

Bradford & District Senior Power

Charity Number 1129877

A company limited by guarantee number 06338089



**Annual report & financial statement
for the year ending 31 March 2025**

Bradford & District Senior Power

Annual report & financial statement for the year ending 31 March 2025

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Bradford & District Senior Power

Trustees' report for the year ended 31 March 2025

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	
Hannah Dowler		Resigned 02/03/2025
Bernard Lewis	Chair Of Trustees	
Greg Lucas		
Tim Sanders		Appointed 22/10//2024
Christine Watkin		

Charity number 1129877 Registered in England and Wales

Company number 06338089 Registered in England and Wales

Registered address

Bradford and District Senior Power, 51 Kyffin Place, Sutton Community Centre,
Bradford, BD4 8NB

Operating addresses

St Mary's CofE, Green Lane, Wyke, Bradford, BD12 8QH
Bradford Mechanics Insitute Librayr, 76 Kirkgate Bradford BD1 6SZ

Bankers

Current Account - Virgin Money, Westgate, Shipley, Bradford, BD18 3SD

Independent Examiner

Andrew Russell, APR Accountancy Services Limited, Shan House, 80-86 North Street
Keighley, West Yorkshire, BD21 3AF

Structure, governance and management

The charity is a company limited by guarantee and was formed on 8 August 2007. It is governed by a memorandum and articles of association as amended by special resolution on 22 May 2009. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law and are appointed by the discussion and agreement. Trustees wishing to be considered should contact the charity.

Bradford & District Senior Power

Trustees' report (continued) for the year ended 31 March 2025

Objectives & Activities

The Charity's objects

To promote the relief of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the metropolitan district of Bradford.

The Charity's main activities

As a charity dedicated to older individuals, we strive for a society in which all older adults are treated with dignity and afforded the opportunity to lead fulfilling lives. Our person-centered approach to service provision focuses on enhancing the physical and mental well-being of each individual we engage with, while also delivering essential social support and guidance.

Public Benefit Statement

In setting our objectives and planning our activities the trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular to working together with older people, their families and carers.

Achievements and performance

The year has been a challenging one as we spend out previously received grants and re-establish a selection of activities while seeking new funding opportunities to take us forward as an organisation. The Motivational Monday group continued to use the Bradford Mechanics Institute Library throughout the year. Though due to funding changes, we had to stop this activity at the end of this financial year. The weekly activities continued at St Mary's Wyke on a Tuesday, and our monthly Dementia Friendly Cafe. These continue to be well attended, and across the year, these three activities together form the work for which we received funding from Bradford Council. We were awarded only a single grant for the Tasty Tuesday activity in April 2025 and have therefore had to make adjustments to our future activity programming.

We are continuing to explore opportunities for befriending funding, but this remains a greater challenge than we might have expected. We recognise that individuals within the community are struggling with the pressures of energy and food costs, as well as feeling unsure and worried about the situation they face now and into the future.

We have completed the 2nd year of The Creative Place Partner (The Leap Project) funding early in the following year. We are grateful for all the activities and support for community groups that this has been able to provide through small grant funding.

Whilst our funds appear depleted at the year-end, we have engaged a grant fundraising company to provide assistance with additional applications for those that we have completed ourselves. We know this has already proven beneficial and will look to continue to grow opportunities for Grant funding in the future.

We remain optimistic about the future of BDSP. We are looking forward to new opportunities to grow and prosper with the support of all our staff, trustees and volunteers.

Financial review

The net expenditure for the year was £42,155, made up from expenditure of £14,692 on unrestricted funds and expenditure of £27,463 on restricted funds.

The trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

Bradford & District Senior Power

Trustees' report (continued) for the year ended 31 March 2025

Reserves Policy

The charity's free reserves, excluding fixed assets, at the year end were £32,149.

The trustees seek to maintain 'adequate reserves' to ensure that all reasonable day-to-day running costs can be met as and when they fall due, recognising the basic financial principle that the Board of Trustees is responsible for ensuring that the solvency of the charity is maintained. 'Adequate Reserves' is the aspiration of sufficient funding for three to six months of normal expenditure.

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and 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;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial accounts 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.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Approved by the board of trustees on

December 2025

Bernard Lewis
Chair of Trustees



Bradford & District Senior Power

Independent examiner's report to The Trustees of Bradford and District Senior Power

I report to the charity trustees on my examination of the accounts of the Trust for the year ended 31 March 2025, which are set out on pages 6 to 12.

