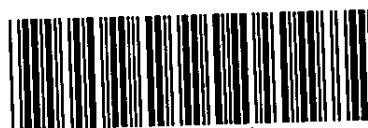


Charity number 1144149
Company number 07088377

Southwark Muslim Women's Association
(A company limited by guarantee)

Trustees' report and financial statements
for the year ended 31 March 2013

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Southwark Muslim Women's Association
(A company limited by guarantee)

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Southwark Muslim Women's Association
(A company limited by guarantee)

Legal and administrative information

Charity number	1144149
Company registration number	07088377
Business address	Bellenden Old School Bellenden Road London SE15 4DG
Registered office	7 St John's Road Harrow Middlesex HA1 2EY
Directors & Trustees	J Abdellah F Bussuruddy S Mahmood A Khan H Naqvi A Ondes Sadikovic N Poly N Sultana Butt H Mohamed Waheliya S Ashraf
Secretary	S Ashraf
Chief Executive Officer	Z Iqbal
Auditors	Macalvins Limited 7 St John's Road Harrow Middlesex HA1 2EY
Bankers	HSBC 47 Rye Lane Peckham London SE15 5ET

Southwark Muslim Women's Association **(A company limited by guarantee)**

Report of the trustees (incorporating the directors' report) **for the year ended 31 March 2013**

The Executive Committee members (also called 'Trustees') present their report and the financial statements of the Southwark Muslim Women's Association (also known as 'SMWA') for the year ended 31 March 2013. The SMWA was founded in 1979 and became an unincorporated charity in 1988. A company limited by guarantee was incorporated on 2009 and the assets and liabilities of the unincorporated body was transferred to the company on 1 April 2011.

The Executive Committee members have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in October 2008 in preparing the annual report and financial statement of the charity.

Mission and philosophy

The SMWA aims to improve the quality of life for Muslim women, children and elders, promote their skills, confidence and well-being and promote community cohesion through the improved integration of Muslim women, children and elders in the life of the UK.

Objectives and activities

The Southwark Muslim Women's Association seeks to achieve this aim with activities that include

- the provision of educational, social and cultural activities in a Community Centre that offers a safe and welcoming environment for women,
- providing women with the opportunity to develop their basic education and enhance their employment potential through training,
- bringing together Muslim women of all backgrounds to develop their social skills and self-confidence, and to reduce their isolation,
- organising activities that promote active citizenship by providing the knowledge and experience for Muslim women to participate fully in public and civic life,
- organising activities that promote the integration of Muslim communities within the life of the UK,
- promoting volunteering within the Muslim community,
- providing activities for Muslim elders,
- promoting out of school learning for Muslim children who are often recent arrivals to the UK or who are struggling to maintain good standards in their mainstream school,
- promoting greater understanding of the culture of Muslim communities, both within and outside the community in order to promote community cohesion and reduce discrimination and prejudice.

Structure, governance and management

The body responsible for the management of the charity is the Executive Committee. The Committee meets monthly and additionally as required.

Board of Trustees

The following Trustees served during the year

Jewhare Abdellah Chair
Aashaw Khan Vice Chair
Saira Ashraf Secretary
Fatima Bussuruddy Treasurer
Aynur Ondes Sadikovic Executive Member
Nazma Sultana Butt Executive Member
Nahida Poly Executive Member
Dr Saima Mahmood Executive Member
Haawa Mohamed Waheliya Executive Member

Southwark Muslim Women's Association
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2013

Appointment of the Executive Committee members is governed by the Constitution of the charity. The Executive Committee is authorised to appoint new members to fill vacancies arising through resignation or death of an existing Executive Committee member.

Operation

The day to day management of the Charity is delegated by the Executive Committee members to the Chief Executive Officer. The charity is staffed by 2 full time workers, assisted by 2 part time workers and supported by a team of volunteers. The Chief Executive Officer manages the day to day administration of the charity and is in regular contact with the Executive Committee members. The SMWA is very grateful for the help provided by volunteers throughout the year.

