

Charity registration number 1090036 (England and Wales)

Company registration number 04283003

COMMUNITY ACTION BRADFORD & DISTRICT LTD
ANNUAL REPORT AND CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

COMMUNITY ACTION BRADFORD & DISTRICT LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M T Gerdes	
	M P Nicholson	
	R D Templar	
	K J Wyatt	
	R Phagurey	(Appointed 12 November 2025)
	A Sterjo	(Appointed 12 November 2025)
Secretary	S J Nevison	
Senior management	S J Nevison	(Chief Executive)
Charity number	1090036	
Company number	04283003	
Registered office	Cardigan House Ferncliffe Road Bingley West Yorkshire BD16 2TA	
Auditor	BK Plus Audit Limited 52 St Johns Lane Hallifax West Yorkshire England HX1 2BW	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

COMMUNITY ACTION BRADFORD & DISTRICT LTD

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COMMUNITY ACTION BRADFORD & DISTRICT LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The trustees are pleased to present their annual report and accounts for the year ended 31st March 2025. The Board of Trustees are satisfied with the performance of the charity during the year and the position at 31st March 2025 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Objectives and activities

A summary of the objects of Community Action Bradford & District ('Community Action') as set out in its governing document are;

"To promote any charitable purposes for the benefit of the public, principally but not exclusively in the local government area of City of Bradford Metropolitan District and the surrounding area and, in particular, build the capacity of third sector organisations and provide them with the necessary support, information and services to enable them to pursue or contribute to any charitable purpose; to promote, organise and facilitate co-operation and partnership working between third sector, statutory and other relevant bodies in the achievement of the above purposes within the area of benefit."

The aims, objectives and activities of the charity are reviewed annually, and achievements assessed. When reviewing the aims and objectives of the charity, in planning future activities, the trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regards to public benefit guidance published by the Commission.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Significant activities and achievements against objectives

Our work covers several different areas and we are pleased to provide a summary of key achievements/deliverables for a number of our areas, funded through City of Bradford Metropolitan District Council (CBMDC) and Bradford District and Craven ICB grants and contracts including the Voluntary, Community and Social Enterprise (VCSE) Support and Improvement Programme (SIP), Activation Contract and other grants and earned income.

VCSE Support and Improvement Programme: In January 2024 we were informed by City of Bradford Metropolitan District Council that they were proposing to cut the VCSE SIP by £460,000 per annum, effectively removing the Department of Place contribution. Community Action Bradford & District (Community Action) undertook a thorough budget consultation impact assessment and submitted this to the council. However, this cut was approved by the full council on 7th March 2024. Therefore this contract only ran for the first 12 weeks of the financial year, in line with a contract termination notice.

This ambitious programme started in April 2022 with Community Action leading VCSE sector support.

The breakdown of the delivery of the VCSE SIP are as follows:

Capacity Building: led by Community Action and delivered in partnership with Participate Projects who specialise in social enterprise support and development and with WYCAS as a sub-contractor covering financial organisation development activities.

Volunteering: led by Community Action and delivered in partnership with Participate Projects who specialise in business volunteering

Information and Insight: solely delivered by Community Action

Voice and Influence: led by Community Action in partnership with The VCS Alliance

Citizen's Engagement: led by HALE with sub-contractors at CNet, Keighley Healthy Living and Bradford Talking Media. This work has close links to the Voice and Influence Lot.

Our beneficiaries have seen that we have been able to build on the previous service delivery of each of the individual organisations in the partnership. By collaborating together, we were able to provide a more joined up service, increasing the quality of our work and reducing duplication. We remain working in a hybrid manner i.e. without the need for a large office base and the team have become more agile and flexible in their approach; again a benefit to our beneficiaries.

Start for Life Family Hubs (via VCSE SIP)

Despite the cut to the Department of Place budget, the contract for the Start for Life and Family Hubs work in the district remained and was recommissioned under a revised contract. Due to changes of leadership at HALE, from April 2024 this work was led by Community Action alone. The work was delivered through a co-ordinator (sub-contracted to a frontline VCSE organisation) and, Peer Support and Volunteering Development Officer (based with Community Action). This work continued until March 31st 2025. Due to further significant changes to the budget for 2025/26, Community Action did not agree to continue this contract and the work was taken in-house by CBMDC leading to the loss of the two roles described above.

Activation Contract

From 1st July 2025, the sector support contract was commissioned by Bradford District and Craven ICB. The lead partner for the new contract became The VCS Alliance with Community Action focussing our work on capacity building activities in partnership with Participate Projects.

This contract provided a new service targeted at a prescribed list of commissioned organisations delivering children or health and social care grants/contracts. 73 organisations were screened. The service includes an organisational review (diagnostic), a development plan and then support (either from the staff team or via a consultancy budget). The contract's restrictions only allowed this intensive work with 40 organisations with only 15 receiving a consultancy budget.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

This work was delivered in partnership with Participate Projects; Community Action led the work with charities and Participate Projects worked with social enterprises and provided some corporate volunteering opportunities. Of the original 73 organisations, Community Action worked with 43.

We also retained some funding to support Briefing Bradford, our weekly newsletter.

Community Action were also able to draw down some consultancy work from the contract, mostly targeted at marketing and communications. Under this part of the contract, we supported 9 of the 15 who allocated consultancy funds.

Through the year, we have proved that the service works and during March 2025, it was confirmed that the contract would be extended for a further year with future years dependent on announcements from NHS England and the Department of Health regarding wholesale restructures and ongoing budgets.

Moving into the next year of the programme, we will keep the delivery the same, introduce a rolling training programme and identify the priority groups ourselves rather than only working with those with current grants/contracts from the funders.

