

Company Registration Number: 2903924

Charity Registration Number: 1039551

BENGALI WORKERS' ASSOCIATION (BWA)

SURMA COMMUNITY CENTRE  
(A COMPANY LIMITED BY GUARANTEE)

Report and Financial Statements

31 March 2006

PREPARED BY

Mohammad Shah & Co  
Chartered Accountants & Registered Auditors  
Bank House  
209 Merton Road  
Wimbledon  
London SW19 1EE



**BENGALI WORKERS' ASSOCIATION (BWA)**  
**SURMA COMMUNITY CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**Report and Financial Statements**  
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**BENGALI WORKERS' ASSOCIATION (BWA)**  
**SURMA COMMUNITY CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**Company Information**

**Management Committee & Board of Directors**

Chairperson	: Mr Abul Rahman
Treasurer	: Mr Shamim Ahmed
Director	: Mr Md Abdul Malique
Director	: Mr Shawkat Ali
Director	: Mr Mohammed Ahsan Miah
Director	: Mr Anwar Miah
Director	: Ms Jutsna Alam
Director	: Mr Gaziur Rahman
Director	: Mr Syed Rafiqul Islam
Director	: Mr Shamim Uddin
Director	: Mr Akikur Rahman
Co- Opted Director	: Cllr Nasim Ali
Co- Opted Director	: Cllr Fazlul Karim Chowdhury
Co- Opted Director	: Shahab Uddin Ahmed
Co- Opted Director	: Mr Ehsan Haque

**Company Secretary**

Saleh Ahmed Khan MBE

**Auditors**

Mohammad Shah & Co.  
Chartered Accountants & Registered Auditors  
Bank House  
209 Merton Road  
Wimbledon  
London  
SW19 1EE

**Bankers**

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

**BENGALI WORKERS' ASSOCIATION (BWA)  
SURMA COMMUNITY CENTRE  
(A COMPANY LIMITED BY GUARANTEE)  
Directors' Report**

The directors present their report and accounts for the year ended 31 March 2006.

**Principal activities**

The company is a charity and exists to improve the quality of life for Bengali community in London Borough of Camden (L.B.C ) in the areas of housing, employment, education, social and environmental conditions, providing facilities for recreation and leisure and advancement of education by organising cultural, educational and social activities of non- political nature.

**Results**

Total expenditure exceeded over income for the year resulted a deficit amounted to £592 ( 2005 £10,732 surplus).

**Directors**

Members of the management committee, who are the directors for the purposes of company law, who served during the year and up to the date of this report are set out on page 1

None of the directors has any beneficial interest in the company. All the directors are members of the company and guarantee to contribute £1 in the event of a winding up.

**Auditors**

Mohammad Shah & Co were reappointed as the charitable company's auditor during the year and have expressed their willingness to continue in that capacity.

This report has been prepared in accordance with the statement of Recommended Practice- Accounting and Reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small entities.

Approved by the management committee on 15 August 2006



Abul Rahman  
Chairperson

**BENGALI WORKERS' ASSOCIATION ( BWA)**  
**SURMA COMMUNITY CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**

**STATEMENTS OF RESPONSIBILITIES OF THE DIRECTORS**

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to :

select suitable accounting policies and then apply them consistently;

make judgments 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 association will continue to operate.

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**BENGALI WORKERS' ASSOCIATION (BWA)**  
**Independent auditors' report**  
**to the Directors of BENGALI WORKERS ASSOCIATION(BWA)**  
**SURMA COMMUNITY CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**

We have audited the accounts of The Bengali Workers' Association ( BWA) for the year ended 31 March 2006, which comprise pages 5 to 9. These accounts have been prepared in accordance with the Financial Reporting Standard for Smaller Entities, under the historical cost convention and the accounting policies set out page 7.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. 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 directors and auditors**

As described in the Statement of Responsibilities of the Directors, the members of the company's management committee , are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards.

We report to you our opinion as to whether the accounts give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Management Committee's Report is not consistent with the accounts, if the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and transactions with the company is not disclosed.

We read the Report of the Management Committee and consider the implications for our report if we become aware of any apparent misstatements within it.

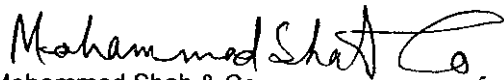
**Basis of audit opinion**

We conducted our audit in accordance with United Kingdom Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the accounts, and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the accounts.

**Opinion**

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 2006 and of its surplus for the incoming resources and application of resources, including its income and expenditure, for the year then ended and have been properly prepared in accordance with the Companies Act 1985.



Mohammad Shah & Co.

