearts		2,000		2,000	
<i>Bengali Women's Development Project</i>					
Big Lottery Fund		37,266		37,266	
<i>Bengali Women's Enterprise</i>					
LDA (IBA)		26,275		26,275	22,317
<i>Bengali Men Enterprise</i>					
LAA (KX PF)		8,320		8,320	9,067
<i>Community Development Project</i>					
Young Men's Project City Parochial Foundation & John Lyons		8,750		8,750	13,000
Camelot Foundation Health		35,167		35,167	59,037
<i>BWA Youth Project</i>					
Camden Youth Opportunity Fund		38,467		38,467	6,837
<i>GP Outreach Project</i>					
Big Lottery Fund		3,554		3,554	
<i>Intergenerational Project</i>					
LB Camden		3,569		3,569	-
British Heart Foundation		1,800	-	1,800	
<i>Ramadan Campaign</i>					
NHS Camden Ramadan Campaign		1,502		1,502	
<i>Oral History Project</i>					
Heritage Lottery fund		24,850		24,850	
<i>Asian Women's Outreach Project</i>					
LB Camden		41,619		41,619	40,000
<i>Other Income</i>					
Membership & Subscription		-	2,669	2,669	
Interest			11	11	
		451,290	43,347	494,637	387,791

Bengali Workers' Association (BWA)
Notes to the financial statements
for the year ended 31 March 2010

	Restricted	Unrestricted	Total	Last Year
2 Direct Charitable Expenditure				
Salaries	217,288		217,288	194,236
Employers NI	19,670	-	19,670	18,008
Bengali housebound Day Care Centre	4,529	-	4,529	2,919
Luncheon Club	16,920		16,920	15,266
Oral History Project	4,643		4,643	
Young Men's project	625		625	1,288
Advice Project				1,044
Asian Women's Outreach Project	5,341		5,341	5,503
Youth Project	19,348		19,348	9,092
Cultural events	5,222		5,222	3,283
Trips	2,181		2,181	1,485
Travel				25
Staff training	3,713		3,713	
Ramadan Campaign	98		98	1,025
Community development				1,303
Volunteer expenses	514		514	574
Health project	444		444	850
Sports Event	140		140	98
Hall Hire	672		672	
Capacity Builders	10,000		10,000	5,000
	<u>311,348</u>		<u>311,348</u>	<u>260,999</u>
3 Premises Costs				
Rent	27,500		27,500	27,500
Repairs and maintenance	5,016		5,016	3,711
Insurance	1,144		1,144	3,056
IT Server	968		968	1,817
IT Support	1,680		1,680	1,742
Health & Safety	3,237		3,237	3,557
Depreciation	6,341		6,341	8,007
Telephone & fax	2,330		2,330	4,979
Sundry				120
	<u>48,216</u>		<u>48,216</u>	<u>54,489</u>
4 Utilities				
Light & heat	3,519		3,519	5,343
Water rates	4,293		4,293	5,548
TV License	285		285	279
	<u>8,097</u>		<u>8,097</u>	<u>11,170</u>
5 Office Costs				
Printing, postage & stationery	6,571		6,571	6,970
Publicity & printing	3,140		3,140	2,061
Cleaning	2,527		2,527	2,700
Refreshments	1,649		1,649	1,407
	<u>13,887</u>		<u>13,887</u>	<u>13,138</u>
6 Extra Costs				
Professional fees	2,628		2,628	1,382
Annual Report	3,500		3,500	2,000
AGM	1,384		1,384	60
Management Accounts, Statutory Accounts & Audit	3,500		3,500	3,300
Bank Charges	527		527	360
Subscriptions	141		141	15
	<u>11,680</u>		<u>11,680</u>	<u>7,117</u>
7 Training				
Staff Recruitment & Advert	3,544		3,544	600
Board Members	-		-	40
	<u>3,544</u>		<u>3,544</u>	<u>640</u>

Bengali Workers' Association (BWA)
Notes to the financial statements
for the year ended 31 March 2010

8 Accounting policies

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2005) and compliance with Companies act 2006 and have been prepared in accordance with applicable accounting standards 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

Turnover

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

Resources Expenses

All expenditure is wholly and exclusively incurred for the purposes of meeting the charity's objects and all transactions are recorded contemporaneously with accuracy and completeness

Taxation

The entity is a registered charity and as such is exempt from chargeability to tax for carrying out its transactions for charitable purposes

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives

All assets 25% Reducing Balance Basis

Stocks

The charity does not hold any stock or work in progress

9 Operating profit	2010	2009
	£	£
This is stated after charging		
Depreciation of owned fixed assets	<u>6,341</u>	<u>8,007</u>

Bengali Workers' Association (BWA)
Notes to the financial statements
for the year ended 31 March 2010

10 Tangible fixed assets

	Plant and machinery etc £
Cost	
At 1 April 2009	137,884
Additions	<u>1,340</u>
At 31 March 2010	<u>139,224</u>
Depreciation	
At 1 April 2009	113,859
Charge for the year	<u>6,341</u>
At 31 March 2010	<u>120,200</u>
Net book value	
At 31 March 2010	<u>19,024</u>
At 31 March 2009	<u>24,025</u>

11 Debtors	2010 £	2009 £
Trade debtors	<u>38,869</u>	<u>15,097</u>

12 Creditors amounts falling due within one year	2010 £	2009 £
Deferred Income	15,000	35,167
Trade creditors	<u>5,518</u>	<u>22,321</u>
	<u>20,518</u>	<u>57,488</u>

13 Profit and loss account	Restricted £	Unrestricted £	2010 £	2009 £
At 1 April	1,909	55,725	97,872	57,634
Surplus for the year	54,518	43,347	97,865	40,238
At 31 March	<u>56,427</u>	<u>99,072</u>	<u>195,737</u>	<u>97,872</u>