



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01-04-2023 To 31-03-2024

Charity name: Urban Development Foundation

Charity registration number: 1105249

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote any charitable purpose for the benefit of the community in Birmingham City and surrounding areas (herein after called the area of benefit in particular), to advance education, promote multi-Faith religious activities, relieve poverty and sickness by associating together with representatives of the community, statutory authorities, and other organisations in the area of benefit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none">- As an anchor organisation in the Levelling Up Programme, we are dedicated to reducing regional inequalities and unlocking community potential, especially in East Birmingham. Our mission is to foster resilience and support grassroots organisations in these communities. We invite others to join us in creating positive change and building a fairer, more prosperous future for all.- Our Financial & Housing Advisory Services project targets the rising cost of living within the BAME community, aiming to alleviate challenges and empower individuals toward stability. With a surge in demand for our services due to heightened financial strain, particularly among low-income minority backgrounds, our organisation faces pressure to provide essential advice and support. The increased need for one-on-one consultations and workshops underscores the urgent requirement for guidance on financial management and housing security, stretching our resources to meet these critical needs.

		<ul style="list-style-type: none"> - Domestic abuse involves controlling, coercive, threatening, violent, or abusive behaviour between family members, partners, or ex-partners aged over 16. It affects both men and women and encompasses psychological, physical, sexual, financial, and emotional abuse. - Clean Air Community Initiative, a comprehensive project tackling air quality concerns through educational workshops, monitoring, clean-up events, and collaboration with community organisations. Together, we aim for a cleaner, healthier, and more sustainable future. Stay tuned for updates and ways to contribute. - The Long Covid survey, commissioned by BVSC, is designed to collect data for the NHS, focusing on individuals experiencing prolonged symptoms post-recovery from COVID-19. It aims to gather comprehensive information on symptom severity, duration, and impact on physical and mental health. By providing valuable insights, this survey will assist healthcare professionals in better understanding and managing Long Covid, ultimately improving patient care and outcomes. - The project offer Information, Advice, and Guidance (IAG) on the cost of living to elderly individuals aged 50 and above in Birmingham. Targeting the unemployed, those living alone, retired, or with disabilities, it aims to empower this vulnerable group by providing essential knowledge and resources to manage their cost of living effectively. This initiative ultimately seeks to enhance their financial well-being and overall quality of life.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that all decisions made, are in line with the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
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Policy on grant making	Para 1.38	<p>We are not a grant making organisation and do not plan to make any grants.</p> <p>If the trustees do decide to make any grants, then a policy and procedures would be set before any funds are administered.</p>
Policy on social investment including program related investment	Para 1.38	Trustees had not considered any social investment at present.
Contribution made by volunteers	Para 1.38	The Urban Development Foundation is grateful to all the volunteers who have assisted the trust with their valuable time, effort, and expertise. We would not have been able to source the provisions required or deliver them to those in need without the volunteers' commitment and dedication.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity has achieved significant milestones across various fronts, making a tangible difference in the lives of its beneficiaries and society as a whole:</p> <ul style="list-style-type: none"> - As an anchor organisation in the Levelling Up Programme, the charity is dedicated to reducing regional inequalities and unlocking community potential, particularly in East Birmingham. By fostering resilience and supporting grassroots organisations, they are actively working towards creating a fairer and more prosperous future for all. - The Financial & Housing Advisory Services project targets the rising cost of living within the

		<p>BAME community. By providing essential advice and support, particularly to those from low-income minority backgrounds, the charity is empowering individuals towards stability. Despite facing heightened financial strain, they continue to meet the increased demand for services, underscoring their commitment to supporting vulnerable communities.</p> <ul style="list-style-type: none"> - The charity acknowledges and addresses the prevalence of domestic abuse, providing crucial support to victims. Their recognition of various forms of abuse and their commitment to addressing them contribute to a safer and more supportive environment for victims, regardless of gender. - Through the Clean Air Community Initiative, the charity is actively addressing air quality concerns through educational workshops, monitoring, clean-up events, and collaboration with community organisations. By advocating for a cleaner and healthier environment, they are contributing to the well-being of the community and promoting sustainability. - We offer Information, Advice, and Guidance (IAG) on the cost of living to elderly individuals aged 50 and above in Birmingham demonstrates the charity's commitment to supporting vulnerable demographics. By empowering elderly individuals with essential knowledge and resources, the
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		<p>initiative aims to enhance their financial well-being and overall quality of life.</p> <ul style="list-style-type: none"> - Overall, the charity's multifaceted efforts demonstrate a commitment to addressing pressing issues, supporting vulnerable communities, and fostering positive change for society as a whole.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<ul style="list-style-type: none"> - The charity has achieved its objectives by actively participating in the Levelling Up Programme to reduce regional inequalities, providing essential financial and housing support to the BAME community, combatting domestic abuse, addressing air quality concerns through community initiatives, and empowering elderly individuals with cost-of-living guidance. These achievements demonstrate their commitment to supporting vulnerable communities and fostering positive change in society.
Performance of fundraising activities against objectives set	Para 1.41	<p>The charity has demonstrated strong performance in fundraising activities, surpassing objectives and achieving notable success in securing diverse funding sources. Through effective donor engagement strategies, expansion of fundraising activities, and alignment with strategic objectives, the charity has not only increased financial support but also strengthened its impact in addressing community needs. These achievements underscore the charity's commitment to its mission and its ability to drive positive change through effective fundraising efforts.</p>
Investment performance against objectives	Para 1.41	<p>As of the current period, the charity has not made any investments, therefore there are</p>