We have also delivered these major pieces of work:

Leaders' Network - we launched a Leaders' Network to support all leaders of VCSE organisations in the City of Bradford Metropolitan District. It has an active WhatsApp group and meets every other month for networking and information sharing opportunities. The overall objective of the network is to provide a space for leaders to seek peer-support, share good practice and collaborate.

Healthwatch Bradford and District - an independent healthcare consumer champion. More information including the annual report for Healthwatch can be found at www.healthwatchbradford.co.uk. Following the growth during 2023/24 the new manager has maintained the reputation of Healthwatch and it builds further in reach and achievements. The decision taken to 'float off' Healthwatch as an independent entity made in 2022/23 was initiated over 2024/25. Following their successful registration as an independent charity in mid-February, on 31st March 2025, we severed ties with Healthwatch. We TUPE'd the full team into the new charity and released accrued funds to them for their reserves. We wish them every success in their new format.

Ilkley Office - our furthest outreach with a big heart. A focal point of the community, our Ilkley office was managed by one person and run by a volunteer workforce. We continued to use the legacy from the Maureen Wilson Estate to enable this office to operate. From December 2022, we transferred the office lease to Ilkley Community Transport and since then we are now a tenant in this office. Our staff capacity for this office was reduced to one day a week to ensure we could use the legacy for as long as possible. Whilst we have funds for 2025/26, we will have to review this outpost in the last quarter of the 2025/26 financial year as the legacy will be exhausted in April 2026.

Shaping the Future in Volunteering - working with a group of 26 national charities we have continued to develop initiatives to help them with the diversification of their volunteering base. Following the initial engagement piece of work, we have since delivered a volunteering fair and undertaken a 'deep dive' piece of research into the barriers for three specific demographics. This work will come to an end in June 2025 when the funding ceases.

Cost of Living support - we were commissioned by CBMDC to deliver an online booklet and an accompanying website to support people with cost of living issues. This work was delivered throughout 2024/25 and the website has been maintained throughout the year.

Income generation

Following the reduction in our main contract, we quickly mobilised to deliver bespoke work on a consultancy basis. We have delivered a number of high quality impact reports, marketing strategies and communication plans for groups.

In September 2024 we were awarded the contract for a substantial piece of work for Better Start Bradford supporting their legacy work. This initially involved two phases; stakeholder engagement and recommendations for legacy work. We spoke to over 186 people and developed a thorough options appraisal. Four options were then taken to an engagement event to develop action plans.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

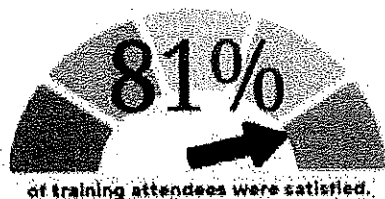
This has led to a further phase that will continue into the autumn of 2025. In this phase we are supporting bid writing, providing Social Venture Schools in partnership with Participate and developing an Innovation Partnership.

Other income generation has been borne through Snicket, our jobs site. This went on the back burner in 2024 when the staff member who launched it left for employment elsewhere. They returned in 2025 and have reinvigorated the site and traffic through it, increasing the income considerably. Part of our work through 2025/26 is to ensure other members of the team are able to deliver this service, reducing dependence on one single staff member.

Our Impact

Courses on:

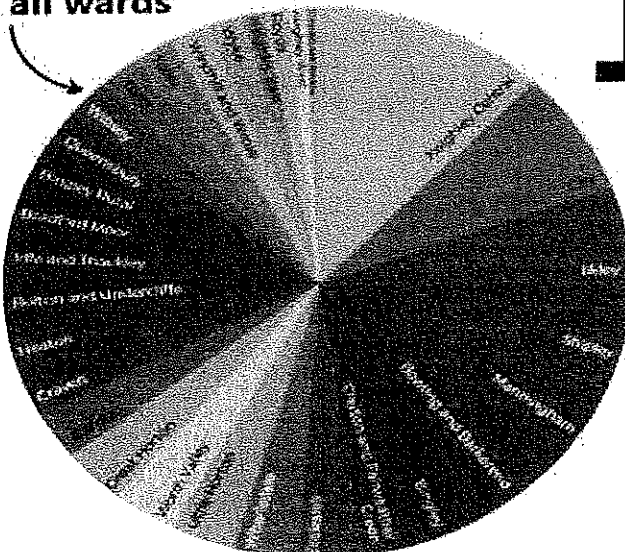
*Funding Safeguarding
Volunteering Governance
Registering a charity*



Development Officer support

83% satisfaction

Our support is spread across all wards



*"Good for networking,
collaborations and sharing
best practice."*

BRIEFING BRADFORD

1159

subscribers

70% rated it Very Useful



COMMUNITY ACTION BRADFORD & DISTRICT LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Supporting our service delivery

We acknowledge the work of our finance team, HR and admin staff for their part in our achievement of this work. We thank them all for their hard work. Central Hall continues to show a surplus that we are reinvesting into the fabric of the building. Our tenable spaces, remain full and the use of the other rooms is steady over the year.

Trading Arm

Bradford Community Payroll and Accounts Ltd. (CPA) activity continues to grow following the further investment in the staff team within our trading arm. The joint finance manager role, working across both organisations to support both entities with back-office functions, continued throughout 2024/25. The Directors of CPA signed off a reviewed business plan for the organisation during 2024 with the staff of CPA being able to draw down performance-related rewards on successful completion of key performance indicators.

