

REGISTERED CHARITY NUMBER: 1027704

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2019
FOR
UK BANGLADESH EDUCATION TRUST

UK BANGLADESH EDUCATION TRUST
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FOR THE YEAR ENDED 31 DECEMBER 2019

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Annual Report for 2019

The Trustees of the UK Bangladesh Education Trust (UKBET) present their annual report and financial statements for the year ending 31 December 2019. The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with the charity's Trust Deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the U.K. and Republic of Ireland published (FRS 102) as amended for accounting periods commencing 01/01/2016.

1. Administration

Registered Charity Number 1027704

Principal Address c/o Judith Cohen 298 Highbury New Park London N5 2LG

Trustees	Annette Zera	Chair
	Shanara Matin	Treasurer
	Karen Dudley	Secretary
	Nurul Islam	Trustee
	Valentina Lewis	Trustee (retired 2019)
	Shegufta Rahman	Trustee (retired 2019)

Independent Examiner M. Shahidullah 299a Bethnal Green Road London E2 6AH

Bankers The Cooperative Bank

2. Structure, Governance and Management

The UK Bangladesh Education Trust (UKBET) is registered with the Charities Commission (1027704) and constituted by Deed of Trust. It is also registered as an NGO with the Government of Bangladesh NGO Bureau of Affairs (Registration Number 1889).

The Board of Trustees in the U.K. governs the charity identifying the long term direction and ensuring the integrity and probity of operations. All Trustees give their time freely, no remuneration is paid to Trustees and in 2019 all Trustees donated funds to the charity. The Trust holds a General Meeting on an annual basis at which the meeting elects its Trustees, considers the accounts for the preceding year and considers the Trustees report on the activities of the year. Trustees are appointed and removed by the Board. In 2019 Valentina Lewis and Shegufta Rahman stood down as Trustees.

Trustees are required to prepare receipts and payments accounts for each financial year in a consistent way. They 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 accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

UKBET is managed in Sylhet by a full time Director and Deputy Manager with a staff team that includes a Child Welfare Officer, four Field Organisers/Teachers, one Field Supervisor and an Office Assistant. Regular reports are produced by the Director for Trustees detailing progress against an Annual Plan. The Trust rents an office within which there is a Resource Centre. The Resource Centre is used on a drop-in basis by local teachers and learners and hosts training and other events.

4. Risk Management

Trustees continue to review the major business and operational risks to which the charity is exposed. Systems have been established to mitigate those risks and procedures implemented to minimise any potential impact on the charity.

5. Objectives and Activities for the Public Benefit

UKBET's purpose, as defined when founded in 1993, is to develop educational links between the UK and Bangladesh. This is currently expressed through the training of English teachers working in the Sylhet Division in Bangladesh. In addition, over the past 7 years the Trust has run the Working Children's Project, an education programme aimed at vulnerable and excluded young boys working in hazardous conditions. In 2019 a grant from the British Foreign Schools Society enabled UKBET to pilot a similar programme for young girls who are excluded from education by working in domestic situations. These activities and their impact on beneficiaries are detailed in this report.

In the 2018 Annual Accounts item 7.3 recorded UKBET's intention to explore the potential for a more strategic involvement in the direction of the charity from within Bangladesh. Regrettably our attempts to establish an Advisory Board in Dhaka or recruit additional Trustees from within Bangladesh has not thus far proved successful.

6. Working Children's Programme: Key Activities and Results

6.1 Background

The Government of Bangladesh are signatories to the ILO Convention No.182 on the Worst Forms of Child Labour and passed legislation forbidding Hazardous Child Labour in 2006. The Government has also set national targets to end all hazardous labour by 2021. Nevertheless, 1.2 million children in Bangladesh continue to be employed in hazardous work.

Poverty drives families to send their children to work denying them access to school and education. Exposure to long hours of physical work, poor food, low or no wages and vulnerability seriously damage these children's physical and mental health.

UKBET focuses on improving the lives of working children through involving employers, family members, government agencies and local influencers in holistic programmes of education and awareness-building. During 2019 there were two main programmes targeting working children:

- Children (all boys) working in hazardous jobs who attended Centres for Working –
- Children (mostly girls) undertaking domestic work in their employer's homes through the

Doorstep Learning programme.

Employers are persuaded to release children to attend sessions at UKBET Centres, or in employer's homes through the Doorstep Learning programme, where they are taught basic education and survival skills, given nutritious food, medical care and rare opportunities to relish their childhood. Employers are also encouraged to end the recruitment of children and help to improve health and safety in their workplaces. Families are supported out of joblessness through the provision of small employment related grants. Lobbying, campaigns and demonstrations against the use of child labour involve a wide range of other agencies and key individuals.