Chartered Accountants and Registered Auditors

Bank House  
209 Merton Road  
Wimbledon  
London  
SW19 1EE

15 August 2006

**BENGALI WORKERS' ASSOCIATION (BWA)**  
**SURMA COMMUNITY CENTRE**  
**( A COMPANY LIMITED BY GUARANTEE)**  
**Statement of Financial Activities**  
**for the year ended 31 March 2006**

	Notes	Restricted £	Unrestricted £	Total 2006 £	2005 £
<b>INCOME AND EXPENDITURE</b>					
<b>Incoming Resources</b>					
Grants and Donations	2	143,679	145,725	289,404	268,080
Membership and subscription			1,086	1,086	89
Other Income	3	-	20,196	20,196	15,219
<b>Total Incoming Resources</b>		<u>143,679</u>	<u>167,007</u>	<u>310,686</u>	<u>283,388</u>
<b>Resources Expended</b>					
Direct Charitable Expenditure	4	3,572	6,492	10,064	11,571
Project Expenditure	5	33,181	13,407	46,588	31,637
Support Costs	6	99,447	122,316	221,763	197,484
		<u>136,200</u>	<u>142,215</u>	<u>278,415</u>	<u>240,692</u>
<b>Other Expenditure</b>					
Management and Administration	7	6,692	26,171	32,863	31,964
		<u>6,692</u>	<u>26,171</u>	<u>32,863</u>	<u>31,964</u>
<b>Total Resources Expended</b>		<u>142,892</u>	<u>168,386</u>	<u>311,278</u>	<u>272,656</u>
Net Incoming Resources for the year		787	-1,379	-592	10,732
Funds at 1 April 2005		44,590	26,586	71,176	60,444
<b>Funds at 31 March 2006</b>		<u>45,377</u>	<u>25,207</u>	<u>70,584</u>	<u>71,176</u>

The operating results of the income and expenditure account are derived from continuing operations.

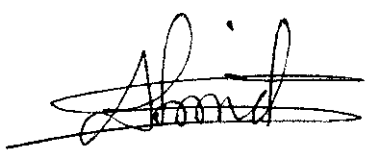
There is no recognized gains or losses other than the gains for the financial year.

**BENGALI WORKERS' ASSOCIATION (BWA)**  
**SURMA COMMUNITY CENTRE**  
**( A COMPANY LIMITED BY GUARANTEE)**  
**Balance Sheet**  
**as at 31 March 2006**

	Notes	2006 £	2005 £
<b>Fixed assets</b>			
Tangible assets	8	35,391	31,899
		<u>35,391</u>	<u>31,899</u>
<b>Current assets</b>			
Cash at Bank		67,972	72,992
Cash in Hand		103	48
		<u>68,075</u>	<u>73,040</u>
<b>Creditors: amounts falling due within one year</b>	9	(32,882)	(33,763)
<b>Net current assets</b>		<u>35,193</u>	<u>39,277</u>
<b>Total assets less current liabilities</b>		<u>70,584</u>	<u>71,176</u>
<b>Net assets</b>		<u>70,584</u>	<u>71,176</u>
<b>Accumulated Funds</b>	10		
Restricted fund		45,377	44,590
Unrestricted fund		25,207	26,586
<b>Total Funds</b>		<u>70,584</u>	<u>71,176</u>

The financial statements have been prepared in accordance with the special provisions relating to small companies within Part VII of the Companies Act 1985 and approved by the board on 15 August 2006.

  
 \_\_\_\_\_  
 Chairperson  
 Mr Abul Rahman

  
 \_\_\_\_\_  
 Treasurer  
 Mr Shamim Ahmed



**BENGALI WORKERS' ASSOCIATION (BWA)**  
**SURMA COMMUNITY CENTRE**  
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**Notes to the Statement of Financial Activities**  
**for the year ended 31 March 2006**

**1 Accounting policies**

The financial statements have been prepared under the historical cost convention. The principal accounting policies within that convention are set out below:

- i) Grants- Grants receivable from London Borough of Camden and other major bodies are credited to the income and expenditure account on accrual basis.
- ii) Donations- Donations and one off contributions are taken to income and expenditure account on a receipt basis.
- iii) Subscription and membership fees- These are taken to income and expenditure account on a receipt basis. Membership fees are received once every two years.

**Depreciation**

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

Improvement	25% reducing balance method
Office equipment	25% reducing balance method
Sports equipment	25% reducing balance method

**2 Grants and donations**

**London Borough of Camden:**

	Restrict- ed £	Unrestric- ted £	Total 2006 £	2005 £
1. Culture and Environment (formerly VSU)	-	119,154	119,154	111,888
2. Social Services	-	25,013	25,013	24,308
3. Youth Services	6,456	-	6,456	26,315
4. Youth Services Additional	39,939	-	39,939	0
	<u>46,395</u>	<u>144,167</u>	<u>190,562</u>	<u>162,511</u>