Partnerships

We are very proud of our partnership work both within and outside of Bradford; our key work includes:

NAVCA: Our CEO remains active in the network of CEOs that support each other through COIN. We completed our LIQA award in 2024 and continue to support NAVCA to develop this further.

West Yorkshire ISOs: In January 2024 the five district- based infrastructure support organisations (Bradford, Calderdale, Kirklees, Leeds, Wakefield) made a commitment to look at joint working at a West Yorkshire level. NAVCA supported the partners through 2024/25 to understand the benefits of working more closely together. Through this we jointly secured a West Yorkshire contract to deliver Sport for Good, supported by Participate Projects and Primrose Consultancy (providing additional expertise around social enterprise and equality and inclusion) which will run through to September 2025. On the back of a successful tender, the group have decided to look at joint trading opportunities and will begin this journey in the summer of 2025.

The CEOs have also developed their own peer support group which enables close working relationships. Furthermore the group has engaged with West Yorkshire Combined Authority and is working closely with them to develop a VCSE Advocacy Group that will be launched in the autumn of 2025. Alongside this work the group meets monthly with WYCA staff to discuss joint issues and find solutions.

Group Financial review

The financial statements are set out on pages 14 to 33. The financial statements have been prepared implementing the 2015 Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales.

The Trustees have taken action, because of their concerns about the inadequate levels of reserves, to better ensure that our financial performance will improve and be satisfactory going forward.

The Consolidated Statement of Financial Activities shows total incoming resources of £1,351,648 (2024: £2,278,902) and a total resource expended of £1,429,199 (2024: £2,147,395) being a net movement of funds of £77,551 deficit (2024: £131,506 surplus).

The total reserves at the year end are £1,574,824 (2024: £1,652,776). Unrestricted reserves at the year end are £1,557,653, (2024: £1,316,824) and restricted funds are £17,171 (2024: £275,441).

COMMUNITY ACTION BRADFORD & DISTRICT LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Reserves policy

The Trustees consider that they should review the level of reserves held by the group at regular intervals. The charity's unrestricted free reserves, which have not been designated for a specific use and do not relate to unrestricted free reserves, stood at £737,829 (2024: £448,409).

£	
Total Reserves	1,557,653
Restricted funds	(17,171)
Designated funds	(563,026)
Revaluation fund	(272,780)

Unrestricted free reserves	737,829

The Trustees feel that reserves should equate to approximately six months unrestricted running costs, currently £228,925, to ensure that adequate funds are available to allow continued furtherance of the objects of the charity in the event of temporary shortfall of incoming resources, whilst alternate funds are sought.

The Trustees believe that holding adequate funds to cover six months operating costs would allow for an orderly winding up of the organisation and would also enable the organisation to be able to meet obligations towards staff and creditors in the event of there being no possibility of securing alternative longer-term funding. We aim to use surplus reserves in ways that meet our charitable objectives.

The trustees designated the following funds as at 31/03/2025.

<i>Funds</i>	£
Organisation Closure costs	124,188
Redundancy Contingency	62,072
Central Hall Maintenance	24,184
Development Fund	352,582

	563,026

Major risks

A risk review continues to be an on-going aspect of all project planning, monitoring and quality assurance. Many aspects of risk management, such as authorisation, monitoring, and reporting, staff vetting and appraisal, safety procedures for staff, property and clients, and adequate insurance cover, are embedded in our policies and operating procedures.

We reviewed our full risk register during the year with all staff and trustees having contributed to it. This will help to inform our sub-committee work in the coming months and years.

Plans for future periods

We are committed to continuing the development of our consultancy services both as a stand-alone organisation and in partnership with West Yorkshire colleagues. To further the work with our West Yorkshire colleagues, we agreed in late January 2025 to all invest in further facilitated work. A tender was published and Participate Projects and their associates will deliver this work.

We have a healthy reserves position both within unrestricted and designated funds and will be resourcing some extra capacity in the team to deliver work directly to our beneficiaries. We were also aware in January 2025 that the gift from our trading arm was going to be significant and some of this income will be used to directly support the sector throughout 2025/26.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

Community Action is a registered charity constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association.

The members of the management committee, who are also the directors for the purpose of company law, who served during the year are shown on page 7.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

D O Amusan-Fagborun	(Resigned 12 November 2025)
E Anand	(Resigned 8 April 2025)
P M Essler	(Resigned 9 July 2025)
M T Gerdes	
M P Nicholson	
R D Templar	
K J Wyatt	
S Douglas	(Resigned 6 August 2025)
R Phagurey	(Appointed 12 November 2025)
A Sterjo	(Appointed 12 November 2025)

Recruitment and appointment of trustees

The trustees are conscious of the need to ensure that they have an appropriate range of skills to manage the charity, and the need to ensure a Board which is representative of the range of groups within the membership of the organisation. To this end, the Board audits their skills on an annual basis to have a clear idea of their training needs. Recruitment of trustees is a democratic process, the trustees issue task descriptions to potential candidates to ensure they have a clear idea of the requirements of the role. The trustees also seek to co-opt new trustees to strengthen the Board in areas of perceived weakness. New trustees received induction files of general information, including structures, budgets, staff roles and policies. They are also provided with a set of the governing documents of both Community Action and our trading arm, CPA. All new members meet with the Chief Executive Officer and senior staff as part of their induction to gain further understanding of the organisation and its purpose. Throughout the year senior staff are invited to Board meetings to update Trustees on their area(s) of work.

After the 2024/25 year end, three of our trustees resigned, due to personal commitments. The Board of Trustees started an immediate recruitment drive and secured two new trustees appointed in November 2025, following full induction and another potential new trustee, if they accept will be appointed in January 2026.

