

Company Registration Number: 2903924

Charity Registration Number: 1039551



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

Report and Financial Statements

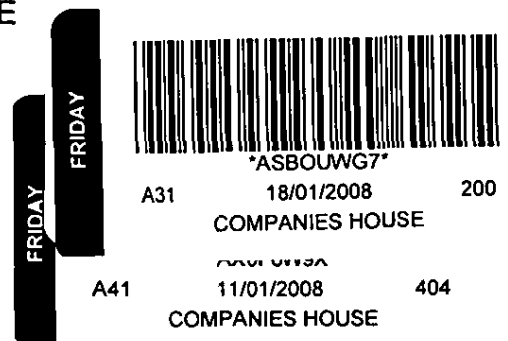
**31
April 2006 - March 2007**

Office

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

Prepared by

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



BENGALI WORKERS' ASSOCIATION (BWA)
(A COMPANY LIMITED BY GUARANTEE)

Report and Financial Statements

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**BENGALI WORKERS' ASSOCIATION (BWA)
(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	Mr 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

Office

Surma Community Centre
1 Robert Street
London
NW1 3JU

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

Directors' Report

The directors present their report and accounts for the financial year April 2006 to March 2007

Mission

Our mission is to provide community empowerment support to Camden residents, in particular Bangladeshi community, through socio-economical, Health & Social Care and educational initiatives

Programme of activities

Bengali Workers' Association provides a programme of activities, which cover the objectives of the organisation and address the needs and aspirations of the organisation's membership. The programme of activities are: Advice Service (including Specialist Pension advice and guidance provided by DWP, Local authority's Welfare Rights Unit advice etc), Surma Day Care for House Bound Elderly (including Elderly Day Club, Introduction to Internet, Healthy Cooking, Research with UCL, Summer Outings & Trips etc), Young Men's Project (including Job Search Class, Interview skills & CV preparation workshop, Motoring Workshop etc), Women's Project, Educational Projects (including English Class, Supplementary Education, Arts & Craft sessions etc), Elderly Luncheon Club, Community Cafe, Bangladeshi Cultural Awareness Programme, UK Online, Surma Youth Project (including Youth Club, Advice Sessions, Cross-cultural & sports Activities)

Results

Total expenditure exceeded over income for the year resulted a deficit amounted to £18,746 (£592 deficit in 2006). Deficit covered by the reserve

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

Approval of the report

Approved by the management committee on 28th August 2007.

**Abul Rahman
Chairperson**



BENGALI WORKERS' ASSOCIATION (BWA)
(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 2007, 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 2007 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

28th August 2007

BENGALI WORKERS' ASSOCIATION (BWA)
(A COMPANY LIMITED BY GUARANTEE)

Statement of Financial Activities for the year ended 31 March 2007.

	Notes	Restricted £	Unrestricted £	Total 2007 £	2006 £
INCOME AND EXPENDITURE					
Incoming Resources					
Grants and Donations	2	303,332	11,365	314,697	289,404
Membership and subscription		-	10	10	1,086
Other Income	3	-	14,598	14,598	20,196
Total Incoming Resources		303,332	25,973	329,305	310,686
Resources Expended					
Direct Charitable Expenditure	4	28,805	7,538	36,343	10,064
Project Expenditure	5	34,368	15,748	50,116	46,588
Support Costs	6	223,542	4,531	228,073	221,763
		286,715	27,817	314,532	278,415
Other Expenditure					
Management and Administration	7	6,245	27,274	33,519	32,863
		6,245	27,274	33,519	32,863
Total Resources Expended		292,960	55,091	348,051	311,278
Net Incoming Resources for the year		10,372	(29,118)	(18,746)	(592)
Funds at 1 April 2006		45,377	25,207	70,584	71,176
Funds at 31 March 2007		55,749	(3,911)	51,838	70,584

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)
(A COMPANY LIMITED BY GUARANTEE)

Balance Sheet as at 31 March 2007.

	Notes	2007 £	2006 £
Fixed assets			
Tangible assets	8	<u>39,020</u> 39,020	<u>35,391</u> 35,391
Current assets			
Cash at Bank		60,994	67,972
Cash in Hand		<u>103</u>	<u>103</u>
		61,097	68,075
Creditors: amounts falling due within one year	9	(48,279)	(32,882)
Net current assets		<u>12,818</u>	<u>35,193</u>
Total assets less current liabilities		<u>51,838</u>	<u>70,584</u>
Net assets		<u>51,838</u>	<u>70,584</u>
Accumulated Funds	10		
Restricted fund		55,749	45,377
Unrestricted fund		<u>(3,911)</u>	<u>25,207</u>
Total Funds		<u>51,838</u>	<u>70,584</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 28th August 2007

Chairperson
Mr Abul Rahman

Treasurer
Mr Shamim Ahmed

BENGALI WORKERS' ASSOCIATION (BWA)
(A COMPANY LIMITED BY GUARANTEE)

Notes to the Statement of Financial Activities for the year ending 31 March 2007.