**Other grants and donations:**

1. West Euston Partnership	-	1,558	1,558	
2. City Parochial Foundation & John Lyon's Charity	35,739	-	35,739	37,218
3. Community Fund	29,013	-	29,013	28,270
4. John Lyon's Charity	0	-	0	15,000
5. Tudor Trust	0	-	0	10,000
6. Esme Fairbairn Foundation	10,000	-	10,000	10,020
7. UK Online	4,000	-	4,000	4,150
8. Garfield Weston Foundation	5,000	-	5,000	
9. LTSB Foundation	9,760	-	9,760	
10. Flood Donation Bangladesh	0	-	0	911
11. ACBBA	3,772	-	3,772	0
	<u>97,284</u>	<u>1,558</u>	<u>98,842</u>	<u>105,569</u>
Grand Total	<u>143,679</u>	<u>145,725</u>	<u>289,404</u>	<u>268,080</u>

**3 Other Income**

	£	£	2006 £	2005 £
1. Project Income		18,241	18,241	
2. Miscellaneous Income	-	1,955	1,955	15,219
	<u>-</u>	<u>20,196</u>	<u>20,196</u>	<u>15,219</u>

**BENGALI WORKERS' ASSOCIATION (BWA)**  
**SURMA COMMUNITY CENTRE**  
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**Notes to the Statement of Financial Activities**  
**for the year ended 31 March 2006**

	<b>Restrict- ed</b>	<b>Unrestric- ted</b>	<b>Total 2006</b>	<b>2005</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>4 Direct Charitable Expenditure</b>				
Community events	-	1,717	1,717	1,826
Cultural events	-	4,475	4,475	6,687
Elderly club	3,572	-	3,572	1,646
Flood donation Bangladesh	-	-	-	911
GCSE award and prizes	-	300	300	501
	<u>3,572</u>	<u>6,492</u>	<u>10,064</u>	<u>11,571</u>
<b>5 Project Expenditure</b>				
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Luncheon club & social events	-	13,407	13,407	12,004
Youth and summer projects	33,181	-	33,181	15,832
Parents and teenagers projects	-	0	-	2,269
Trips	-	0	-	1,532
	<u>33,181</u>	<u>13,407</u>	<u>46,588</u>	<u>31,637</u>
<b>6 Support Costs</b>				
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Rent	-	27,500	27,500	25,000
Services,maintenance & insurance	1,706	2,560	4,266	4,919
Salaries and NIC	96,402	89,720	186,122	163,787
Light and heat	1,339	2,007	3,346	2,858
Casual wages	-	529	529	920
	<u>99,447</u>	<u>122,316</u>	<u>221,763</u>	<u>197,484</u>
<b>7 Management and Administration</b>				
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Telephone and fax	1,190	2,778	3,968	4,110
Advertisement	-	600	600	400
Printing , postage and stationery	2,239	4,157	6,396	5,844
Repairs and maintenance	1,682	2,523	4,205	4,877
Hall and office cleaning	243	365	608	1,081
Audit and accountancy fees	1,110	1593	2,703	2,703
Sundry expenses	228	344	572	1,221
Bank interest and charges	-	280	280	210
Travelling and fares	-	103	103	70
Legal and professional	-	298	298	750
Subscription	-	287	287	65
Training	-	1046	1,046	0
Depreciation	-	11,797	11,797	10,633
	<u>6,692</u>	<u>26,171</u>	<u>32,863</u>	<u>31,964</u>

**BENGALI WORKERS' ASSOCIATION (BWA)**  
**SURMA COMMUNITY CENTRE**  
**( A COMPANY LIMITED BY GUARANTEE)**  
**Notes to the Statement of Financial Activities**  
**for the year ended 31 March 2006**

**8 Tangible fixed assets**

	Improvement £	Office equipment £	Sports equipment £	Total £
<b>Cost</b>				
At 1 April 2005	56,334	38,288	12,731	107,353
Additions	-	15,289	-	15,289
At 31 March 2006	<u>56,334</u>	<u>53,577</u>	<u>12,731</u>	<u>122,642</u>
<b>Depreciation</b>				
At 1 April 2005	34,100	30,313	11,041	75,454
Charge for the year	5,558	5,816	423	11,797
At 31 March 2006	<u>39,658</u>	<u>36,129</u>	<u>11,464</u>	<u>87,251</u>
<b>Net book value</b>				
At 31 March 2006	<u>16,676</u>	<u>17,448</u>	<u>1,267</u>	<u>35,391</u>
At 31 March 2005	<u>22,234</u>	<u>7,975</u>	<u>1,690</u>	<u>31,899</u>

**9 Creditors**

	2006 £	2005 £
Grants received in advance	22,265	22,265
Other creditors and accruals	10,617	11,498
	<u>32,882</u>	<u>33,763</u>

**10 Funds**

	Restrict- ed £	Unrestrict- ed £	2006 £	2005 £
Balance at start of the year	44,590	26,586	71,176	60,444
Net incoming resources for the year	787	(1,379)	(592)	10,732
Balance at the end of the year	<u>45,377</u>	<u>25,207</u>	<u>70,584</u>	<u>71,176</u>