Respective responsibilities of The Trustees and examiner

As the charity's trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 - accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2 - the accounts do not accord with those records; or
- 3 - the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 - the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Date: December 2025

Name: Andrew Russell
APR Accountancy Services Limited
Shan House, 80-86 North Street
Keighley, West Yorkshire, BD21 3AF



Bradford & District Senior Power

Statement of Financial Activities

(including summary income and expenditure account)

for the year ended 31 March 2025

	Notes	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Receipts					
Grants & Donations	2	1	52,526	52,527	64,082
Fees		7,360	-	7,360	7,460
Other Income		279	-	279	303
Bank Interest		1,586	-	1,586	1,837
Staff Secondment		21,266	-	21,266	19,254
Total Receipts		30,492	52,526	83,018	92,936
Payments					
Salaries and NI	3	32,389	11,800	44,189	43,558
Payroll Chargers		454	-	454	424
Sessional workers		2,690	21,678	24,368	19,902
Volunteer travel and expenses		161	397	558	81
Rent and rates		2,713	4,037	6,750	3,320
Utilities, phone and internet		-	1,238	1,238	2,056
Printing, postage and stationery		-	173	173	279
Events and activities		40	8,238	8,278	5,387
Equipment		140	423	563	1,361
Insurance		155	484	639	883
Independent examination		500	-	500	513
Other professional fees		4,489	480	4,969	4,013
Repairs, cleaning and maintenance		10	343	353	156
Bank charges		151	-	151	147
Depreciation		477	-	477	-
Sundry expenditure		815	861	1,676	518
Grant payments		-	19,382	19,382	6,814
Grants returned		-	10,455	10,455	-
Total payments		45,184	79,989	125,173	89,412
Net receipts (payments)		(14,692)	(27,463)	(42,155)	3,524
Transfers between Funds		30,925	(30,925)	-	-
Net receipts (Payment) after transfers		16,233	(58,388)	(42,155)	3,524
Cash Funds at 1 April 2024		15,916	61,434	77,350	73,826
Cash Funds at 31 March 2025	4	32,149	3,046	35,195	77,350

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Balance Sheet as at 31 March 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	5		954		-
			<u>954</u>		<u>-</u>
Current assets					
Debtors and prepayments	6	472		276	
Cash at the bank and in hand	7	<u>34,303</u>		<u>77,573</u>	
Total current assets		<u>34,775</u>		<u>77,849</u>	
Current liabilities:					
amounts failing due within one year					
Creditors and accruals	8	<u>(534)</u>		<u>(500)</u>	
Total current liabilities		<u>(534)</u>		<u>(500)</u>	
Total asset less current liabilities			<u>35,195</u>		<u>77,349</u>
Funds					
Unrestricted funds			32,149		15,916
Restricted funds			3,046		61,434
Total monetary assets			<u>35,195</u>		<u>77,350</u>

For the year ending 31 March 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who are also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on December 2025

Bernard Lewis
Chair of Trustees



Bradford & District Senior Power

Notes to support accounts
for the year ended 31 March 2025

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources. Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost, including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Office and computer equipment: over 3 years

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Notes to support accounts continued
for the year ended 31 March 2025

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
2 Grants and donations				
ACCP	-	-	-	1,000
Asda	-	400	400	-
Awards for All Lottery	-	-	-	10,000
BD4+ Partnership	-	1,000	1,000	-
Charities Trust (YBS)	-	500	500	-
Contracts - Bradford Metropolitan District Council	-	35,626	35,626	32,858
South Bradford - Combined Funding Grant	-	-	-	5,000
The Leap Bradford	-	15,000	15,000	15,000
Other donations and income	30,492	-	30,492	29,078
	30,492	52,526	83,018	92,936
3 Staff costs and numbers				
	Unrestricted	Restricted	2025 £	2024 £
Gross salaries	31,737	11,592	43,329	42,703
Social security costs	3,810	-	3,810	3,415
Employment allowance	(3,810)	-	(3,810)	(3,415)
Pensions	652	208	860	855
			44,189	43,558

The average number of employees during the year was 2, being an average of 1.2 full-time equivalent (2023 2, 1.5 FTE) There were no employees with emoluments above £60,000.

Defind contribution pension scheme

	2025 £	2024 £
Costs of the scheme to the charity for the year	860	855

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Notes to support accounts continued
for the year ended 31 March 2025

4 Restricted funds	B/Fwd.	Receipts	Payments	Transfers	C/Fwd.
	£	£	£	£	£
ACCP	1,000	-	1,000	-	-
Asda	-	400	400	-	-
Aspire I	283	-	156	-	127
Awards for All Lottery	10,000	-	10,000	-	-
BD4+ Partnership	-	1,000	1,000	-	-
Charities Trust (YBS)	-	500	-	-	500
City Bradford Metropolitan District Council (3 Linked Activity Grants)	858	35,626	36,484	-	-
Lord Mayors Appeal	30,925	-	-	(30,925)	-
South Bradford - Combined Funding Grant	1,232	-	1,232	-	-
The Leap Project (CCP)	17,136	15,000	29,912	-	2,224
Total for restricted funds	61,434	52,526	80,184	(30,925)	2,851
Designated Funds					
Previously, Lord Mayors Appeal (RES)	-	-	1,833	30,925	29,092
Total for designated funds	-	-	1,833	30,925	29,092
Unrestricted Funds	16,139	30,492	44,271	-	2,360

Fund name

ACCP

Asda

Aspire I

Awards for All Lottery

BD4+ Partnership

Charities Trust (YBS)

City Bradford Metropolitan District Council
(3 Linked Activity Grants)

Lord Mayors Appeal

South Bradford - Combined Funding Grant

The Leap Bradford

Fund name

Lord Mayors Appeal

Purpose of restricted funds

To support Training and food related activities

To support food related activities.