Statement of trustees' responsibilities

The Executive Committee members (also called "Trustees") are responsible for preparing the annual report and the financial statements in accordance with the applicable law in the United Kingdom and generally accepted accounting practice.

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees are required to

- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Statement as to disclosure of information to auditors

In so far as the trustees are aware

- there is no relevant audit information of which the charity's auditors are unaware, and
- the trustees 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.

Achievements and performance

Introduction by the Chair:

I am delighted to report that in spite of the challenges we faced, this has been another successful year for SWMA. I would like to thank the staff who have worked harder than ever to keep our project running in the face of an uncertain future. I am amazed by their dedication and determination to not only maintain the excellent work they do, but to also continue to make improvements. This means that we have been able to continue to offer high quality education, training and community workshops to hard to reach women and young people in Southwark and nearby boroughs.

We have improved the way we offer advice and guidance to our members in structured way. We have worked hard to become more efficient and professional whilst maintaining our belief that SMWA should be a warm and welcoming place for our members. Perhaps one of the biggest changes has been in delivery of courses. Changes to our funding require us to offer a greater variety of courses at more frequent intervals. This includes activities ranging from Health & Safety to Educational Services Overseas Limited. We encourage learners to try a variety of activities and build study skills before moving on to longer courses. We are also reaching out to a wider age range.

Southwark Muslim Women's Association **(A company limited by guarantee)**

Report of the trustees (incorporating the directors' report) **for the year ended 31 March 2013**

This year we established a partnership with Job Centre Plus Flexible Support Fund Employment Scheme aimed at 19-24 years old's a group that is currently particularly disadvantaged in the labour market. The project works intensely with young people to support them in applying for jobs. It is part of our strategic plan to continue the inter faith work through community development.

In 2013 will continue to offer its members a unique family centre which meets their needs and I am confident that we will manage the challenges of the coming year head on, thanks to the continued commitment and energy of our team.

Comments from SMWA's CEO

Southwark Muslim Women's Association (SMWA) has been in existence for more than thirty years. During this time the SMWA has grown in size and professionalism, and yet at our core we are still the same unique organisation we were when we first started, retaining our commitment to the individuals and families who take part in the social and educational activities organised by our Association, embracing the diversity and talent within the Muslim community in Southwark and celebrating the achievements and valuable contribution the Muslim community make to this country.

However, currently we are facing possibly the most difficult time in our history due to the funding cuts imposed by the Government on local authorities. This has had an impact on the services of other voluntary sector organisations as well as the SMWA.

Thanks to our funders we have been able to maintain our services in the year covered by this Annual Report but in the next few years we shall have to consider changes to the way that we deliver services.

One of our concerns is that funders do not always appreciate the special needs of disadvantaged communities. For example, the funding for our adult education programme requires that we provide services to a specified number of unique Learners, encouraging short taster courses in order to meet the set targets, but women with little previous education require longer courses particularly when studying English. Another example is where Government funded employment training programmes adopt unrealistic expectations of the number of people able to find job in an area of high unemployment.

The SMWA aims to help Muslim women and their families but our services have always been open to communities from all faiths. The social and educational needs of Muslim communities are also experienced by other communities and faiths as well. The issues that our projects address, such as youth unemployment or young people not in education, are important for Muslim communities but also affect the wider community.

So when we initiate any project to benefit the Muslim community it includes people from all communities. This in its turn promotes integration and shared understanding between different ethnic and religious groups. Despite our worries about the difficulties faced in the current economic climate we shall continue to do our best to address the needs of the local community. We are determined to be an organisation that listens and responds to the concerns of the individuals and families who come to our centres, remaining true to the principles and values that informed our formation over thirty years ago.

Adult Education

The Adult Education programme generally follows the academic year from September to July. In 2012-13, 29 courses were completed by 287 learners, comprising 242 unique learners. Southwark Adult Learning commissioned an independent analysis of all funded courses under the Adult Safeguarded Learning (ASL) programme. Of the 174 SMWA learners included in the analysis, the Association had a retention rate of 98.9%, an achievement rate of 98.3% and a success rate of 97.2%. 92.5% of our learners were from black and ethnic minority communities compared to a rate of 69.7% in the rest of the borough and there was a higher proportion from most deprived neighbourhoods.