As a Board we are committed to ensuring that our whole organisation is reflective of the communities we serve. Our commitment to EDI remains and continue to check our progress and development in the diversification of our organisation.

All trustees give their time voluntarily. During the year expenses were reimbursed of £nil (2023/2024: Nil).

COMMUNITY ACTION BRADFORD & DISTRICT LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Organisational structure

The charity is organised so that the trustees met regularly to manage its affairs; our sub-committees meet when required to meet the needs of the organisation and we run our Board meetings bi-monthly. These remain mostly online within the parameters of governing document.

Day-to-day management is undertaken by the Chief Executive Officer (CEO). The CEO is directly accountable to the Chair and collectively to the wider board of trustees. The organisation is divided into specialist departments or teams. Each team is, in turn, managed by a manager, who is accountable to the CEO. One of our directors are also director of CPA and our CEO takes a second seat at CPA Board.

Community Action remains committed to the improvement and development of sound personnel management structures and as such during the year ensured regular manager's meetings across the organisation, ongoing supervision and continued annual appraisals for all staff.

As we now operate from various venues and working remotely from home, we try to ensure that staff are networked and informed of each other's activities. Our internal newsletter which is used by all staff to communicate internal changes and news remains popular with the staff.

Relationship with related parties

Community Action is involved in a number of partnerships in order to fulfil the objectives previously mentioned in this report.

Community Action is also the sole member of Bradford Community Payroll and Accounts Ltd. (Company number 03038813) and, in consequence, appoints the directors of that company.

Auditor

During the financial year, the charity operated a competitive tender process and BK Plus Audit Limited were reappointed as auditor of the charitable company for three years, commencing 31 March 2025.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

.....
M T Gerdes
Trustee

Date:

Mark Theodore

18/12/2025

COMMUNITY ACTION BRADFORD & DISTRICT LTD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Community Action Bradford & District Ltd for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial 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, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; 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 adequate accounting records that 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 Companies 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.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF COMMUNITY ACTION BRADFORD & DISTRICT LTD

Opinion

We have audited the financial statements of Community Action Bradford & District Ltd (the parent 'charitable company') and its subsidiaries (the group) for the year ended 31 March 2025 which comprise the consolidated statement of financial activities, the group and company balance sheet, the consolidated statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group and parent charitable company's affairs as at 31 March 2025 and of the group's 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.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF COMMUNITY ACTION BRADFORD & DISTRICT LTD

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which 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 companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity 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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable group or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF COMMUNITY ACTION BRADFORD & DISTRICT LTD

Other matters

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the group through discussions with directors and other management, and from our commercial knowledge and experience of the industry sector;
- We focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the group, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- We assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- Ensured laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the group's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- Making enquiries of management as to where they considered there was a susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- Understanding the design of the groups's remuneration policies.

To address the risk of fraud through management bias and override of controls, we;

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions
- Assessed whether judgements and assumptions made in determining the accounting estimates set out in note 2 were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risks of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of those charged with governance;
- Enquiring of management as to actual and potential litigation and claims; and
- Reviewing correspondence with HMRC, relevant regulators and the group's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from the financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF COMMUNITY ACTION BRADFORD & DISTRICT LTD

Use of our report

This report is made solely to the charitable group's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable group'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 charitable group and the charitable group's members as a body, for our audit work, for this report, or for the opinions we have formed.

Victoria Atkinson FCA (Senior Statutory Auditor)

For and on behalf of BK Plus Audit Limited, Statutory Auditor
Chartered Accountants

52 St Johns Lane
Halifax

West Yorkshire

HX1 2BW

England

Date: 19 December 2025

BK PLUS Audit Limited

COMMUNITY ACTION BRADFORD & DISTRICT LTD

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	Notes	£	£	£	£	£	£
Income from:							
Donations and legacies	3	120,785	463,256	584,041	206,603	1,441,727	1,648,330
<u>Charitable activities</u>							
Building Services	4	129,361	-	129,361	128,229	600	128,829
Projects and Programmes	4	204	5,637	5,433	7,600	16,240	23,840
Sector Support	4	124,525	21	124,546	30,440	-	30,440
Other Income	4b	1,418	-	1,418	-	-	-
Other trading activities	5	486,345	-	486,345	432,264	-	432,264
Investments	6	20,504	-	20,504	15,199	-	15,199
Total Income		882,734	468,914	1,351,648	820,335	1,458,567	2,278,902
Expenditure on:							
<u>Charitable activities</u>							
General	7	-	-	-	-	-	-
Building Services	7	139,394	-	139,394	307,035	-	307,035
Projects and Programmes	7	109,752	341,465	451,217	-	505,412	505,412
Sector Support	7	180,048	286,336	466,384	86,430	879,538	965,968
Other trading costs	8	372,204	-	372,204	368,980	-	368,980
Total charitable expenditure		801,398	627,801	1,429,199	762,445	1,384,950	2,147,395
Net income		81,336	- 158,887	- 77,551	57,889	73,617	131,506
Transfers between funds		99,384	- 99,384	-	31,886	- 31,886	-
Taxation		401	-	401	178	-	178
Net movement in funds	10	180,319	- 258,271	- 77,952	89,953	41,731	131,684
Reconciliation of funds:							
Fund balances at 1 April 2024		1,377,334	275,442	1,652,776	1,287,381	233,711	1,521,092
		1,557,653	17,171	1,574,824	1,377,334	275,442	1,652,776