6.2 Key activities and results of work with children in hazardous labour

514 children attended one of four UKBET Centre for Working Children near their place of work:

- Toker Bazar **90** children
- Kodomtoli **80** children
- Chondipul **48** children
- Beanibazar **80** children

121 children left hazardous work, as compared to 81 in 2018; 106 moved away from the project area.

26 children left hazardous work and progressed to formal education. Whilst this number may appear low it is a significant achievement given the reluctance of schools to enroll working children who have missed years of education. It also represents a significant shift in families' circumstances and/or perspectives on the value of formal education.

18 siblings of working children who would have been expected to follow their brothers into child labour were instead enrolled in schools.

4 children engaged in hazardous labour passed the Primary School Certificate Exam.

8 children were enrolled in vocational training.

All the children UKBET supports suffer from malnutrition. Following the signing of a MOU between UKBET and Euglena GG Ltd the company now provides free biscuits containing 100% of the daily requirement of Vitamin A, Iron, Iodine and Zinc (the most required nutrients for Bangladeshi children). Visible improvements in the health and appearance of the children have subsequently been observed.

All children attending UKBET Centres enjoy:

- acknowledgement of their educational progress after year-end assessments of progress.
- being given new clothes and food packs for their families for Eid ul-Adha and Eid ul-Fitr religious festivals.
- occasional sporting, and entertainment events.

6.3 Bi-annual survey on the prevalence of children undertaking hazardous child labour.

This is the first year UKBET has undertaken a door to door survey in areas where UKBET Centres are operating. Results indicate that the numbers of children working in hazardous employment has reduced 35% over the year as shown in the table below:

Project area	January 2019	July 2019	January 2020	Remarks
Lawai	94	73	68	Hazardous child labour reduced 27%
Kodomtoli	102	56	50	Hazardous child labour reduced 50%
Bus terminal	82	73	48	Hazardous child labour reduced 41%
Tukerbazar	143	121	106	Hazardous child labour reduced 25%
Total	421	323	272	Hazardous child labour reduced on an average 35% in our project areas

6.4 Key activities and results of work with parents of working children

Families play a critical role in the success of this project.

All families of the 514 children engaged in the Centres for Working Children project received a visit every quarter from UKBET Field Organisers. Field Organisers collected information about:

- overall wellbeing
- the potential for family members to be referred to vocational training
- the likelihood for children to be admitted to school
- the identification of siblings who had dropped out of school
- the economic situation of each family.

They also offered advice on how UKBET and/or partner organizations might support them.

23 parents were given interest free loans to support their families.

16 well attended meetings/awareness raising events were arranged with the working children's parents or guardians. At these sessions parents and staff discussed a range of the issues including the children's hazardous working conditions, the importance of education and vaccinations, the negative impact of child marriage, and the importance of financial planning for the whole family.

4 'Medical Camps' were organised where children and their families received free medical check ups and essential medicine.

6.5 Key activities and results with employers of working children

Field Organisers regularly visited the employers of the children.

16 health and safety workshops were run for employers and well attended. These workshops covered issues such as; First Aid, Hepatitis C, Child Labour Law in Bangladesh, Child Labour Elimination Policies. Some employers also attended the Project Management Committee meetings.

7. Doorstep Learning Project

7.1 Background

Financial support from the British Foreign School Society (BFSS) enabled UKBET to pilot a programme providing literacy, numeracy and life skills to children aged 5 to 14 working in domestic settings. Most of these children had no previous experience of schooling. The project ran from January 2019 to March 2020.

The Doorstep Learning Project also raises awareness and advocates on behalf of the families of the working children. All are given access to medical camps and support with essential civic rights such as registering the births of children. Parents and guardians are encouraged to become less dependent on child labour through access to interest free micro-loans linked to small business opportunities (e.g. sewing machines, raising ducks, rickshaw rental) and wider referral to formal and non-formal education and training.

7.2 Key activities and results of children in the Doorstep Learning Programme

100 children from Ward 8 of Sylhet City Corporation were enrolled in the programme (80% girls).

10 part time teachers and organisers were recruited to run the project. The training they received for these roles developed their skills, expertise and effectiveness to deliver the project contributing significantly to capacity building within Sylhet.

64 children were helped to leave full time domestic work and return to formal education. They are currently working towards qualifications such as Primary School Certificate (PSC) and Secondary School Certificate (SSC).

19 girls progressed from work into vocational training.

