



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **01-04-2024** To **31-03-2025**

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	<p><input type="checkbox"/> Over the past year, UDF has continued to provide a consistent and trusted presence across East Birmingham. As an anchor organisation, our focus has remained on tackling inequality, building community strength, and backing locally led grassroots groups. Our approach centres on practical collaboration, bringing residents and organisations together to respond to real issues and deliver change that is shaped by the community itself.</p> <p><input type="checkbox"/> Although our Financial and Housing Advisory Services programme concluded in the previous year, the pressures it addressed have intensified. The ongoing cost-of-living crisis has disproportionately affected BAME communities, particularly households already facing financial hardship. We are seeing more people seek personalised advice and clear, practical guidance on finances and housing. Within our limited capacity, UDF has continued to respond to urgent cases, helping prevent situations from worsening.</p> <p><input type="checkbox"/> Addressing domestic abuse has remained a vital strand of our work. UDF continues to reach individuals who may face barriers to accessing mainstream services. By maintaining a safe, confidential, and culturally sensitive space, we have enabled survivors to come forward, access</p>

		<p>appropriate support, and take steps towards greater safety and independence. This work continues to have a significant impact on people whose experiences often remain unseen.</p> <p><input type="checkbox"/> Our involvement in environmental awareness through the Clean Air Community Initiative has led to greater understanding of air quality, health impacts, and low-carbon living within the community. While the project itself has now concluded, its influence continues through increased awareness and ongoing conversations among residents about protecting their local environment.</p> <p><input type="checkbox"/> As we move forward, UDF has secured new funding to expand our cost-of-living support for BAME communities, with a particular emphasis on older residents aged 50 and over. This work prioritises individuals who are unemployed, retired, living alone, or living with disabilities. By providing accessible information, tailored advice, and practical support, we aim to help people manage rising costs more effectively and improve their overall quality of life.</p>
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	
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>Over the year, the charity has delivered meaningful progress across several key areas, making a clear and practical difference to the lives of individuals and the wider community.</p> <ul style="list-style-type: none"> • As an anchor organisation within the Levelling Up Programme, UDF has remained firmly committed to reducing regional inequalities and unlocking community potential, particularly across East Birmingham. By strengthening local resilience and supporting grassroots organisations, UDF helps communities shape their own futures and work towards fairer social and economic outcomes. • The rising cost of living continues to place significant pressure on BAME communities, especially those from low-income backgrounds. UDF has responded by providing essential information, advice, and practical support that helps individuals regain stability and confidence. Despite growing demand and increased financial pressures, the charity has continued to meet need wherever possible, demonstrating a strong commitment to those most affected. • UDF recognises domestic abuse as a serious and complex issue that affects individuals regardless of gender. The charity provides safe, trusted spaces where victims can seek support, understand their options, and access appropriate referrals. This work plays a vital role in helping people move towards safety, dignity, and long-term wellbeing. • Through its environmental work and the Clean Air Community Initiative, UDF has raised awareness of air quality, environmental health, and low-carbon living. By delivering workshops, community monitoring, clean-up activities, and partnership work, the charity has helped residents better understand environmental risks and take practical steps towards healthier, more sustainable neighbourhoods.

		<ul style="list-style-type: none"> UDF also delivers targeted cost-of-living information, advice, and guidance for BAME residents aged 50 and above in Birmingham. This work focuses on individuals who are retired, unemployed, living alone, or living with disabilities. By improving access to clear information and practical resources, the programme supports financial resilience and improves quality of life for older members of the community. <p>Overall, the charity's work reflects a strong and consistent commitment to tackling inequality, supporting vulnerable people, and creating positive, lasting change at a community level.</p>
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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 met its objectives through sustained, hands-on engagement with local communities. Its work to reduce regional inequalities has been delivered alongside practical financial and housing support for BAME residents, targeted action to address domestic abuse, and community-led initiatives tackling air quality and environmental concerns. In addition, the charity has empowered older people with clear, practical cost-of-living guidance. Together, these achievements demonstrate a clear commitment to protecting vulnerable groups and delivering meaningful, positive change across the communities it serves.
Performance of fundraising activities against objectives set	Para 1.41	Fundraising performance during the year met the objectives set. The charity successfully secured funding from a range of sources, meeting and in some areas surpassing its targets. Strong donor engagement, the broadening of fundraising activity, and close alignment with strategic priorities contributed to increased income and improved financial stability. This performance has supported the charity's ability to respond to community needs and deliver its core services effectively.
Investment performance against objectives	Para 1.41	As of the current period, the charity has not made any investments, therefore there are

