

Company registration number: 07747757

Charity registration number: 1144741

Building Bridges Pendle

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

KM
Chartered Accountants
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

Building Bridges Pendle

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 13

Building Bridges Pendle

Reference and Administrative Details

Trustees	Mr M J Gildea
	Mr M A Khan
	Mrs A J Kroukamp
	Mrs K M Mason
Charity Registration Number	1144741
Company Registration Number	07747757
Registered Office	20 Scotland Road Nelson Lancashire BB9 7UU
Independent Examiner	KM Chartered Accountants 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG
Bankers	Barclays Bank 72-78 James Street Burnley Lancashire BB11 1NH

Building Bridges Pendle

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2025.

Trustees

Mr Arif Khan - Chair

Mr Mick Gildea - Deputy Treasurer

Mrs Amanda Kroukamp - Treasurer

Mr Majid Mahmood (appointed 1 August 2024 and resigned 25 February 2025)

Dr Raisa Malik (resigned 25 February 2025)

Mrs Kathleen Mason - Secretary

Mrs Julia Pilkington (appointed 1 August 2024 and resigned 15 January 2025)

Objectives

The Objects of the charity as per its Articles of Association are:

- a) The promotion of religious harmony for the benefit of the public by:
 - i) educating the public in different religious beliefs including an awareness of their distinctive features and their common ground to promote good relations between persons of different faiths;
 - ii) promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
- b) The promotion of racial harmony for the public benefit by:
 - i) promoting knowledge and mutual understanding between different racial groups and assist the development of integration and community cohesion;
 - ii) advancing education and raising awareness about different racial groups to promote good relations between persons of different racial groups;
 - iii) working towards the elimination of discrimination on the grounds of race and religion.

Achievements and performance

We are now in the final year of our Good Neighbours Project, which will come to an end in June 2026. A project evaluation report produced in July 2025 is available upon request. This report provides a comprehensive insight into the scale and impact of our work.

Funding strategy - Core ethos

Our Shared Futures - Together We Belong. A Living Model of Cohesion, Confidence and Shared Responsibility.

Over the past eight years, Building Bridges Pendle (BBPendle) has been pivotal in shaping how communities across the borough understand, build and sustain cohesion. From the launch of the Good Neighbours Project in 2016 to the present day, we have worked with residents, schools, faith groups, community organisations and partners to embed the values of belonging, respect and shared leadership into everyday life in Pendle.

Building Bridges Pendle

Trustees' Report

During this time, we have built and sustained some of Pendle's most influential networks and partnerships - including the Community Cohesion Action Network, Cohesion Action Response Team, Pendle Schools Linking Network, Pendle Cultural Education Partnership and People's Assemblies Partnership. Together, these initiatives have shaped local strategy, strengthened collaboration and positioned BBPendle as both a grassroots catalyst and a strategic leader in Pendle's ongoing journey toward shared understanding.

Central to this success is our Ladder of Participation - a practical model for empowerment that supports people to grow from participants to leaders and change-makers. Through traditional outreach work (including knocking-on doors), mentoring, shared decision-making, skills development, individuals and organisations becoming equipped to design and deliver their own initiatives. Many have gone on to become new community activists, connectors and local champions, strengthening Pendle's civic life from the ground up.

This process of growth; personal, social and organisational, ensures that our impact is not momentary but progressive to becoming self-sustaining.

Our work has demonstrated leadership at every level, from neighbourhood conversations to borough-wide planning - proving that cohesion is not an abstract concept but a lived experience. Through creative learning, civic participation and inclusive dialogue, we have shown how cooperation, empathy, and trust can flourish even in times of uncertainty and change.

Now, as we enter the next phase; Our Shared Futures - Together We Belong, our focus is to steward cohesion and challenge division in an increasingly complex world. We recognise new and emerging challenges: digital misinformation, social polarisation, the need to include faith communities, refugees, asylum-seeking families and underrepresented voices in shared civic life.

Our task is to build on success while deepening and expanding our reach. We will continue to connect people through dialogue, shared social action and celebration - while empowering young people, faith leaders and communities to carry forward Pendle's example of moderation, unity and hope.

By combining cultural education, creative expression and local leadership, we will ensure that belonging remains a visible, everyday reality for everyone who calls Pendle home.

