

BD4 COMMUNITY TRUST LIMITED

England & Wales · Charity number 1152702

Details

Status Registered

Legal form Charitable company

Company number [06753751](#)

Registered 2013-07-03

Register [View on the Charity Commission register](#)

Contact

Address St Johns Hub
Neville Road
Bradford
West Yorkshire
BD4 8TU

Phone 01274 729293

Email admin@bd4communitytrust.org.uk

Website www.bd4communitytrust.org.uk

Activities

Objects: UNDER A CHRISTIAN ETHOS:1. TO FURTHER OR BENEFIT THE RESIDENTS OF EAST BOWLING, BRADFORD, WEST YORKSHIRE AND THE SURROUNDING SOUTH BRADFORD AREA, WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, RACE OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING TOGETHER THE SAID RESIDENTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION LEISURE TIME OCCUPATION WITH THE OBJECTIVE OF IMPROVING THE CONDITIONS OF LIFE FOR THE RESIDENTS. IN FURTHERANCE OF THESE OBJECTS BUT NOT OTHERWISE, THE TRUSTEES SHALL HAVE POWER: TO ESTABLISH OR SECURE THE ESTABLISHMENT OF A COMMUNITY CENTRE AND TO MAINTAIN OR MANAGE OR CO-OPERATE WITH ANY STATUTORY AUTHORITY IN THE MAINTENANCE AND MANAGEMENT OF SUCH A CENTRE FOR ACTIVITIES PROMOTED BY THE CHARITY IN FURTHERANCE OF THE ABOVE OBJECTS. 2. TO RELIEVE THE NEEDS OF ELDERLY PEOPLE, IN PARTICULAR BUT NOT EXCLUSIVELY BY THE PROVISION OF DAY CARE FACILITIES AND A LUNCH CLUB;3. TO ADVANCE THE EDUCATION OF BABIES AND YOUNG CHILDREN, IN PARTICULAR BUT NOT EXCLUSIVELY BY OFFERING APPROPRIATE PLAY FACILITIES AND COURSES FOR THE CHILDREN AND THEIR FAMILIES.

Activities: BD4 Community Trust runs two projects with the aim of Supporting and Restoring Community across the Generations. BD4 Family provides services for pre-school children and their families including Parent & Toddler Groups, Healthy Lifestyle Activities, Nursery Preparation and Infant Massage classes and Gems provide a Day Centre, Supermarket Bus Run and Outings for the older people in the community.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups, The General Public/mankind

Geography

- Bradford City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£235,045	£210,408	-	-
2024-03-31	£207,430	£187,580	-	-
2023-03-31	£180,966	£164,020	-	-
2022-03-31	£119,052	£124,010	-	-
2021-03-31	£134,322	£115,067	-	-

Trustees

Name	Role	Appointed
Lisa Normington	Chair	2014-02-19
Collette Cousins		2021-01-15
Rev Timothy Charles Rank Thomas		2017-09-15
Tahire Zenelli		2021-09-17

BD4 COMMUNITY TRUST LIMITED

England & Wales - Charity number 1152702

Accounts

BD4 Community Trust Limited

Charity number 1152702

A company limited by guarantee number 06753751

Annual Report and Financial Statements

for the year ended 31 March 2025



BD4 Community Trust Limited

Annual Report and Financial Statements for the year ended 31 March 2025

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Prepared by West Yorkshire Community Accountancy Service CIO

BD4 Community Trust Limited

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	Dates
Lisa Normington	Chair	
Joanne Medd		Resigned 26 February 2025
Timothy Thomas		
Collette Cousins		
Tahire Zenelli		

Charity number	1152702	Registered in England and Wales
Company number	06753751	Registered in England and Wales

Registered and principal address	Bankers	
St Johns Hub	HSBC Bank plc	Lloyds Bank plc
Neville Road	47 Market Street	PO Box 1000
Bradford	Bradford	BX1 1LT
BD4 8TU	BD1 1LW	

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 19 November 2008 and registered as a charity 3 July 2013. It is governed by a memorandum and articles of association, as amended by special resolution on 2 May 2013. 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 members at the AGM.

BD4 Community Trust Limited

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

Objectives and activities

The charity's objects

Under a Christian ethos:

1. To further or benefit the residents of East Bowling, Bradford, West Yorkshire and the surrounding south Bradford area, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation leisure time occupation with the objective of improving the conditions of life for the residents. In furtherance of these objects but not otherwise, the trustees shall have power: to establish or secure the establishment of a community centre and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a centre for activities promoted by the charity in furtherance of the above objects;
2. To relieve the needs of elderly people, in particular but not exclusively by the provision of day care facilities and a lunch club;
3. To advance the education of babies and young children, in particular but not exclusively by offering appropriate play facilities and courses for the children and their families.