		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	At the end of the period, the charity was in a stable financial position. Income and expenditure were managed carefully, with funds directed towards delivering core activities and supporting priority community needs. The charity maintained appropriate financial controls and oversight, ensuring resources were used effectively and in line with its objectives. While financial pressures remain due to increased demand for services, the charity's financial position allows it to continue operating responsibly and to plan for future activity with confidence.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity holds reserves to ensure financial stability and continuity of services. Reserves are maintained to manage cash flow, cover unforeseen costs, and protect the charity against delays or shortfalls in funding. Holding appropriate reserves enables the charity to meet its commitments, respond to unexpected demand, and continue delivering essential services to vulnerable communities. The level of reserves is reviewed regularly by the trustees to ensure it remains appropriate and proportionate to the charity's size, activities, and risk profile.
Amount of reserves held	Para 1.22	£17,710.87
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 trustees have reviewed the charity's financial position and future funding prospects and are satisfied that there are no material uncertainties that cast significant doubt on the charity's ability to continue as a going concern. While the charity operates in a challenging funding environment and demand for services remains high, it has appropriate financial controls in place and continues to actively seek funding to support its activities. On this basis, the trustees believe the charity is

		well placed to continue operating for the foreseeable future.
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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	The charity's principal sources of funds include grants from statutory bodies, donations from individuals and corporate supporters, and income from fundraising activities and community events. These sources provide the core funding required to deliver the charity's programmes and support its ongoing work within the community.
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 has taken responsibility 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
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)	<i>Kabir Ahmed</i>	
Full name(s)	Kabir Ahmed	
Position (eg Secretary, Chair, etc)	Chairman	
Date	25 th December 2025	



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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:

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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
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)	<i>Kabir Ahmed</i>	
Full name(s)	Kabir Ahmed	
Position (eg Secretary, Chair, etc)	Chairman	
Date	25 th December 2025	

Independent Examiner's Report to the Trustees of Urban Development Foundation

I wish to confirm that I have undertaken an independent examination of the Statement of Accounts for the Urban Development Foundation under section 43(3) of the Charities Act 1993 for 2024/2025.

Respective Responsibilities of Trustees and Examiner

As the Trustees, you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, based on the procedure specified in the general directions given by the Charity Commissioners under section 43(7)(B) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiners Report

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

Independent Examiners Statement

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

(1) Which gives me reasonable cause to believe in any material respect the requirement

- To keep accounting records in accordance with section 41 of the Charities Act, and
- To prepare accounts with accord with the accounting records and to comply with the accounting requirements of the Act.
- Have not been met; or

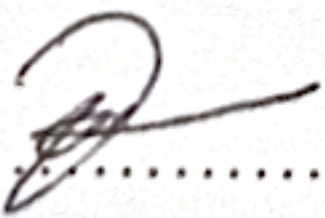
(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.

NAME Jabid Miah

POSITION Senior Developer

PLACE OF WORK Valeon

ADDRESS 125 Wells Green Road, Solihull, B92 7PQ

SIGNATURE 

DATE 25/12/2025

11:42 AM

24/12/25

Accrual Basis

Urban Development Foundation

Profit & Loss

April 2024 through March 2025

	Apr '24 - Mar 25
Ordinary Income/Expense	
Income	
Gift Aid	4,012.55
Gifts and Donations Income	11,693.72
Grants	26,025.00
Reimbursed	824.45
Total Income	42,555.72
Expense	
Equipment	237.98
Insurance	301.99
Licenses and Permits	536.00
Parking	30.37
Postage and Delivery	7.24
Printing and Reproduction	222.59
Professional Fees	500.00
staff cost	20,090.00
stationary	424.28
Subscriptions	10.50
Supplies	
Marketing	209.00
Total Supplies	209.00
Training	650.00
Travel & Ent	
Entertainment	313.03
Meals	304.53
Travel	28.33
Travel & Ent - Other	79.52
Total Travel & Ent	725.41
Venue Cost	1,989.00
volunteer expenses	1,700.00
Website	141.60
Total Expense	27,775.96
Net Ordinary Income	14,779.76
Profit for the Year	14,779.76

11:44 AM

24/12/25

Accrual Basis

Urban Development Foundation
UK Balance Sheet - Standard
 As of 31 March 2025

	31 Mar 25
ASSETS	
Current Assets	
Cash at bank and in hand	
current account	31,393.82
petty cash	80.82
Total Cash at bank and in hand	31,474.64
Total Current Assets	31,474.64
Current Liabilities	
Accounts Payable	
Accounts Payable	-1,755.99
Total Accounts Payable	-1,755.99
Total Current Liabilities	-1,755.99
NET CURRENT ASSETS	33,230.63
TOTAL ASSETS LESS CURRENT LIABILITIES	33,230.63
Long Term Liabilities	
Bounce Back Loan	740.00
Total Long Term Liabilities	740.00
NET ASSETS	32,490.63
Capital and Reserves	
Retained Earnings	17,710.87
Profit for the Year	14,779.76
Shareholder funds	32,490.63