Exit interviews with participants of our courses indicated a high level of satisfaction with our services, the welcoming nature of our Community Centre and the helpfulness of staff. Service users indicated that our services have helped reduce their isolation, increased their self confidence, improved their skills and knowledge of other faiths and groups, and encouraged their participation in the employment market and integration into the UK.

The statistics for the current academic year have not been finalised but initial figures show an improvement in recruitment of learners, an increase in the number of courses, continued high retention and pass rates and a high percentage of learners from black and ethnic minorities.

Southwark Muslim Women's Association

(A company limited by guarantee)

Report of the trustees (incorporating the directors' report) for the year ended 31 March 2013

The Business Plan refers to the need to recruit unique learners to the adult education programme in order to attract funding. This means that it is more difficult to organise the long courses that most of our learners require in order to obtain qualifications. It was therefore very pleasing to receive support from Southwark Social Services for the CACHE Level 2 course, 'Preparing to Work in Adult Social Care'. We hope that this course will lead to better qualified care assistants being recruited from black and ethnic minority communities. We hope to build on the success of this course to apply for funding to continue the course over three years from the Trust for London.

The broad categories of ESOL and English Language Classes, Vocational Courses and Health and Fitness Courses will be retained for the new programme of adult education courses starting in September 2014. A new contract has been agreed with Southwark Adult Learning to deliver the fresh programme of courses. We have made applications to support the adult education programme with a full time administrator post and extend the length of our ESOL courses in line with the recommendations of the All Party Parliamentary Group on Race and Community Ethnic Minority Female Unemployed Black, Pakistani and Bangladesh Heritage Women (November 2012).

The Employment Project:

The Employment Project has been developed with a Flexible Support Grant from Job Centre Plus of up to £ 44,320 to support young people into employment and a grant of up to £ 39,270 from the European Social Fund (ESF) administered by London Councils to support women into employment. The difficulties with these programmes are that grants are paid on the basis of outcomes such as the number of women or young people obtaining and staying in employment for at least six months - outcomes which the project has little control, and in addition, the grants cannot be used to cover the full overhead costs of the project. It is therefore uncertain whether the project can obtain the full amount of the grant awarded.

The Employment Project seeks to help young people and women into work or further training. It does this by organising workshops on job seeking, writing CV's, interviews, confidence building and self presentation. Participants in the programme are given individual support and counselling to assist career and training choices. Where appropriate, work placements are organised so that practical experience can be obtained.

The employment project links to the vocational courses in the adult education programme so that practical certificates in first aid or health and safety can be obtained. Participants are also encouraged to use the computer suite at the Community Centre in order to access information and make job applications.

The report of the All Party Parliamentary Group on Race and Community Ethnic Minority Female Unemployed Black, Pakistani and Bangladesh Heritage Women (November 2012) provided both facts and recommendations that support the development of SMWA's adult education programme and employment projects.

It would be helpful to the SMWA and our service users if there was more funding for longer ESOL courses and English language courses for specific purposes based in local community centres. This would enable more people to gain qualifications, enter the employment market and integrate more readily into the wider community.

Health and Information Workshops:

Workshops continue to be a regular feature of the programme of events at the SMWA Community Centre. As stated in the Business Plan they aim to provide information to the community on a wide range of issues enabling women and their families to learn about and access local services, appreciate their legal rights and understand how local and national democracy operates. Last year there were workshops on

- Domestic violence and the role of police,
- Forced marriages and the rights of young people,
- Mental health,
- Fitness and healthy dieting,
- Exploring books and writing one's own history,
- Advocating health care needs,
- Hate crime and racial harassment

Some of these workshops take place during Black History Month or on International Women's Day.

Southwark Muslim Women's Association
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2013

The Women's Voice Forum meets monthly and is used to elicit the views of people using the services of the SMWA and plan events that provide useful information for members of the local community. In conjunction with the development of the Preparing to Work in Adult Social Care course it is planned to organise an information event about adult social care and in particular the development of personal budgets in the provision of adult care services.