32 siblings were enrolled in formal education. The same number of parents and guardians received interest free loans from UKBET to support alternative income generation. These families also made use of UKBET's free medical camps, birth registration scheme and referral arrangements to social and community work teams.

The Doorstep Learning programme will be formally evaluated in 2020 but these early results are encouraging. UKBET's intention is to seek further funding to develop and deliver this replicable model in other parts of Bangladesh, and beyond if appropriate.

8. Summary case studies of 3 working children

Shahad Ahmed aged 10 *Shahad was in Class 2 when his family were forced to leave the village home in Bhadeshwar due to a family conflict over land. His father works as a tyre mender and his mother looks after the home and family. He has four brothers and one sister all whom work to cover the higher cost of living in the city. When Shahad found his local UKBET Centre the door to education opened for him again. Shahad is now keen to go back to full time education as soon as the family finances allow.*

Saadi Ahmad aged 15 *Saadi's father died when he was very young. His mother took care of Saadi and his brother earned what she could through sewing. As the older child in a fatherless family Saadi felt responsible for the family and on the advice of an uncle left school to work in a car workshop. When we met him he had been working there for 3 years, working from early morning to late at night for 50 taka (45p) a day. His employer let him attend the Kadamtali Centre three times a week and he told us that this glimpse of education has lit up his life.*

Sultana Akhter aged 10 *Sultana's father has tuberculosis and is unable to work. One of her brothers is physically disabled and her mother lives by begging with this child. Sultana started work as a domestic worker at a very young age. The family are homeless and are sheltered by the owner of the house where Sultana works. Sultana's salary is very low compared to her workload. Then, through UKBET, Sultana got the opportunity to take part in UKBET's 'Doorstep Learning Project'. Sultana's interest in study led her to be admitted to Class One at Jamjma Bangladesh School. In addition, UKBET has arranged medical treatment for her brother.*

9. Teacher Training and English Language Programme: Key Activities and Results

2000 students from schools across Sylhet participated in a Book Reading Programme organised in partnership with the British Council, Dhaka.

251 teachers participated in courses run on a cost-recovery basis as shown below:

Date	Title	Participants
January – April	Cambridge’s TKT preparation course	18
06 January	Workshop on classroom management	25
18 February	Understanding child behaviour	35
22 March	Developing childrens’ writing skills	22
16 April	Introduction to counselling	30
28 April	Behaviour management in the classroom	35
13 July	Maximizing learners’ interest and engagement	30
19 July	Managing behaviour in the classroom	26
September	Introduction to Jolly Phonics	15
Aug –November	Cambridge’s TKT Preparation Course	15
	Total participants	251

10. Financial Review

10.1 Acknowledgment of philanthropic donations

Trustees want to express their sincere gratitude to Mohammed Matin, Chairman of FCI Ltd, the Haider family and the many individuals who have donated to UKBET’s work through Just Giving and Global Giving. Their combined philanthropy ensured that the Centres for Working Children programme could continue and develop throughout the year. In addition UKBET is grateful to the British and Foreign Schools Society (BFSS) which enabled UKBET to pilot an innovative programme for the benefit of children undertaking domestic work.

10.2 Fundraising from within Bangladesh During 2019 the Trust received a grant of £20,000 from Mohammed Matin, Chairman of FCI Ltd. Regrettably an anticipated donation of £10,000 built into the budget for the year ending 2019 from M.Kaiser Rahman, Chairman of QFL, was not made.

10.3 Fundraising from within the U.K.

£4,000 was donated to the Trust by the Haider family.

A grant of £12,304 was paid by the British and Foreign School Society for the implementation of the

Doorstep Learning Project.

Other sources of funding included:

Just Giving £1,594.91

Global Giving £4,087.61

Standing orders from individuals £360

10.4 Reserves policy

Trustees continually review the level of reserves held in the U.K. and are committed to maintaining a minimum of 6 months' costs in reserve against unforeseen eventualities. A balance of £30,190.74 was in the Trust's current account as of 31 December 2019.

Please note overall income and expenditure for the charity follows in the audited accounts.

11. Looking forward to 2020

This Annual Report for 2019 records considerable improvements made by the charity to the lives of vulnerable children in Sylhet, our beneficiaries. In addition the year has seen a resurgence of interest and activity in UKBET's widely respected teacher training programmes. The confidence and skills of these teachers impacts significantly on their thousands of pupils in Government schools. Trustees are committed to doing everything possible to ensure that this work continues into the future.