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

GROUP AND CHARITY BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2025

		GROUP		CHARITY	
		2025	2024	2025	2024
	Notes	£	£	£	£
Fixed assets					
Tangible assets	14	287,949	296,160	285,508	295,826
Investments	15	-	-	-	-
Current assets					
Debtors	16	178,754	277,569	45,780	169,115
Cash at bank and in hand		1,458,812	1,575,561	1,305,234	1,456,972
		<u>1,637,566</u>	<u>1,853,130</u>	<u>1,351,014</u>	<u>1,626,087</u>
Creditors : amounts falling due within one year	17	- 350,227	- 496,451	- 302,528	- 460,497
Net current assets		<u>1,287,339</u>	<u>1,356,679</u>	<u>1,048,486</u>	<u>1,165,590</u>
Total assets less current liabilities		<u>1,575,288</u>	<u>1,652,839</u>	<u>1,333,994</u>	<u>1,461,416</u>
Provisions for liabilities		- 464	- 63	-	-
Net assets excluding pension liability		<u>1,574,824</u>	<u>1,652,776</u>	<u>1,333,994</u>	<u>1,461,416</u>
The funds of the charity					
Restricted funds	20	17,171	275,442	17,170	275,441
Unrestricted funds	21	1,557,653	1,377,334	1,316,824	1,185,975
Total charitable expenditure		<u>1,574,824</u>	<u>1,652,776</u>	<u>1,333,994</u>	<u>1,461,416</u>

The financial statements were approved by the trustees on

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M T Gerdes
Trustee

Company registration number 04283003 (England and Wales)

COMMUNITY ACTION BRADFORD & DISTRICT LTD

CONSOLIDATED STATEMENT OF CASHFLOWS

FOR THE YEAR ENDED 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Cash flows from operating activities					
Cash generated from operations	25	-	133,598		80,343
Investing activities					
Purchase of tangible fixed assets	-	3,655		-	8,188
Investment income received		20,504		15,199	
Net cash generated from/(used in) investing activities			16,849		7,011
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			- 116,749		87,354
Cash and cash equivalents at beginning of year			1,575,561		1,488,207
Cash and cash equivalents at end of year			1,458,812		1,575,561

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Community Action Bradford & District Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is Cardigan House, Femcliffe Road, Bingley, West Yorkshire, BD16 2TA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

Group financial statements

The Statement of Financial Activities (SOFA) and balance sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line-by-line basis. The Charity has availed itself of Paragraph 3 (3) of Schedule 4 of the Companies Act 2006 and adapted the Companies Act formats to reflect the special nature of the Charity's activities. No separate SOFA or Income and Expenditure Account have been presented for the Charity alone as permitted by section 230 of the Companies Act 2006 and paragraph 327 of the SORP.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	Straight line over 99 year lease
Fixtures and fittings	20% reducing balance / straight line over 3/4 years
Computers	Straight line over 4 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Donations and legacies	2,650	-	2,650	1,438	-	1,438
Grants and contracts income	116,575	463,256	579,831	205,165	1,441,727	1,646,892
Membership fees	1,560	-	1,560	-	-	-
Donation from trading subsidiary - Bradford Community Payroll	-	-	-	-	-	-
Total Income	120,785	463,256	584,041	206,603	1,441,727	1,648,330
Grants receivable for core activities						
Activation	61,862	-	61,862	-	-	-
Bradford District and Craven Clinical Commissioning Group	-	-	-	-	54,000	54,000
BMDC - Advice Network	-	-	-	-	48,389	48,389
BMDC - Central Hall	-	-	-	159,083	-	159,083
BMDC - Community Champions	-	-	-	-	830	830
BMDC - Disability Grant	-	-	-	-	-	-
BMDC - DVSA	-	-	-	-	3,100	3,100
BMDC - HALE	-	-	-	-	-	-
BMDC - Healthwatch	-	198,995	198,995	-	204,000	204,000
BMDC - Other	3,363	-	3,363	5,475	-	5,475
BMDC - VCSE SIP	-	262,261	262,261	40,607	853,591	894,198
BMDC - VCSE : Spirit of 2012	-	-	-	-	792	792
BMDC - Warm Spaces	-	-	-	-	-	-
Bradford VCS Alliance	-	-	-	-	-	-
CABAD- Core	48,810	-	48,810	-	-	-
Community Transport	-	-	-	-	9,000	9,000
Harrogate and District NHS Foundation	-	-	-	-	10,000	10,000
NHS West Yorkshire ICB	-	-	-	-	221,684	221,684
Shaping the Future	-	2,000	2,000	-	34,500	34,500
Sport for good	2,540	-	2,540	-	-	-
Other	-	-	-	-	1,841	1,841
	116,575	463,256	579,831	205,165	1,441,727	1,646,892

(BMDC = Bradford Metropolitan District Council)

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Buildings Service						
Charitable and project income	129,361	-	129,361	128,229	600	128,829
Projects and Programmes						
Charitable and project income	- 204	5,637	5,433	7,600	16,240	23,840
Sector Support						
Charitable and project income	124,525	21	124,546	30,440	-	30,440
Rent received	-	-	-	-	-	-
	<u>253,682</u>	<u>5,658</u>	<u>259,340</u>	<u>166,269</u>	<u>16,840</u>	<u>183,109</u>

4b Other income

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Other income	1,418	-
	<u>1,418</u>	<u>-</u>

5 Other trading activities

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Bradford Community Payroll Ltd	486,345	432,264
	<u>486,345</u>	<u>432,264</u>

6 Income from investments

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Interest receivable	20,504	15,199
	<u>20,504</u>	<u>15,199</u>