Volunteering:

At the present time we encourage volunteering from the adults attending the adult education programme. One of the courses specifically covers volunteering with seeking employment but in addition we encourage learners who have expressed an interest in volunteering to attend courses at the Volunteer Centre. We have also developed links to King's College Hospital and Southwark Pensioner's Forum for potential volunteer work.

However, we are also keen to obtain more resources so that we can more directly support the volunteers recruited by the Association. In particular we would like to revive the Elders Project previously established under the Opportunities for Volunteering Scheme by establishing a Befriending and Support for Carer's project. An application is currently being considered by the Volunteering Fund.

We also recognise that many volunteers may wish to work in different capacities in order to gain work experience so ideally we would like to provide to volunteers providing a wide variety of services and not just that restricted to older people or adults requiring care services.

Creche at the SMWA Community Centre

SMWA's crèche is a lively, stimulating environment where children from six months to five years old are encouraged to learn and develop their imaginations and creativity. A maximum of 19 children can attend each session. The crèche has played a vital role in permitting parents to attend courses, workshops and meetings at the Community Centre.

An innovation this year has been to provide a mobile crèche service to support the SMWA adult education programme at offsite locations where there are no child care facilities. Children are collected and returned in the SMWA minibus and attend the crèche at the Community Centre while their parents attend an education course close to their home at a familiar venue.

There are four members of staff, all with NVQ and first aid qualifications, and trained in safeguarding children. Two members of staff have food and hygiene qualifications. The crèche provides a model of good practice to young people and adults studying child care courses at the Community Centre. The crèche is regularly inspected by Ofsted to ensure that high standards are maintained. By providing a safe and supportive environment we help children express themselves and grow to their full potential.

Reserves

The Executive Committee Members (or Trustees) conduct an annual review of the level of unrestricted reserves in the general fund by considering risks associated with the various income streams, expenditure plans and balance sheet items. The Trustees consider that the Charity should have cash reserves of £41,628 to maintain the on-going operation of the Charity.

Restricted Funds

During 2013, the Charity received £223,384 of incoming resources for restricted activities and incurred expenditure of £247,486 in respect of these activities. The total restricted funds at the end of the period were £294.

Financial Review

The Statement of Financial Activities (SOFA) shows the gross income received from all sources and the split of activity between restricted and unrestricted funds. The centre is supported through funding from the London Borough of Southwark and various charitable organisations to pay the professional staff and to cover the running costs of the projects.

Southwark Muslim Women's Association
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2013

Auditors

A resolution proposing that Macalvins Limited to be reappointed as auditors of the charity will be put to the Annual General Meeting

Approval

This report has been approved by the Board of Trustees on *23rd October 2013* and signed on its behalf by

J. Abdallah

J. Abdallah

Director

Southwark Muslim Women's Association
(A company limited by guarantee)

Independent auditor's report to the members of Southwark Muslim Women's Association

We have audited the financial statements of Southwark Muslim Women's Association for the year ended 31 March 2013 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the company's members, as a body, in accordance with Section 495 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the trustees and auditors

As explained more fully in the Trustees' Responsibilities Statement on page 3, the trustees (who are also the directors of the charitable company for the purpose of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practice Board's (APB's) Ethical Standards for Auditors.

Scope of the audit of the 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 annual report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatement 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 December 2010 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended,
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Southwark Muslim Women's Association
(A company limited by guarantee)

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 financial statements in accordance with the small companies regime and take advantage of the small exemption in preparing the Trustees' Annual Report

Macalvin's
.....
Mr Prakash Kurup (Senior Statutory Auditor)
For and on behalf of Macalvins Limited
Chartered Accountants and
Statutory Auditors
7 St John's Road
Harrow
Middlesex
HA1 2EY

23 October
..... 2013

Southwark Muslim Women's Association
(A company limited by guarantee)

Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2013

	Notes	Unrestricted funds £	Restricted funds £	2013 Total £	2012 Total £
Incoming resources					
Incoming resources from generating funds					
Voluntary income	2	18,437	223,384	241,821	385,915
Bank interest received	3	41	-	41	53
Total incoming resources		<u>18,478</u>	<u>223,384</u>	<u>241,862</u>	<u>385,968</u>
Resources expended					
Charitable activities	4	16,020	237,222	253,242	316,697
Governance costs	5	20,998	10,264	31,262	51,886
Profit on disposal of fixed assets	6	-	-	-	(1,318)
Total resources expended		<u>37,018</u>	<u>247,486</u>	<u>284,504</u>	<u>367,265</u>
Other recognised gains and losses					
Exceptional voluntary income	2	-	-	-	143,606
Net movement in funds		<u>(18,540)</u>	<u>(24,102)</u>	<u>(42,642)</u>	<u>162,309</u>
Total funds brought forward		<u>137,913</u>	<u>24,396</u>	<u>162,309</u>	-
Total funds carried forward		<u>119,373</u>	<u>294</u>	<u>119,667</u>	<u>162,309</u>

The notes on pages 12 to 18 form an integral part of these financial statements.

Southwark Muslim Women's Association
(A company limited by guarantee)

Balance sheet
as at 31 March 2013

	Notes	2013		2012	
		£	£	£	£
Fixed assets					
Tangible assets	11		55,407		73,757
Current assets					
Debtors	12	31,101		12,246	
Cash at bank and in hand		41,628		103,873	
		<u>72,729</u>		<u>116,119</u>	
Creditors: amounts falling due within one year	13	(8,469)		(27,566)	
Net current assets			64,260		88,553
Net assets			<u>119,667</u>		<u>162,310</u>
Funds					
Restricted income funds			294		24,397
Unrestricted income funds			119,373		137,913
Total funds			<u>119,667</u>		<u>162,310</u>

The financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The financial statements were approved by the board on *23rd October 2013* and signed on its behalf by

Jewaher Abdellah
J Abdellah
Director

Registration number 07088377

The notes on pages 12 to 18 form an integral part of these financial statements.

Southwark Muslim Women's Association
(A company limited by guarantee)

Notes to 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 the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Companies Act 2006.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

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.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.3. 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 including the charity's shop.

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.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Southwark Muslim Women's Association
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2013

1.4. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows

Leasehold properties	-	25% reducing balance method
Plant and machinery	-	25% reducing balance method
Fixtures, fittings and equipment	-	25% reducing balance method
Motor vehicles	-	25% reducing balance method

1.5. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year

2. Voluntary income

	Unrestricted funds £	Restricted funds £	2013 Total £	2012 Total £
BBC Child In Need	-	-	-	2,740
Big Lottery Fund	-	-	-	65,999
City of London	-	-	-	24,000
Lloyds TSB Foundation	-	21,318	21,318	22,382
LBS - Supplementary Education	-	-	-	30,325
LBS - First Step	-	40,600	40,600	33,050
LBS - Adult Education Project	-	60,517	60,517	50,126
LBS - Community Support Services	-	63,646	63,646	63,646
Trust for London	-	10,652	10,652	14,193
Department of Health OFV Grant	-	-	-	39,905
The MSE Charity	-	1,200	1,200	-
Peabody Trust	-	2,000	2,000	-
Donation, Subscription & Fees	18,437	23,451	41,888	39,549
	<u>18,437</u>	<u>223,384</u>	<u>241,821</u>	<u>385,915</u>
Exceptional voluntary income				<u>143,606</u>

The exceptional voluntary income is the fair value of net assets transferred from Southwark Muslim Women's Association to Southwark Muslim Women's Association Limited at 1 April 2011

Southwark Muslim Women's Association
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2013

3. Bank interest received

	Unrestricted funds £	2013 Total £	2012 Total £
Bank interest receivable	41	41	53
	<u>41</u>	<u>41</u>	<u>53</u>

4. Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2013 Total £	2012 Total £
BBC Child In Need	-	-	-	2,740
Big Lottery Fund	-	-	-	63,999
City of London	-	-	-	24,318
LloydsTSB Foundation	-	21,318	21,318	20,994
Supplementary Education	-	-	-	28,325
First Step	-	40,600	40,600	27,573
Adult Education Project	-	60,517	60,517	24,808
Community Support Services	-	63,646	63,646	63,646
Trust for London	-	10,652	10,652	22,126
Department of Health OFV Grant	-	-	-	31,835
The MSE Charity	-	1,200	1,200	-
Peabody Trust	-	2,000	2,000	-
Donation, Subscription & Fees	16,020	37,289	53,309	6,333
	<u>16,020</u>	<u>237,222</u>	<u>253,242</u>	<u>316,697</u>

5. Governance costs

	Unrestricted funds £	Restricted funds £	2013 Total £	2012 Total £
Insurance	5,341	895	6,236	6,708
Accountancy fees	-	2,540	2,540	4,424
Auditor remuneration	-	4,200	4,200	4,200
Consultancy fees	15,657	675	16,332	34,625
Bank Charges	-	225	225	244
Office expenses - Other	-	-	-	1
Sundry expenses	-	862	862	912
Computer costs	-	867	867	772
	<u>20,998</u>	<u>10,264</u>	<u>31,262</u>	<u>51,886</u>

Southwark Muslim Women's Association
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2013

6. Profit on disposal of fixed assets

	2013	2012
	Total	Total
	£	£
Profit on disposal of tangible fixed assets	-	(1,318)
	<u>-</u>	<u>(1,318)</u>
	<u>-</u>	<u>(1,318)</u>

7. Analysis of support costs

	Restricted	2013	2012
	funds	Total	Total
	£	£	£
Staff costs	175,707	175,707	220,582
Rent	28,500	28,500	8,880
Repairs and maintenance	5,250	5,250	7,978
Motor and travelling costs	4,187	4,187	10,279
Training and education	7,978	7,978	6,521
Communication and information technology	3,601	3,601	3,865
Printing, postage and stationery	2,557	2,557	2,808
Media and publication	3,748	3,748	8,080
Depreciation and impairment	18,469	18,469	24,660
Education, social and cultural	3,246	3,246	23,044
	<u>253,243</u>	<u>253,243</u>	<u>316,697</u>

Southwark Muslim Women's Association
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2013

8. Employees

Employment costs	2013	2012
	£	£
Wages and salaries	161,600	202,441
Social security costs	11,376	14,794
Pension costs	2,731	3,347
	<u>175,707</u>	<u>220,582</u>

No employee received emoluments of more than £60,000 (2012 None)

Number of employees

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

2013	2012
Number	Number
<u>8</u>	<u>17</u>

9. Pension costs

The company operates a defined contribution pension scheme in respect of the staff. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows

	2013	2012
	£	£
Pension charge	<u>2,731</u>	<u>3,347</u>

10. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts

Southwark Muslim Women's Association
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2013

11. Tangible fixed assets	Short leasehold property £	Plant and machinery £	Fixtures, fittings and equipment £	Motor vehicles £	Total £
Cost					
At 1 April 2012	38,593	17,488	24,839	16,783	97,703
Additions	-	-	119	-	119
At 31 March 2013	<u>38,593</u>	<u>17,488</u>	<u>24,958</u>	<u>16,783</u>	<u>97,822</u>
Depreciation					
At 1 April 2012	9,649	3,891	6,210	4,196	23,946
Charge for the year	7,236	3,399	4,687	3,147	18,469
At 31 March 2013	<u>16,885</u>	<u>7,290</u>	<u>10,897</u>	<u>7,343</u>	<u>42,415</u>
Net book values					
At 31 March 2013	<u>21,708</u>	<u>10,198</u>	<u>14,061</u>	<u>9,440</u>	<u>55,407</u>
At 31 March 2012	<u>28,944</u>	<u>13,597</u>	<u>18,629</u>	<u>12,587</u>	<u>73,757</u>