Our Shared Futures - Together We Belong programme, will represent both a renewal and a commitment: to lead with confidence, act with empathy and model the kind of community we wish to see - one defined by trust, fairness and shared purpose.

Financial review

A surplus on the general fund of £1,070 is added to reserves brought forward giving a balance carried forward of £13,112. Restricted funds increased by £10,901 to £28,651. Overall this resulted in total funds carried forward of £41,763.

Policy on reserves

The total free reserves at the year end stand at £13,112. The charity's reserves policy is to maintain three months expenditure, which equates to approximately £42,000. At the year end the reserves are less than this target amount.

Structure, Governance and Management

We remain a grass-roots focused organisation and our grant funding for 25 years has targeted the local community. On this foundation, we have grown to create a bridge to a strategic level and have strong partnerships with community groups and statutory bodies at Policy level.

Our project track record and reputation over these years demonstrates how we proactively reach-out to communities, including those who are new and marginalised. We are creative and driven in our approach towards engagement and over the past few years of our work, have re-incorporated a traditional approach of community work; outreach work that involves knocking on people's doors, introducing yourself and project aims, building mutual relationships and together, taking people on a journey to achieve common goals.

Building Bridges Pendle

Trustees' Report

Governance

The charity is a company limited by guarantee, governed by its Memorandum and Articles of Association dated 1st April 2012.

Management

Our leadership structure remains traditional with a board of directors who oversee the strategic direction of the organisation; supported by an Executive Project Manager who leads a team of Community Engagement Officers and volunteers.

- The Board of Directors is currently going through a review of our structure and membership. To support this we have had revised training on roles of trustees and good governance. 3 of our founding members have chosen to retire and we have embarked on a recruitment drive for new trustees.
- Board of Directors meetings take place every six-weeks. All staff attend the early part of Directors meetings to present project delivery updates.
- At a regular 3-week period, a staff and performance management subgroup meeting takes place between the Chairman, deputy chair and Project Manager. These meetings promote the balance of conversation between organisation strategy as led by Directors but taking advice from the project manager based on experience of delivery, challenges and partnerships.
- At the staff level, weekly 'Planning and Liaison' meetings incorporate all aspects of development and delivery for work plans.

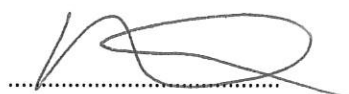
Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 3 December 2025 and signed on its behalf by:



Mr M A Khan
Trustee

Building Bridges Pendle

Independent Examiner's Report to the trustees of Building Bridges Pendle ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the 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 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 2011 ('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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Building Bridges Pendle 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.



.....
Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

3 December 2025

Building Bridges Pendle

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
Income:							
Donations	3	500	-	500	7,690	-	7,690
Charitable activities	4	-	173,590	173,590	-	133,289	133,289
Other income	5	570	5,000	5,570	-	5,000	5,000
Total income		1,070	178,590	179,660	7,690	138,289	145,979
Expenditure on:							
Charitable activities	6	-	(167,689)	(167,689)	(5,324)	(147,163)	(152,487)
Total expenditure		-	(167,689)	(167,689)	(5,324)	(147,163)	(152,487)
Net income/(expenditure)		1,070	10,901	11,971	2,366	(8,874)	(6,508)
Net movement in funds		1,070	10,901	11,971	2,366	(8,874)	(6,508)
Reconciliation of funds							
Total funds brought forward		12,042	17,750	29,792	9,676	26,624	36,300
Total funds carried forward	12	13,112	28,651	41,763	12,042	17,750	29,792

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2024 is shown in note 12.

The notes on pages 8 to 13 form an integral part of these financial statements.

Building Bridges Pendle

(Registration number: 07747757)
Balance Sheet as at 31 March 2025

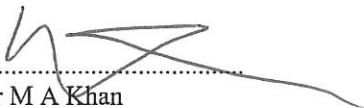
	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand		43,433	31,367
Creditors: Amounts falling due within one year	11	<u>(1,670)</u>	<u>(1,575)</u>
Net assets		<u>41,763</u>	<u>29,792</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		28,651	17,750
Unrestricted income funds			
Unrestricted funds		<u>13,112</u>	<u>12,042</u>
Total funds	12	<u>41,763</u>	<u>29,792</u>

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

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 6 to 13 were approved by the trustees, and authorised for issue on 3 December 2025 and signed on their behalf by:


.....
Mr M A Khan
Trustee

The notes on pages 8 to 13 form an integral part of these financial statements.