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7	Expenditure on charitable activities	Buildings Services 2025	Projects and Programmes 2025	Sector Support 2025	Total 2025	Buildings Services 2024	Projects and Programmes 2024	Sector Support 2024	Total 2024
		£	£	£	£	£	£	£	£
	Direct costs								
	Staff costs	56,105	193,433	313,229	562,767	60,245	147,456	499,987	707,688
	Depreciation and impairment	-	-	10,318	10,318	-	1,604	7,652	9,256
	Building and premises costs	77,146	8,875	21,516	107,537	70,826	4,742	29,833	105,401
	Office costs	1,511	2,496	6,189	10,196	1,948	1,007	12,620	15,575
	Computer costs	-	-	-	-	-	-	-	-
	Motor and travel costs	55	4,695	1,457	6,207	240	4,559	1,173	5,972
	Staff, health and training costs	430	654	24,154	25,238	695	740	3,842	5,277
	Project and activity costs	3,297	179,903	5,155	188,355	169,636	312,499	246,510	728,645
	Consultancy costs	270	60,886	71,575	132,731	2,472	32,432	151,082	185,986
	Professional fees	-	-	-	-	-	-	600	600
	Finance costs	-	-	378	378	-	-	230	230
	Other costs	-	-	-	-	-	-	-	-
		138,814	450,942	453,971	1,043,727	306,062	505,039	953,529	1,764,630
	Share of support and governance costs (see note 7)								
	Support	580	275	12,413	13,268	973	373	12,439	13,785
		139,394	451,217	466,384	1,056,995	307,035	505,412	965,968	1,778,415
	Analysis by fund								
	Unrestricted funds	139,394	109,752	180,048	429,194	307,035	-	86,430	393,465
	Restricted funds	-	341,465	286,336	627,801	-	505,412	879,538	1,384,950
		139,394	451,217	466,384	1,056,995	307,035	505,412	965,968	1,778,415

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Other trading costs

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Bradford Community Payroll Ltd	372,204	368,980
	<u>372,204</u>	<u>368,980</u>

9 Support costs allocated to activities

	2025	2024
	£	£
Governance costs	<u>13,268</u>	<u>13,785</u>
Analysed between:		
Building Services	580	973
Projects and Programmes	275	373
Sector Support	<u>12,413</u>	<u>12,439</u>
	<u>13,268</u>	<u>13,785</u>

10 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting		
Fees payable for the audit of the charity's financial statements		
- Audit services	10,710	10,200
- Non audit services	-	1,585
Depreciation of owned tangible fixed assets	<u>10,318</u>	<u>9,256</u>

11 Trustees

During the year, the Board approved consultancy work – Market research and scoping Community Action recruitment service at the rate of £1,600 for K Wyatt. No other trustee (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Trustees indemnity insurance cover is included within the charity's main insurance policy, however the premium paid is not separately identifiable from the total cost incurred.

Trustees expenses

No trustees expenses were paid during the financial year.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Chief Executive	1	1
Administration, finance and managers	3	4
Frontline support staff	7	12
Healthwatch	3	3
Ancillary staff (Cleaners and Café)	2	2
Trading company	8	8
	<u>24</u>	<u>30</u>

Employment costs

	2025 £	2024 £
Wages and salaries	750,637	877,977
Social security costs	66,833	68,354
Other pension costs	39,109	35,073
	<u>856,579</u>	<u>981,404</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,000 - £70,000	<u>1</u>	<u>1</u>

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	<u>66,981</u>	<u>64,296</u>

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes. The profits of the trading subsidiary are subject to corporation tax.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Tangible fixed assets

CHARITY

	Leasehold land and buildings	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost or valuation				
At 1 April 2024	275,000	176,162	22,325	473,487
Additions	-	-	-	-
At 31 March 2025	275,000	176,162	22,325	473,487
Depreciation and impairment				
At 1 April 2024	-	162,884	14,777	177,661
Depreciation charged in the year	3,090	2,655	4,573	10,318
At 31 March 2025	3,090	165,539	19,350	187,979
At 31 March 2025	271,910	10,623	2,975	285,508
At 31 March 2024	275,000	13,278	7,548	295,826

Included within long leasehold assets is the charity premises at Central Hall, Keighley. These premises were revalued on the

At 31 March 2025, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £121,842 (2024 - £121,988).

The revaluation surplus is disclosed in the detailed funds analysis note.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Tangible fixed assets (Continued)

GROUP

	Leasehold land and buildings	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost or valuation				
At 1 April 2024	275,000	190,437	69,104	534,541
Additions	-	-	3,655	3,655
Disposals	-	13,914	26,716	40,630
At 31 March 2025	275,000	176,523	46,043	497,566
Depreciation and impairment				
At 1 April 2024	-	177,094	61,287	238,381
Depreciation charged in the year	3,090	2,720	6,056	11,866
Eliminate on disposals	-	13,914	26,716	40,630
Reversal of impairment	-	-	-	-
At 31 March 2025	3,090	165,900	40,627	209,617
At 31 March 2025	271,910	10,623	5,416	287,949
At 31 March 2024	275,000	13,343	7,817	296,160

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Fixed asset investments

There were no investment assets outside the UK. The company's investments at the balance sheet date include the following

Bradford Community Payroll Ltd

The charity is the sole member of Bradford Community Payroll Ltd, which does not have share capital, therefore no investment value is presented on the balance sheet of the charity.

Nature of business: Provision of payroll and support services.

