### Achievement and Performance for the Year ending 31st March 2020

This report takes us up to the start of Covid19 lockdown in Bangladesh and the UK which began on similar dates at the end of March. The effects have been very different in the two countries, but that report has to wait until next year! So, from April 1st 2019:

- English Exchange continued to offer English classes at all levels, although student numbers have been lower than hoped for with about 30 students enrolled each month. These have ranged from Elementary standard to Upper-Intermediate for professionals.
- 2) Our fifteen year partnership with the Education Development project reached its conclusion in Dec '19. It was decided that this project for training young Christian men and assisting them with their income and education through the street selling of Christian and health books had run its course and that such activities were now more appropriate to an online format. Distribution of the last print run of 5000 of the Diabetes and Dengue booklet was fully completed before closure.
- 3) During this past year we were able to make one-off donations of £5000 to Wycliffe Bible Translators for Bible translation in Bangladesh, of £2000 as a match-grant toward further development of the new graveyard mentioned last year, and of £5000 for building alterations at the Salam Training Centre that trains quality young mechanics men of integrity.
- 4) The Savar Tailoring Project continues to function well in training women in clothes tailoring skills for income generation or obtaining jobs in the garments industry. Their target each year is 40 students at basic level and 20 more continuing to a more advanced level. Most students arrive by word-of-mouth recommendation from previous students.
- 5) Village Partners is a small informal association in Bangladesh aiming to equip villagebased Christian people with skills for local income generation and to be a force for good in their communities. We have facilitated several training seminars in various locations
- 6) Berhampore KJ Education and Rural Welfare, West Bengal, India. Although some communication with us has continued, it has not been possible to visit this project now for two years and, with no financial involvement this year, change in the future seems unlikely.
- 7) Since our Director and his wife spend much of the year in Bangladesh, we are only able to provide occasional advice and assistance to members of the Bangladeshi community in Bedford. Some former home tutors continue in their personal relationships with Bangladeshi families.
- 8) During this year, two trustees reviewed our financial controls and submitted their report to the trustees. With some adjustments, they affirmed that our financial procedures are at a high standard.

The trustees affirm their conviction that, as can be seen, a considerable number of people are benefiting from the above activities in line with the objects of the charity and guidelines of the Charity Commission. Our income this year was £37,339 and expenditure was £45,893, made possible by reserves carried over from the previous year.

Reg. charity no: 1075089

TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2020

**Reg. charity no: 1075089** 

### **ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020**

#### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the Trust for the period ended 31 March 2020.

#### Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. You consider that the charity's income during the year mean that a receipts and payments account and a statement of assets and liabilities as provided for in Provision 133 of the Charities Act 2011 (the Act) are all that are required by the Act, and that, in addition, an examination of accounts as provided for in Provision 145 section(1) is sufficient. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Provision 156(2-4) of the Act, whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1. Which gives me any reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with Provision 130 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- 2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

R J BACKHOUSE MA MSc DipEM Formerly Finance Director, PCA Engineers Limited, Lincoln

10 Farnes Court Worksop Notts S81 0LZ

1 Sept 2020

Reg. charity no: 1075089

## STATEMENT OF FINANCIAL ACTIVITIES

### YEAR ENDED 31 MARCH 2020

Income	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £	Total 2019 £
Donations	34,824	-	34,824	36,178
Donations – Bangladesh Media Donations - Other	-	-	-	3,000
Media & Handicraft Sales	-	-	-	-
Investment Income	328	-	328	612
Tax Refunds on covenants	2,188	-	2,188	2,382
<b>Total Incoming Resources</b>	37,339	-	37,339	42,172
Expenditure	45,893	-	45,893	154,764
Surplus (Deficit)			-8,554	-112,592
FUND BALANCES B/FORWARD			79,144	191,736
FUND BALANCES C/FORWARD			70,591	79,144

Reg. charity no: 1075089

Expenditure	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £	Total 2019 £
Direct Charitable Expenditure				
Bangladesh Community & Educational Bangladesh Media Bangladesh Theological Bangladesh Needs Other Countries Educational Other Countries Theological Other Countries Media Other Countries Needs Disaster Relief UK Media	16,982 13,099 14,148 - - - - -	-	16,982 13,099 14,148 - - - - -	58,437 68,190 25,899 1,000 87 96 87
Management and Administration				
Employment Costs Publicity Administration & Insurance Donation designated for retiring staff	74 1589 -	- - -	74 1589	- - 968 -
Total	45,893	-	45,893	154,764

## **BALANCE SHEET AS AT 31 MARCH 2020**

	Total 2020 £	Total 2019 £
CURRENT ASSETS	~	~
Cash at Bank Cash in Hand Visa Account Balance Debtors: E.g. HMRC Gift Aid	68,059 309 - 2,223	76,415 345 4 2,380
	70,591	79,144
LESS:CURRENT LIABILITIES	0	0
NET CURRENT ASSETS	70,591	79,144
FUND BALANCES	70,591	79,144

Reg. charity no: 1075089