		no investment performance metrics to evaluate against objectives.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	A comprehensive review of the charity's financial position at the end of the period involves analysing its income statement, balance sheet, cash flow statement, and financial ratios. Key considerations include revenue sources, expenses allocation, asset liquidity, long-term liabilities, cash management, budget variances, and financial risks. This analysis provides stakeholders with insights into the charity's financial health, performance, and potential areas for improvement, guiding decision-making and strategic planning for the future.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity maintains a reserve policy to ensure financial stability and sustainability. Reserves are held to mitigate risks such as economic downturns, unexpected expenses, or fluctuations in income. They provide a financial buffer to support ongoing operations, maintain service delivery, and withstand unforeseen challenges without compromising the charity's mission. Reserves also instill donor confidence, demonstrating prudent financial management and accountability. Overall, holding reserves is essential for safeguarding the charity's ability to fulfil its commitments and serve its beneficiaries effectively.
Amount of reserves held	Para 1.22	£24,575.87
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The charity's financial statements paint a promising picture, marked by consistent revenue streams, responsible financial management, and an unwavering commitment to its mission. Despite potential uncertainties like funding

		<p>fluctuations or economic shifts, the charity's proactive approach to risk management and strategic planning effectively mitigates potential challenges.</p> <p>Furthermore, the dedication of its staff, volunteers, and supporters underscores the charity's resilience, ensuring its ability to weather uncertainties and maintain operations. With a surplus of £24,575.87 for the financial year ending 2024, the organization is in a strong position to sustain its activities for the next 18 months, covering essential expenses.</p> <p>This surplus not only reflects the charity's robust financial foundation but also its proactive measures in financial management.</p> <p>Additionally, the significant increase in annual turnover from £17,570 in the year ending 2023 to £77,921.67 in the year ending 2024 underscores the charity's growth trajectory. This remarkable growth is a testament to the effectiveness of the charity's strategies and the support it receives from its community and stakeholders. It demonstrates the increasing impact and reach of the charity's initiatives, further solidifying its position as a key player in fulfilling its mission and serving its beneficiaries effectively.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The charity's principal sources of funds primarily include donations, grants, fundraising activities, and sponsorships. Donations come from individual supporters, corporate partners, and philanthropic foundations. Grants may be obtained from government agencies, charitable trusts, or other grant-making organisations. Fundraising activities encompass events, campaigns, and appeals aimed at engaging supporters and raising funds. Sponsorships involve partnerships with businesses or organisations that provide financial support in exchange for visibility or association with the charity's mission. These diverse sources</p>
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		of funds contribute to the charity's financial sustainability and enable it to fulfil its mission and support its beneficiaries effectively.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity's investment policy aims to achieve long-term financial growth while aligning with its mission and values. Objectives include prudent risk management, capital preservation, and generating sustainable returns to support charitable activities. Additionally, the charity may adopt a social investment policy, prioritising investments that generate both financial returns and positive social or environmental impact. This approach reflects the charity's commitment to responsible investing and maximising its contributions to society beyond financial gains.
A description of the principal risks facing the charity	Para 1.46	The charity faces several principal risks, including fluctuations in funding, economic uncertainties, operational challenges, regulatory changes, and reputational risks. These risks could impact the charity's financial stability, ability to deliver services, compliance with regulations, and public trust. Additionally, external factors such as political developments or natural disasters may pose further risks. Mitigation strategies involve diversifying funding sources, implementing robust financial management practices, staying informed about regulatory changes, and maintaining transparent communication with stakeholders. Overall, proactive risk management is essential to safeguard the charity's mission and long-term sustainability.
Other		

Structure, Governance and Management

Description of charity's trusts:		None
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution (adopted). 2 nd April 2004

How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust Deed
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	A trustee must be appointed by a resolution passed at a trustee meeting of the foundation. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge, and experience needed for the effective administration of the CIO and their legal obligation.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	The Chair of Trustees will be responsible for ensuring that the induction process is carried out. A training program will be developed to ensure that any newly appointed trustee will receive training on all matters necessary to enable them to perform their duties effectively. This will be tailored to their specific needs but, unless the appointee is already sufficiently experienced, should cover, as a minimum: governance and management; equal opportunities; a thorough introduction to the history and current activities of the organisation; a sufficient explanation of the charity's financial accounts and reporting procedures to enable them to exercise effective fiscal oversight; an explanation of all charity policies, including those relating to trustee expenses and how they can be claimed. If the new trustee is to take on any specific duties, training needs in relation to these should also be assessed. It is acknowledged that trustees have a wide range of other commitments, and every effort will be made to make this training accessible to the individual by arranging it to be conducted at times convenient to them.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Urban Development Foundation networks with local organisations and faith-based groups in the area. It is also developing wider relations with national and international charities. Urban Development Foundation attends local network meetings arranged by BVSC.

Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name	Urban Development Foundation
Other name the charity uses	
Registered charity number	1105249
Charity's principal address	111 Wells Green Road Solihull B92-7PQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr. Kabir Ahmed	Chairman		
2	Mr. Mohammed Iqbal	Treasurer		
3	Mr. Delwar Hussain	Secretary		
	Mr. Ryan Quddus	Trustee		

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
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Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

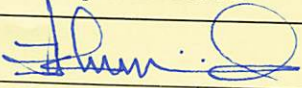
Other optional information

UDF's annual return submissions for the years 2021 and 2022 were initially submitted on time. However, due to a financial error, the Charity Commission was contacted to rectify this issue. Consequently, the accounts had to be resubmitted, leading to an alteration in the submission date. We are providing this explanation to inform funders who may otherwise reject our grant application during initial due diligence.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Kabir Ahmed	
Position (eg Secretary, Chair, etc)	Chairman	
Date	14 th April 2024	

Report to the trustees/
members of

Charity Name
URBAN DEVELOPMENT FOUNDATION

On accounts for the year
ended

2023/2024

Charity
no (if any)

1105249

Set out on pages

3 & 4

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

NAME NOMAN SAEED

POSITION Account Manager

PLACE OF WORK Salford House / A.S Engines

ADDRESS 533-537 Lichfield Road Birmingham
West Midlands

B6 7SP

SIGNATURE Joe Saeed

DATE 15 April 2024

10:55 PM

14/04/24

Accrual Basis

Urban Development Foundation
Profit & Loss
 April 2023 through March 2024

	Apr '23 - Mar 24
Ordinary Income/Expense	
Income	
Grants	76,911.00
Reimbursed	1,010.67
Total Income	77,921.67
Expense	
Bank Service Charges	5.00
Equipment	5,864.39
Event	4,136.00
Insurance	279.66
Licenses and Permits	18.00
Maintenance Services	185.00
Miscellaneous	3.97
Postage and Delivery	8.19
staff cost	37,880.00
stationary	428.40
Subscriptions	12.49
Supplies	
Marketing	1,103.42
Total Supplies	1,103.42
Training	3,800.00
Travel & Ent	
Entertainment	284.15
Meals	173.53
Travel	183.20
Travel & Ent - Other	317.83
Total Travel & Ent	958.71
Utilities	400.00
Venue Cost	3,354.00
volunteer expenses	5,440.00
Website	67.20
Total Expense	63,944.43
Net Ordinary Income	13,977.24
Profit for the Year	13,977.24

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14/04/24

Accrual Basis

Urban Development Foundation
UK Balance Sheet - Standard
 As of 31 March 2024

	31 Mar 24
ASSETS	
Current Assets	
Cash at bank and in hand	
current account	31,178.55
petty cash	80.82
Total Cash at bank and in hand	31,259.37
Total Current Assets	31,259.37
Current Liabilities	
Accounts Payable	
Accounts Payable	4,501.00
Total Accounts Payable	4,501.00
Total Current Liabilities	4,501.00
NET CURRENT ASSETS	26,758.37
TOTAL ASSETS LESS CURRENT LIABILITIES	26,758.37
Long Term Liabilities	
Bounce Back Loan	1,982.50
Total Long Term Liabilities	1,982.50
NET ASSETS	24,775.87
Capital and Reserves	
Retained Earnings	10,798.63
Profit for the Year	13,977.24
Shareholder funds	24,775.87

Report to the trustees/
members of

Charity Name
URBAN DEVELOPMENT FOUNDATION

On accounts for the year
ended

2023/2024

Charity
no (if any)

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POSITION Account Manager

PLACE OF WORK Salford House / A.S Engines

ADDRESS 533-537 Lichfield Road Birmingham
..... West Midlands
..... B6 7SP

SIGNATURE

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DATE 15 April 2024

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Travel & Ent	
Entertainment	284.15
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Travel	183.20
Travel & Ent - Other	317.83
Total Travel & Ent	958.71
Utilities	400.00
Venue Cost	3,354.00
volunteer expenses	5,440.00
Website	67.20
Total Expense	63,944.43
Net Ordinary Income	13,977.24
Profit for the Year	13,977.24

Urban Development Foundation
UK Balance Sheet - Standard
As of 31 March 2024

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ASSETS	
Current Assets	
Cash at bank and in hand	
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