12. Debtors	2013 £	2012 £
Other debtors	<u>31,101</u>	<u>12,246</u>

13. Creditors: amounts falling due within one year	2013 £	2012 £
Trade creditors	-	548
Other taxes and social security	2,769	-
Accruals and deferred income	5,700	27,018
	<u>8,469</u>	<u>27,566</u>

Southwark Muslim Women's Association
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2013

14. Unrestricted funds	At 01/04/2011 2012 £	Incoming resources £	Outgoing resources £	At 31/03/2012 2013 £
Unrestricted fund	<u>137,913</u>	<u>18,478</u>	<u>(37,018)</u>	<u>119,373</u>

15. Restricted funds	At 01/04/2011 2012 £	Incoming resources £	Outgoing resources £	At 31/03/2012 2013 £
Restricted Fund	<u>24,396</u>	<u>223,384</u>	<u>(247,486)</u>	<u>294</u>

16. Financial commitments

At 31 March 2013 the company had annual commitments under non-cancellable operating leases as follows

	2013 £	2012 £
Expiry date:		
In over five years	<u>34,750</u>	<u>34,750</u>

17. Company limited by guarantee

Southwark Muslim Women's Association is a company limited by guarantee and accordingly does not have a share capital

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member

Southwark Muslim Women's Association
(A company limited by guarantee)

Detailed statement of financial activities

For the year ended 31 March 2013

	2013		2012	
	£	£	£	£
Incoming resources				
<i>Voluntary income</i>				
BBC Child In Need		-		2,740
Big Lottery Fund		-		65,999
City of London		-		24,000
Lloyds TSB Foundation		21,318		22,382
LBS - Supplementary Education		-		30,325
LBS - First Step		40,600		33,050
LBS - Adult Education Project		60,517		50,126
LBS - Community Support Services		63,646		63,646
Trust for London		10,652		14,193
Department of Health OFV Grant		-		39,905
The MSE Charity		1,200		-
Peabody Trust		2,000		-
Donation, Subscription & Fees		41,888		39,549
		<u>241,821</u>		<u>385,915</u>
<i>Bank interest received</i>				
Bank interest receivable		41		53
		<u>41</u>		<u>53</u>
Total incoming resources		<u><u>241,862</u></u>		<u><u>385,968</u></u>

Southwark Muslim Women's Association
(A company limited by guarantee)

The following pages do not form part of the statutory accounts.

Southwark Muslim Women's Association
(A company limited by guarantee)

Detailed statement of financial activities

For the year ended 31 March 2013

	2013 £	2012 £
Charitable activities		
Unrestricted Funds		
<i>Support costs</i>		
Wages & Salaries	161,600	202,441
Employer's NIC	11,376	14,794
Pension costs	2,731	3,347
Rent	28,500	8,880
Rep & maint	3,914	1,321
Vehicle leasing/hire charges	360	2,195
Motor & travel exps	3,827	8,084
Training and Education	7,978	6,521
Telephone	3,601	3,865
Printing, postage & stationery	2,557	2,808
Media & Publications	3,748	8,080
Depreciation & impairment	18,469	24,660
Education, social and cultural	3,246	23,044
Seminars & Workshop	1,336	6,657
	<u>253,243</u>	<u>316,697</u>
Unrestricted Funds total expenditure	<u>253,243</u>	<u>316,697</u>
Total charitable activity expenditure	<u><u>253,243</u></u>	<u><u>316,697</u></u>
Governance costs		
<i>Activities undertaken directly</i>		
Insurance	6,236	6,708
Accountancy fees	2,540	4,424
Auditor remuneration	4,200	4,200
Consultancy fees	16,332	34,625
Bank Charges	225	244
Sundry expenses	862	912
Computer costs	867	772
	<u>31,264</u>	<u>51,886</u>
Total governance costs	<u><u>31,264</u></u>	<u><u>51,886</u></u>
Profit on disposal of fixed assets		
Profit on disposal of tangible fixed assets	-	(1,318)
Net incoming/(outgoing) resources for the year	<u><u>(42,645)</u></u>	<u><u>(367,265)</u></u>