Summary of trading results:

	31/03/25	31/03/24
Turnover	486,345	434,664
Total Expenditure	(358,615)	(372,432)
Taxation	(401)	178
	<u>127,329</u>	<u>62,410</u>
Donation to parent charity (Paid in Year)	(63,175)	(70,546)
	<u>64,154</u>	<u>8,136</u>

Summary of assets and liabilities:

Assets	288,993	229,227
Liabilities	(33,474)	(37,862)
	<u>255,519</u>	<u>191,365</u>

16 Debtors

	GROUP		CHARITY	
	2025	2024	2025	2024
	£	£	£	£
Trade debtors	30,235	148,305	30,235	148,902
Other debtors	123,080	102,081	1,237	1,288
Prepayments and accrued income	25,439	27,183	14,308	18,925
	<u>178,754</u>	<u>277,569</u>	<u>45,780</u>	<u>169,115</u>

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Creditors

	Notes	GROUP		CHARITY	
		2025	2024	2025	2024
		£	£	£	£
Other taxation and social security		38,461	38,257	10,630	12,856
Deferred income	19	89,248	331,387	87,899	331,387
Trade creditors		183,965	90,114	183,965	90,114
Accruals		38,553	36,693	20,034	26,140
		<u>350,227</u>	<u>496,451</u>	<u>302,528</u>	<u>460,497</u>

18 Deferred income

		GROUP		CHARITY	
		2025	2024	2025	2024
		£	£	£	£
Other deferred income		89,248	331,387	87,899	331,387

Deferred income is included in the financial statements as follows:

	GROUP		CHARITY	
	2025	2024	2025	2024
	£	£	£	£
<u>Deferred income is included within</u>				
Current liabilities	89,248	331,387	87,899	331,387
<u>Movements in the year:</u>				
Deferred income at 1 April 2024	331,387	436,677	331,387	436,677
Released from previous periods	(341,278)	(321,565)	(341,278)	(321,565)
Resources deferred in the year	99,139	216,275	97,790	216,275
	89,248	331,387	87,899	331,387

19 Retirement benefit schemes

	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	39,109	35,073

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used

	At 1 April 2024	Incoming Resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
DVSA / INFO	12,181	-	140	(12,320)	1
Healthwatch	176,530	204,832	(308,202)	(72,960)	-
Ilkley	17,918	-	-	(9,588)	8,330
VCSE SIP	28,569	262,279	(286,322)	(4,526)	-
Young Lives Bradford	-	-	(11)	11	-
Advice Network	20,713	-	(19,495)	-	1,218
Shaping the Future	19,530	2,003	(13,911)	-	7,622
	<u>275,442</u>	<u>468,914</u>	<u>(627,801)</u>	<u>(99,384)</u>	<u>17,171</u>

Previous year:

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to

	At 1 April 2023	Incoming Resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Big Lottery Fund - HALE	1,429	-	-	(1,428)	-
Bradford Befriending Network	(451)	-	-	451	-
Bradford CCG	(300)	-	-	300	-
Day Opportunities	1,917	-	-	(1,917)	-
DVSA / INFO	3,646	11,635	(3,100)	-	12,181
Healthwatch	126,383	211,600	(161,453)	-	176,530
Ilkley	42,323	1,217	-	(25,822)	17,918
Kickstart	990	-	-	(990)	-
HPoC	-	221,684	(221,684)	-	-
VCSE SIP	61,237	854,983	(879,075)	(8,577)	28,569
VOSO	(1,874)	105	(82)	1,851	-
Computer Class	-	-	(2,077)	2,077	-
Young Lives Bradford	(1,589)	-	(380)	1,969	-
Advice Network	-	48,389	(27,676)	-	20,713
Shaping the Future	-	34,500	(14,970)	-	19,530
Other	-	74,453	(74,453)	-	-
	<u>233,711</u>	<u>1,458,567</u>	<u>(1,384,950)</u>	<u>(31,886)</u>	<u>275,442</u>

Description of Funds:

Advice Network – grant to provide a network for organisations providing advice services

Big Lottery Fund : E5 - Big Lottery project supporting women and girls operating in Keighley ward.

Big Lottery Fund : HALE - Shipley Area Links Befriending and Advocacy project

Computer class- Grant held on behalf of Silver Surfers in Bingley to enable them to run computer courses for those over 51

Daycare - Council grant to run day care services in Bingley

Day Opportunities - Day care services for older people in Bingley

Dementia Friendly Keighley - We employ and support the staff of DFK on behalf of a management committee. This

Healthwatch - Council contract to run Healthwatch, a statutory duty of the Council to deliver

HPoC – grant to provide support to the VCSE sector from the West Yorkshire Health and Care partnership

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds (Continued)

Ikley - Income left by a benefactor to Ikley Office for the benefit of the Ikley ward

INFO - Our information service providing newsletters and social media updates to the sector; this team also manages our online database which drives several other websites/portals for the local VCS and communities.

Kickstart- Training programme for young people to gain work experience

Shaping the future – national programme supporting the diversity of volunteering

Support and development training – income from our training programme

VCSE SIP – Council contract to provide support services to the VCSE sector; capacity building, volunteering, networks, information and citizen engagement; delivered in a consortium with Participate Projects, HALE and The VCS Alliance

VOSO - Monies from the BISON grant

Young Lives Bradford - Council grant to provide voice and representation activity

(NB: References to 'Council' above refer to Bradford Metropolitan District Council)

Transfers between funds

Transfers between funds represent the movement of year end balances relating to projects that have ended and the closing balances have