Building Bridges Pendle

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

20 Scotland Road

Nelson

Lancashire

BB9 7UU

These financial statements were authorised for issue by the trustees on 3 December 2025.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Building Bridges Pendle meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Building Bridges Pendle

Notes to the Financial Statements for the Year Ended 31 March 2025

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including independent examination, strategic management and trustee's meetings and reimbursed expenses.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

3 Income from donations

	Unrestricted General £	Total 2025 £	Total 2024 £
Donations	500	500	7,690

4 Income from charitable activities

	Restricted £	Total 2025 £	Total 2024 £
Big Lottery	24,472	24,472	56,420
Bowland Trust	15,000	15,000	3,750
The Linking Network	11,649	11,649	-
Pendle Borough Council - Ann Grant	28,448	28,448	33,274
Others	94,021	94,021	39,845
	<u>173,590</u>	<u>173,590</u>	<u>133,289</u>

5 Other income

	Unrestricted General £	Restricted £	Total 2025 £	Total 2024 £
Other income	570	-	570	-
Employment Allowance	-	5,000	5,000	5,000
	<u>570</u>	<u>5,000</u>	<u>5,570</u>	<u>5,000</u>

Building Bridges Pendle

Notes to the Financial Statements for the Year Ended 31 March 2025

6 Expenditure on charitable activities

	Note	Restricted funds £	Total 2025 £	Total 2024 £
Operating costs		97,612	97,612	65,393
Staff costs		68,407	68,407	85,519
Governance costs	7	<u>1,670</u>	<u>1,670</u>	<u>1,575</u>
		<u>167,689</u>	<u>167,689</u>	<u>152,487</u>

7 Analysis of governance and support costs

Governance costs

	Restricted funds £	Total 2025 £	Total 2024 £
Examination of the financial statements	<u>1,670</u>	<u>1,670</u>	<u>1,575</u>

8 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Building Bridges Pendle

Notes to the Financial Statements for the Year Ended 31 March 2025

9 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	62,750	78,488
Social security costs	<u>5,657</u>	<u>7,031</u>
	<u>68,407</u>	<u>85,519</u>

The monthly average number of persons employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Charitable activities	<u>3</u>	<u>3</u>

No employee received emoluments of more than £60,000 during the year.

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	<u>1,670</u>	<u>1,575</u>

Building Bridges Pendle

Notes to the Financial Statements for the Year Ended 31 March 2025

12 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted				
General Funds	12,042	1,070	-	13,112
Restricted				
Big Lottery	14,000	24,472	(38,472)	-
Bowland Trust	3,750	15,000	(18,750)	-
The Linking Network	-	11,649	(11,649)	-
Pendle Borough Council	-	28,448	-	28,448
Others	-	99,021	(98,818)	203
	<u>17,750</u>	<u>178,590</u>	<u>(167,689)</u>	<u>28,651</u>
Total funds	<u>29,792</u>	<u>179,660</u>	<u>(167,689)</u>	<u>41,763</u>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted				
General Funds	9,676	7,690	(5,324)	12,042
Restricted				
Big Lottery	-	56,420	(42,420)	14,000
Bowland Trust	-	3,750	-	3,750
The Linking Network	7,000	-	(7,000)	-
Pendle Borough Council - Annual Grant	19,624	33,274	(52,898)	-
Others	-	44,845	(44,845)	-
	<u>26,624</u>	<u>138,289</u>	<u>(147,163)</u>	<u>17,750</u>
Total funds	<u>36,300</u>	<u>145,979</u>	<u>(152,487)</u>	<u>29,792</u>

Building Bridges Pendle

Notes to the Financial Statements for the Year Ended 31 March 2025

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Current assets	14,782	28,651	43,433
Current liabilities	(1,670)	-	(1,670)
Total net assets	<u>13,112</u>	<u>28,651</u>	<u>41,763</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Current assets	13,617	17,750	31,367
Current liabilities	(1,575)	-	(1,575)
Total net assets	<u>12,042</u>	<u>17,750</u>	<u>29,792</u>

14 Related party transactions

There were no related party transactions in the year.