The charity's main activities

The aim of BD4 CT is to support and restore community across the generations. This work is split into two projects, each of which contributes to the aim of improving the quality of life for the residents of the BD4 postcode area in Bradford.

The BD4 Family project strongly focuses on working with families with pre-school children and provides sessions each week through term time to support families by providing a place to meet other people, participate in activities, get training and advice, and be encouraged to find out what is available to them and how to access it. There is also the offer of one-to-one support sessions in the home to individual parents and carers according to their needs.

The Gems project works with the older members of our community delivering a variety of activities each week with additional activities at times throughout the year. The project provides opportunities for older people to make friends, participate in healthy activities, learn a new skill, enjoy a nutritional meal, and enjoy day trips.

Both projects are supported by two Activity Leads, whose responsibilities include smooth delivery of services and a coordinated response to the needs of the community.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of education.

Achievements and performance

We have seen another productive year at BD4 Community Trust, with changes in our staffing structure and delivery. Our work with the Department for Education under their Start for Life programme came to an end in March 2025. Whereas our work within the Core20Plus5 NHS initiative to help reduce inequalities in maternity care in the Bradford 4 area has just been agreed for another year. We have 5 paid staff, comprising 2 full-time and 3 part-time staff, as well as 12 highly valued volunteers and 2 sessional workers who deliver our physical activity sessions. Our team is committed to ensuring the smooth delivery of services to meet our vision and aims as a charity and to providing the best service we can to our service users and wider community.

We are joint community anchors for our local area partnership. Working alongside council development teams, primary care trusts and other health professionals and community organisational leads.

BD4 Community Trust Limited

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

Achievements and performance continued

Through consultation and community engagement, we deliver services specifically to help meet the complex needs of adult service users, which support them with their mental and emotional health through physical activity. These services are a Steady Swim group at a local swimming pool; a Walking Group, getting out and about in local green spaces; and two Fitness Classes within the local gym. All these sessions are free for adults to attend and are led by qualified fitness & swimming instructors.

Our CEO is responsible for the line management of the Start for Life Coproduction Coordinator in Bradford. This is a government-funded post and was created in collaboration with the DFE. Our Coproduction Coordinator exists to be the bridge between statutory early years provision and community-led EYS organisations. Their role is to work with parents of children aged 0 - 2 years and find out their views, opinions and hopes for the provision of early years services district-wide and identify gaps and marginalised groups.

The BD4 Family continues to offer a diverse range of activities:

1. **Family Links Nurturing Course**: This programme collaborates with local primary schools to encourage parents to attend and learn strategies for managing the challenges of parenting and family life.
2. **HENRY Parenting Programme**: Designed to support parents of younger children, this programme encourages families to adopt healthier lifestyles and make better choices for their well-being. Both programmes are nationally recognized.
3. **First Friends**: A support and friendship group for families with children under one year old, offering messy and sensory play activities alongside breastfeeding and peer support services.
4. **Health Visiting Clinic**: *We have partnered with our local Health Visiting team to provide services for parents with children aged 0 - 5 years. This clinic offers parents the chance to meet with a Health Visitor in a community setting for advice, support, baby weighing, and measuring, as well as referrals to other statutory services when needed.*
5. **Infant Massage**: An International Association of Infant Massage-approved programme, this five-week course promotes healthy physical and emotional development, as well as stronger bonding and attachment between parents and their babies.
6. **Tots Unlimited**: A school preparation group that creates stimulating and engaging environments for children to learn through play and exploration, with their parents or carers. Children also benefit from visits to museums and other community locations to enhance their understanding of the world.
7. **Stay & Learn Sessions**: Held three times a week, these sessions provide free play and exploration opportunities for preschool-aged children, while helping parents and carers acquire new skills and positive role modelling strategies to ensure a strong start in family life.
8. **Garden Gang**: Our intergenerational group, which engages individuals of all ages in learning new skills related to growing fruits and vegetables. Participants take part in activities within local green spaces and explore the surrounding natural habitats.

Through additional funding from the Core20Plus5 strategy in Bradford, we have developed and created a new group, specifically for pregnant families in the Bradford 4 area to support with antenatal education and emotional resilience and health. Working in partnership with public sector providers and other health professionals.

The Gems project has successfully expanded its timetable of trips and outings, offering more diverse opportunities for service users to benefit from and enjoy. We provide a variety of services for older individuals, including weekly gentle exercise classes, indoor bowls, well-being sessions, nutritious lunches, beauty treatments, day trips, well-being walks, and a coffee and chat group.

BD4 Community Trust Limited

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

Achievements and performance continued

Our team members are trained as Dementia Friendly volunteers and have received Mental Health First Aid training. We now offer dementia-friendly activities for our more vulnerable members to promote engagement and a sense of belonging.

Additionally, we have partnered with a local taxi service to provide a door-to-door collection service, making it easier for individuals with mobility issues to access lunch and other services.