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

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

2 Grants and donations

	Restricted	Unrestricted	Total	2007	2006
	£	£		£	£
London Borough of Camden:					
1 CBFM	118,787		118,787	119,154	
2 Social Services (Luncheon Club)	27,248		27,248	25,013	
3 Social Services Housebound Service	57,567		57,567		
4 Youth Services		7,424	7,424	6,456	
5 Youth Services Additional	36,963		36,963	39,939	
6 Camden Equalities Unit	259		259		
	<u>240,824</u>	<u>7,424</u>	<u>248,248</u>	<u>190,562</u>	
Other grants and donations:					
1 West Euston Partnership	3,941		3,941	1,558	
2 City Parochial Foundation & John Lyon's Charity	30,000		30,000	35,739	
3 Community Fund	-		-	29,013	
6 Esme Fairbairn Foundation	-		-	10,000	
7 UK Online	7,075		7,075	4,000	
8 Garfield Weston Foundation	-		-	5,000	
9 LTSB Foundation	-		-	9,760	
11 SEID	11,721		11,721	3,772	
12 Awards for all	5,000		5,000	-	
13 Camden PCT EP Program and others	2,600		2,600	-	
14 SPH Housing	2,950		2,950	-	
15 Greater London Sports Day	500		500	-	
16 Youth Club Residence	2,562		2,562	-	
17 Media Trust Voluntary Day	100		100	-	
	<u>66,449</u>	<u>0</u>	<u>66,449</u>	<u>98,842</u>	
Grand Total	<u>307,273</u>	<u>7,424</u>	<u>314,697</u>	<u>289,404</u>	

3 Other Income

	£	£	2007	2006
	£	£	£	£
1 Project Income	-	12,301	12,301	18,241
2 Hall Hire	-	2,297	2,297	1,955
	<u>-</u>	<u>14,598</u>	<u>14,598</u>	<u>20,196</u>

4 Direct Charitable Expenditure	Restricted	Unrestricted	Total	2007	2006
	£	£		£	£
Community events		1,200	1,200		1,717
Cultural events		3,989	3,989		4,475
Elderly club	5,367		5,367		3,572
GCSE award and prizes		1,318	1,318		-
Day Care	23,438		23,438		-
Sports Day Awards		1,031	1,031		300
	<u>28,805</u>	<u>7,538</u>	<u>36,343</u>		<u>10,064</u>

5 Project Expenditure	Restricted	Unrestricted	Total	2007	2006
	£	£		£	£
Luncheon club & social events		13,760	13,760		13,407
Youth and summer projects	34,368		34,368		33,181
Trips		1,988	1,988		-
	<u>34,368</u>	<u>15,748</u>	<u>50,116</u>		<u>46,588</u>

6 Support Costs	Restricted	Unrestricted	Total	2007	2006
	£	£		£	£
Rent	27,500		27,500		27,500
Services, maintenance & insurance	1,395	2,090	3,485		4,266
Salaries and NIC	193,020	-	193,020		186,122
Light and heat	1,627	2,441	4,068		3,346
Casual wages	-	-	-		529
	<u>223,542</u>	<u>4,531</u>	<u>228,073</u>		<u>221,763</u>

7 Management and Administration	Restricted	Unrestricted	Total	2007	2006
	£	£		£	£
Telephone and fax	1,087	2,535	3,622		3,968
Advertisement		2,260	2,260		600
Printing, postage and stationery	2,381	4,422	6,803		6,396
Repairs and maintenance	1,136	1,705	2,841		4,205
Hall and office cleaning	223	334	557		608
Audit and accountancy fees	1,081	1,622	2,703		2,703
Sundry expenses	337	226	563		572
Bank interest and charges		574	574		280
Travelling and fares		585	585		103
Legal and professional		1,850	1,850		298
Subscription		222	222		287
Training		366	366		1,046
Hire of Equipment		1,725	1,725		
Depreciation		8,848	8,848		11,797
	<u>6,245</u>	<u>27,274</u>	<u>33,519</u>		<u>32,863</u>

8 Tangible fixed assets

	Improvement £	Office equipment £	Sports equipment £	Total £
Cost				
At 1 April 2006	56,334	53,577	12,731	122,642
Additions	12,040	437	-	12,477
At 31 March 2007	<u>68,374</u>	<u>54,014</u>	<u>12,731</u>	<u>135,119</u>
Depreciation				
At 1 April 2006	39,658	36,129	11,464	87,251
Charge for the year	4,169	4,362	317	8,848
At 31 March 2007	<u>43,827</u>	<u>40,491</u>	<u>11,781</u>	<u>96,099</u>
Net book value				
At 31 March 2007	<u>24,547</u>	<u>13,523</u>	<u>950</u>	<u>39,020</u>
At 31 March 2006	<u>16,676</u>	<u>17,448</u>	<u>1,267</u>	<u>35,391</u>