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific

CHARITY:	At 1 April 2024	Incoming Resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Unrestricted funds:					
General	402,619	489,314	(445,557)	34,642	481,018
Cost of Living	17,173	-	-	(17,173)	-
Snicket	9,116	-	-	(9,116)	-
Designated fund:					
Organization Closure Costs	124,136	-	52	-	124,188
Central Hall Maintenance	30,717	-	(6,533)	-	24,184
Landmark House	6,500	-	-	(6,500)	-
Development Fund	236,821	-	(3,591)	119,352	352,582
Redundancy Contingency	83,893	-	-	(21,821)	62,072
Property Revaluation fund:					
Central Hall	275,000	-	(2,220)	-	272,780
	<u>1,185,975</u>	<u>489,314</u>	<u>(457,849)</u>	<u>99,364</u>	<u>1,316,824</u>
GROUP:	At 1 April 2024	Incoming Resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Unrestricted funds:					
General	693,977	882,734	(789,507)	34,642	721,846
Cost of Living	17,173	-	-	(17,173)	-
Snicket	9,116	-	-	(9,116)	-
Designated fund:					
Organization Closure Costs	124,136	-	52	-	124,188
Central Hall Maintenance	11,217	-	(6,533)	-	4,684
Landmark House	26,000	-	-	(6,500)	19,500
Development Fund	236,821	-	(3,591)	119,352	352,582
Redundancy Contingency	83,893	-	-	(21,821)	62,072
Property Revaluation fund:					
Central Hall	275,000	-	(2,220)	-	272,780
	<u>1,377,334</u>	<u>882,734</u>	<u>(801,799)</u>	<u>99,364</u>	<u>1,567,653</u>

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Unrestricted funds (Continued)

Previous year - CHARITY	At 1 April 2023 £	Incoming Resources £	Resources expended £	Transfers £	At 31 March 2024 £
Unrestricted funds:					
General	332,110	441,667	- 392,205	21,047	402,619
Cost of Living	-	12,836	- 1,630	5,967	17,173
Snicket	-	7,503	-	1,613	9,116
Designated fund:					
Organization Closure Costs	124,136	-	-	-	124,136
Central Hall Maintenance	30,820	-	- 103	-	30,717
Landmark House	26,000	-	-	- 19,500	6,500
Development Fund	219,185	-	- 1,864	19,500	236,821
Redundancy Contingency	80,634	-	-	3,259	83,893
Property Revaluation fund:					
Central Hall	275,000	-	-	-	275,000
	<u>1,087,884</u>	<u>462,006</u>	<u>- 395,802</u>	<u>31,886</u>	<u>1,185,975</u>
Previous year - GROUP:	At 1 April 2023 £	Incoming Resources £	Resources expended £	Transfers £	At 31 March 2024 £
Unrestricted funds:					
General	531,606	799,996	- 758,672	21,047	593,977
Cost of Living	-	12,836	- 1,630	5,967	17,173
Snicket	-	7,503	-	1,613	9,116
Designated fund:					
Organization Closure Costs	124,136	-	-	-	124,136
Central Hall Maintenance	11,320	-	- 103	-	11,217
Landmark House	45,500	-	-	- 19,500	26,000
Development Fund	219,185	-	- 1,864	19,500	236,821
Redundancy Contingency	80,634	-	-	3,259	83,893
Property Revaluation fund:					
Central Hall	275,000	-	-	-	275,000
	<u>1,287,381</u>	<u>820,335</u>	<u>- 762,269</u>	<u>31,886</u>	<u>1,377,334</u>

Description of Funds

Unrestricted fund : Bradford - General funds brought forward from the Bradford CVS accounts

Designated fund : Building/Closure Costs - Fund to cover 6-month closure and building costs

Designated fund : Keighley - Fund to earmark funds to be spent on Keighley activities

Designated fund : Landmark House - Fund to earmark the lease commitment held by the charity in relation to Landmark House, the premises used by Bradford Community Payroll Ltd

Designated fund ; Development Fund - Fund to support the CAB&D activities and initiatives in the future

Designated fund ; Redundancy - Fund to cover redundancy costs as at the year end

Property Revaluation fund - Relates to revaluation reserve for Central Hall, Keighley

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2024:			
Tangible assets	287,949	-	287,949
Current assets / liabilities	1,269,704	17,171	1,286,875
	<u>1,557,653</u>	<u>17,171</u>	<u>1,574,824</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024			
Tangible assets	296,160	-	296,160
Current assets / (liabilities)	1,081,174	275,442	1,356,616
	<u>1,377,334</u>	<u>275,442</u>	<u>1,652,776</u>

23 Operating lease commitments

	2025 £	2024 £
Within one year	11,539	22,401
Between two and five years	4	10,017
In over five years	85	81
	<u>11,628</u>	<u>32,499</u>

24 Contingent liabilities

The charity, as the sole member of its trading subsidiary, Bradford Community Payroll and Accounts Ltd, undertakes to contribute to the assets of the limited company, in the event of the company being wound up either whilst it is a member or within one year after it ceases to be a member, for payment of the debts and liabilities of the company contracted before it ceases to be a member such amount as may be required not exceeding £1.

The charity has been required to underwrite a guarantee for the trading subsidiary in relation to its banking relationship with Unity Trust, this guarantee relates to the level of money processing by the company.

COMMUNITY ACTION BRADFORD & DISTRICT LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

25 Cash generated from operations

	2025	2024
	£	£
Surplus for the year	- 77,952	131,684
Adjustments for:		
Investment income recognised in statement of financial activities	- 20,504	- 15,199
Depreciation and impairment of tangible fixed assets	11,866	10,199
Movements in working capital:		
Decrease/(increase) in debtors	98,815	39,525
Increase in creditors	- 145,823	- 85,866
Cash generated from operations	- 133,598	80,343

26 Analysis of changes in net funds

The charity had no material debt during the year.