Throughout the year, we have supported 40 to 60 older people weekly, the majority of whom are between 70 and 90+ years of age. Our work focuses on providing close support to older individuals, helping them maintain control over their lives and stay independent for as long as possible. We aim to reduce isolation among older members of our community by creating a social and caring environment, fostering opportunities for them to reconnect with their communities.

As well as delivering sessions aimed at bringing families and older people together, we continue to put on events throughout the year, such as live vocalist sessions and sing-alongs, and afternoon tea events. These are great opportunities to bring all ages from the two projects together.

Both projects have been able to offer end-of-year summer trips. BD4 Family took over 40 families to Scarborough, and our Gems project visited Southport, with 60 older people attending.

Future Developments for April 2025 – March 2026

We are looking to recruit a new part-time BD4 CT Support Worker to assist our Leads in delivering our weekly sessions smoothly and to help meet the increasing demand for our services. We are in the process of establishing two new groups: one will support families in fostering positive relationships using strategies developed from the Family Links nurturing programme and the Henry course. The other will be a follow-on group from our Baby Circles session, designed for parents whose babies are over six months old, allowing them to access a supportive network and feel cared for while their emotional and social needs are addressed through peer support.

Additionally, we are training one of our existing volunteers to lead a peer network for bereavement support. This network will help individuals who have recently experienced a loss or those who simply need a space to share stories and memories of their loved ones. We aim to launch this initiative before the Autumn term begins.

Financial review

The net income for the year was £24,637, including net income of £17,867 on unrestricted funds and net income of £6,770 on restricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £69,081.

The Trustees have reviewed the charity's need for reserves in line with guidance issued by the Charities Commission and consider it prudent that free, unrestricted reserves of between 3 and 6 months of running costs (between £41,800 and £83,500 based on budgeted 2025/2026 expenditure) are retained both to enable the smooth running of the charity and to allow for an orderly winding up should that become necessary.

BD4 Community Trust Limited

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

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

Signed: (Trustee)

Name:

BD4 Community Trust Limited

Independent examiner's report to the trustees of BD4 Community Trust Limited

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2025, which are set out on pages 8 to 14.

Responsibilities and basis of report

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.

Signed: Name: Rhys North ACA

Date:

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

BD4 Community Trust Limited
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 March 2025

	Notes	2025	2025	2025	2024
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
Income from:					
Grants and donations	(2)	7,541	156,866	164,407	121,281
Fees and charges		13,547	-	13,547	12,647
Partnership agreements		49,562	2,145	51,707	73,502
Other income		5,384	-	5,384	-
Total income		76,034	159,011	235,045	207,430
Expenditure on:					
Salaries, NI and pensions	(3)	37,310	95,725	133,035	126,329
Sessional workers		-	-	-	250
Rent		1,096	15,617	16,713	13,441
Office and administrative costs		1,600	4,925	6,525	6,418
Staff expenses		3,539	749	4,288	2,441
Insurance		-	632	632	627
Resources and office supplies		1,858	6,560	8,418	9,879
Activities and trips		8,530	14,370	22,900	12,439
Business development		1,391	5,533	6,924	7,454
Independent examination		-	1,260	1,260	1,260
Volunteer costs		1	665	666	587
Food and refreshments		1,208	5,610	6,818	3,647
Training courses		-	-	-	780
Bank charges		22	325	347	121
Depreciation		1,497	-	1,497	1,237
Publicity and website costs		-	107	107	400
Subscriptions and licences		115	163	278	270
Total expenditure		58,167	152,241	210,408	187,580
Net income / (expenditure)		17,867	6,770	24,637	19,850
Fund balances brought forward		52,390	48,967	101,357	81,507
Fund balances carried forward	(4)	70,257	55,737	125,994	101,357

All incoming resources and resources expended derive from continuing activities.

BD4 Community Trust Limited
Balance sheet
as at 31 March 2025

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 1,176	-	1,176	1,629
Total fixed assets	<u>1,176</u>	<u>-</u>	<u>1,176</u>	<u>1,629</u>
Current assets				
Prepayments	2,742	659	3,401	-
Cash at bank	79,607	55,078	134,685	102,214
Total current assets	<u>82,349</u>	<u>55,737</u>	<u>138,086</u>	<u>102,214</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(6) 13,268	-	13,268	2,486
Total current liabilities	<u>13,268</u>	<u>-</u>	<u>13,268</u>	<u>2,486</u>
Net current assets / (liabilities)	<u>69,081</u>	<u>55,737</u>	<u>124,818</u>	<u>99,728</u>
Total assets less current liabilities	<u>70,257</u>	<u>55,737</u>	<u>125,994</u>	<u>101,357</u>
Net assets	<u>70,257</u>	<u>55,737</u>	<u>125,994</u>	<u>101,357</u>
Funds				
Unrestricted funds	70,257	-	70,257	52,390
Restricted funds	-	55,737	55,737	48,967
Total funds	<u>70,257</u>	<u>55,737</u>	<u>125,994</u>	<u>101,357</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

Signed: (Trustee)

Name:

BD4 Community Trust Limited

Notes to the 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:

Computer equipment: over 4 years

Fixtures and fittings over 4 years

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.