However, looking to the year ahead, the loss of income referred to in **10.2** has led Trustees to insist on commensurate reductions in expenditure for 2020. It has also provoked discussion amongst Trustees about the charity's dependence on a limited number of donors and the viability of governance entirely from within the U.K. It is the intention of Trustees to focus in 2020 on investigating all avenues that will ensure the long-term sustainability into the future for the charity.

12. STATEMENT OF TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in business.

The trustees are required to prepare receipts and payments accounts for each financial year in a consistent way. The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the accounts comply with the Charities Act 2011. 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.

Approved by order of the Board of Trustees on..... and signed on its behalf by:

A handwritten signature in black ink that reads "Annette Zera". The signature is written in a cursive, flowing style.

A Zera, Chair of Trustees

UK BANGLADESH EDUCATION TRUST
FOR THE YEAR ENDED 31 DECEMBER 2019

INDEPENDENT EXAMINERS'S REPORT
TO TRUSTEES OF UK BANGLADESH EDUCATION TRUST

I report on the accounts of **UK BANGLADESH EDUCATION TRUST** for the year ended 31 December 2019, which are set out on pages 12 to 15.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year (under section CC32 and 383 of the Charities Act 2016) and that an independent examination is needed.

It is my responsibility to:

1. examine the accounts under section CC32 of the Charities Act 2016;
2. follow the procedures laid down in the General Directions by the Charity Commissioners under section CC32 of the Charities Act 2016;
3. To state whether particular matters have come to my attention.

Basis on Independent Examiner's report

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

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention, which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:

- Proper accounting records are kept, and accounts are prepared which agree with the accounting records and
- comply with the accounting requirements of section CC16 of the Charities Act 2016.

I am pleased to be able to confirm, in my role as Independent Examiner that I agree that the accounts do reflect the accounting practices that took place during the year to 31 December 2019, and the supporting paperwork does reflect appropriate accounting procedures.

Mohammed Shahidullah
Shahidullah & Co
Chartered Certified Accountants
299A Bethnal Green Road

London E2 6AH

UK BANGLADESH EDUCATION TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2019

	Unrestricted Funds £	Restricted Funds £	Total 31.12.19 £	Total 31.12.18 £
Income				
Donation received	10216		10216	26130
Other donation	9647		9647	8481
Total Incoming Resources	19863		19863	34611
Expended :				
Accountancy fees		480	480	480
General Travel Expenses				
Bank Charges				13
Administration fees & expenses	4626		4626	4531
Stationery and Postage				76
Sundry Expenses	20		20	176
Overseas payment	32437		32437	21267
Commissions to Just giving	216		216	198
	37779		37779	26741
Gross incoming/(outgoing resources)	-17916		-17916	7870
Net incoming/ outgoing resources before transfer	-17916		-17916	7870
Net incoming/ outgoing resources after transfer	-17916		-17916	7870
Funds brought forward	36760		36760	28890
Add Surplus				
Funds carried forward	18844		18844	36760

UK BANGLADESH EDUCATION TRUST
BALANCE SHEET AS AT 31 DECEMBER 2019

	Total 31.12.19 £	Total 31.12.18 £
Fixed Assets		
Tangible Assets		
 Current Asset		
Bank account	30190	48106
Cash at hand		
	<u>30190</u>	<u>48106</u>
 Current Liability		
Last year accountancy fees due		
Accured expenses	480	480.00
	<u>480</u>	<u>480.00</u>
 Net Current Assets	29710	47626
 NET ASSETS	<u><u>29710</u></u>	<u><u>47626</u></u>
 FUNDS:		
Balance brought forward	29710	47626
	<u>29710</u>	<u>47626</u>

UK BANGLADESH EDUCATION TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2019

1 ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the statement of recommended practice(SORP) "Accounting and reporting by charities" (FRS 102) and Charities act 2016.

UK BANGLADESH EDUCATION TRUST
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2019

	31.12.19	31.12.18
	£	£
Income		
Donation received	10216	26130
Other donation	9647	8481
	19863	34611
 Direct Charitable expenditure		
Accountancy fees	480	480
General Travel Expenses		
Bank Charges		13
Administration fees & expenses	4626	4531
Stationery and Postage		76
Sundry Expenses	20	176
Overseas payment	32437	21267
Overseas payment	216	198
Fund Raising costs		
	37779	26741
Excess of Income over expenditure	<u>-17916</u>	<u>7870</u>

APPROVAL

Approved by the trustees and signed on their behalf on.....



.....

Ms Annette Zera
Chairman



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Ms Karen Dudley
General Secretary



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Ms Shanara Matin
Treasurer

Date..22.04.2020.....

Date...27.04.2020....

Date.....22.04.2020....