9 Creditors

	2007 £	2006 £
Grants received in advance	42,322	22,265
Other creditors and accruals	<u>5,957</u>	<u>10,617</u>
	<u>48,279</u>	<u>32,882</u>

10 Funds

	Restricted £	Unrestricted £	2007 £	2006 £
Balance at start of the year	45,377	25,207	70,584	71,176
Net incoming resources for the year	<u>10,372</u>	<u>(29,118)</u>	<u>(18,746)</u>	<u>(592)</u>
Balance at the end of the year	<u>55,749</u>	<u>(3,911)</u>	<u>51,838</u>	<u>70,584</u>

Budget 2007-08		Bengali Workers' Association
BWA I	<u>Income</u>	
		£
1	LBC Negotiated Funding (Community Buildings)	115,224 00
3	LBC Social Services for Luncheon Club	26,561 00
4	LBC Social Services for Older Care	57,567 00
5	LBC Youth Services	6,790 00
6	Youth Project - Various fundings	10,000 00
7	City Parochial Foundation / John Lyon's Chanty	35,000 00
8	LC users	7,200 00
9	LDA	36,000 00
10	UK Online	1,500 00
11	Hall Hire	1,500 00
12	LBC Equalities	1,500 00
13	Membership Fees	200 00
	SIED	3,000 00
	West Euston Partnership	3,779 00
	Covent Garden Partnership	1,500 00
	LAA	15,000 00
	Camelot	28,000 00
14	Bank Interest	1 00
	Total	350,322 00

Bengali Workers' Association

Expenditure

BWA S	Salaries	
	1 Executive Director	30,594 00
	2 Office Manager	11,000 00
	3 Young Man's Project Manager	25,395 00
	4 Day Care Service Manager	24,690 00
	5 Older People's Worker	21,552 00
	6 Sessional Day Care Assistant	1,500 00
	7 Advice Worker	22,716 00
	8 Business Advisor P/T (17 5 hrs per week)	12,981 00
	9 Kitchen organiser	11,293 05
	10 Care Taker	5,146 20
	11 Cleaner (11 hrs per week)	4,860 30
	12 Finance Worker P/T (17 5 hrs per week)	0 00
	13 Sessional Worker employment & training	8,000 00
	15 NIC emp	16,929 00
	15 Income Tax	26,604 00
BWAP	Premises	
	1 Rent	27,500 00
	2 Rate	0 00
	3 Repair & Maintenance	3,000 00
	4 Insurance	4,500 00
	5 IT sever	4,000 00
	6 IT Support	1,500 00
	7 Construction	500 00
	8 Health & Safety	1,200 00
BWA U	Utilities	
	1 Telephone, Fax & Telecom system (1,500 for Cat 5)	5,000 00
	2 Gas	1,500 00
	3 Electricity	3,000 00
	4 Water	2513 43
	5 Refuge collection	1,560 00
	1 Tv License/ Cabal etc	1,620 00
BWA OC	Office Cost	
	1 Stationery	3,500 00
	2 Photocopy	4,000 00
	3 Postage	500 00
	4 Publicity and Printing	1,500 00
	5 Petty Cash	2,000 00
	6 Cleaning	1,800 00
	7 staff kitchen	

BWA EC		Extra costs	Bengali Workers' Association
	1	Professional Fees	1,250 00
	2	Annual Report	2,000 00
	3	AGM/ Annual Report	500 00
	4	Payroll and Audit	2,700 00
	5	Bank charges	1,440 00
	6	Volunteer Expenses	360 00
	7	Hall Hire Cover	288 00
BWA PC		Project Cost	
	1	Day Care Service	3,000 00
	2	Luncheon Club	10,000 00
	3	Business Project	3,000 00
	4	Young Men's Project	2,000 00
	5	Advice Project	1,000 00
	6	Women's Project	2,500 00
	7	Youth Project	10,000 00
	8	Cultural events	3,000 00
	9	Tnps	1,500 00
	10	Travel	500 00
BWA T		Training	
	1	Staff	2,500 00
	2	Board Members	1,000 00
BWA R		Recruitment	
	1	Recruitment	0 00
	2	Advert	0 00
BWA M		Membership	
	1	Information Distribution	1,000 00
	2	Activites	250 00
	3	Election	400 00
BWA C 1		Contingency/ cost effective	£5,180 02
BWA E 1		Extra	1,000 00
		Total	£350,322