To support the publicity of the charity.

To support the Motivation Monday activities (*All of the Grant Returned*)

To support the Demetia Café activities, food & entertainers

To support the activities of the Memory Lane Café (previously Dementia Café)

To provide weekly food and activities on Monday & Tuesdays

Also monthly support for a monthly Café

To be used for equipment in the Bradford People's Centre. *After consultation with Lord Mayer Appeal & Charity Commission, this fund has been designated for similar usage, but across the whole of the work of BDSP.*

To support food related and exercise activities (*Small element of the grant was returned*)

Towards engagement with community groups pursuing art based activities across Bradford.

Purpose of designated fund

To be used for equipment in the Bradford People's Centre. *After consultation with Lord Mayer Appeal & Charity Commission, this fund has been designated for similar usage, but across the whole of the work of BDSP.*

Bradford & District Senior Power

Notes to support accounts continued
for the year ended 31 March 2025

5 Tangible assets

	Office equipment	Total
Cost	£	£
At 1 April 2024	550	550
New purchases	1,431	1,431
At 31 March 2025	<u>1,981</u>	<u>1,981</u>
Depreciation		
At 1 April 2024	550	550
Charge this year	477	-
At 31 March 2025	<u>1,027</u>	<u>550</u>
Net book Value		
At 31 March 2025	<u>954</u>	<u>954</u>
At 31 March 2024	<u>-</u>	<u>-</u>

6 Debtors and prepayments

	2025	2024
	£	£
Debtors	-	-
Prepayments	472	276
Other debtors	-	-
	<u>472</u>	<u>276</u>

7 Cash at the bank and in hand

	2025	2024
	£	£
Cash at bank	34,273	77,573
Cash in hand	30	-
	<u>34,303</u>	<u>77,573</u>

8 Creditors and accruals

	2025	2024
	£	£
Creditors	34	-
Accruals	500	500
	<u>534</u>	<u>500</u>

9 Related party transactions

Trustee expenses

During the year no trustees were paid in respect of travel (Previous year 1 trustee and £32)

Trustees remuneration and benefits

No trustees received any remuneration or benefit during this or the previous year

Other transactions with trustees or related parties

			2025	2024
			£	£
Name of trustee or related party	Relationship to Charity	Description of transaction		
Hannah Dowler	Trustee	Freelance cooking services	<u>1,650</u>	<u>2,050</u>
			<u>1,650</u>	<u>2,050</u>

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Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 31 March 2025

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £
Income						
Grants & Donations	1	52,526	52,527	224	63,858	64,082
Fees	7,360	-	7,360	7,460	-	7,460
Other Income	279	-	279	303	-	303
Bank Interest	1,586	-	1,586	1,837	-	1,837
Staff Secondment	21,266	-	21,266	19,254	-	19,254
Total income	30,492	52,526	83,018	29,078	63,858	92,936
Expenditure						
Salaries and NI	32,389	11,800	44,189	27,914	15,644	43,558
Payroll Fees	454	-	454	424	-	424
Sessional workers	2,690	21,678	24,368	7,277	12,625	19,902
Volunteer travel and expenses	161	397	558	54	27	81
Rent and rates	2,713	4,037	6,750	-	3,320	3,320
Utilities, phone and internet	-	1,238	1,238	-	2,056	2,056
Printing, postage and stationery	-	173	173	-	279	279
Events and activities	40	8,238	8,278	294	5,093	5,387
Equipment	140	423	563	-	1,361	1,361
Insurance	155	484	639	728	155	883
Independent examination	500	-	500	513	-	513
Other professional fees	4,489	480	4,969	1,344	2,669	4,013
Repairs, cleaning and maintenance	10	343	353	20	136	156
Bank & Soldo Card charges	151	-	151	147	-	147
Depreciation	477	-	477	-	-	-
Sundry expenditure	815	861	1,676	472	46	518
Grant disbursed	-	19,382	19,382	-	-	-
Grants returned	-	10,455	10,455	-	6,814	6,814
Total Expenditure	45,184	79,989	125,173	39,187	50,225	89,412
Net income / (Expenditure)	(14,692)	(27,463)	(42,155)	(10,109)	13,633	3,524
Fund balances brought forward	15,916	61,434	77,350	26,025	47,801	73,826
Fund balances carried forward	1,224	33,971	35,195	15,916	61,434	77,350