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2025

2 Grants and donations	2025	2025	2025	2024
	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Bradford City Challenge	-	4,000	4,000	7,000
Bradford Metropolitan District Council (BDMC)	-	17,234	17,234	14,697
Garfield Weston	-	20,000	20,000	-
NHS West Yorkshire Integrated Care Board	-	25,000	25,000	25,000
People's Health Trust	-	6,872	6,872	17,180
Sovereign Healthcare	-	2,260	2,260	-
The Henry Smith Charity	-	44,500	44,500	29,700
The Lewin Trust	-	27,000	27,000	-
The Liz and Terry Brammall Foundation	-	10,000	10,000	-
Asda Foundation	-	-	-	1,047
Morrisons Foundation	-	-	-	4,275
Trusthouse Charitable Foundation	-	-	-	20,000
Other donations	7,541	-	7,541	2,382
	<u>7,541</u>	<u>156,866</u>	<u>164,407</u>	<u>121,281</u>

3 Staff costs and numbers	2025	2024
	£	£
Gross salaries	122,238	116,906
Social security costs	9,975	8,968
Employment allowance	(5,000)	(5,000)
Pensions	5,822	5,455
	<u>133,035</u>	<u>126,329</u>

The average number of employees during the year was 4.9, being an average of 3.7 full time equivalent (2024: 6, 4.7 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2025	2024
	£	£
Costs of the scheme to the charity for the year	5,822	5,455
Amount of any contributions outstanding at the year end	-	182

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2025

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Asda Foundation	475	-	475	-	-
BMDC Friendship Grant	-	1,995	1,995	-	-
BMDC Mental Wellbeing	1,778	3,660	5,173	-	265
Bradford Trident	5,144	2,145	7,289	-	-
NHS West Yorkshire ICB	18,648	25,000	30,662	-	12,986
Bradford City Challenge	664	4,000	4,664	-	-
BMDC Older People	2,323	11,579	10,623	-	3,279
Henry Smith	2,267	44,500	39,175	-	7,592
Morrison's Foundation	411	-	411	-	-
Peoples Health Trust	5,624	6,872	12,496	-	-
Sovereign Healthcare	-	2,260	645	-	1,615
The Lewin Trust	-	27,000	27,000	-	-
Trusthouse Ch Foundation	11,633	-	11,633	-	-
Garfield Weston Foundation	-	20,000	-	-	20,000
Liz and Terry Brammall Foundation	-	10,000	-	-	10,000
	<u>48,967</u>	<u>159,011</u>	<u>152,241</u>	<u>-</u>	<u>55,737</u>

Fund name	Purpose of restriction
Asda Foundation	To support the provision of activities and resources for older people.
BMDC Friendship Grant	Towards services for older people with a focus on dementia supporting activities.
BMDC Mental Wellbeing	To support health, fitness and wellbeing activities.
Bradford Trident	To support the Neighbourhood Project as part of the Better Start Bradford programme.
NHS West Yorkshire ICB	To enable the leadership, development and delivery of the Bay Circle in BD4.
Bradford City Challenge	Towards venue hire, activities and food for sessions.
BMDC Older People	Towards services for older people.
Henry Smith	Towards core costs.
Morrison's Foundation	To support the provision of activities and resources for older people.
Peoples Health Trust	To support the Stay and Learn group activities.
Sovereign Healthcare	To deliver wellbeing activities.
The Lewin Trust	Towards activities for BD4 Family.
Trusthouse Ch Foundation	To contribute to activity lead salary costs and related overhead costs.
Garfield Weston Foundation	Towards core costs.
Liz and Terry Brammall Foundation	Towards core costs.

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2025

5 Tangible assets

	Motor vehicles	Fixtures and fittings	Total
<u>Cost</u>	£	£	£
At 1 April 2024	5,584	1,759	7,343
Additions	1,044	-	1,044
At 31 March 2025	<u>6,628</u>	<u>1,759</u>	<u>8,387</u>
<u>Depreciation</u>			
At 1 April 2024	4,394	1,320	5,714
Charge for year	1,058	439	1,497
At 31 March 2025	<u>5,452</u>	<u>1,759</u>	<u>7,211</u>
<u>Net book value</u>			
At 31 March 2025	<u>1,176</u>	<u>-</u>	<u>1,176</u>
At 31 March 2024	<u>1,190</u>	<u>439</u>	<u>1,629</u>

7 Creditors and accruals

	2025	2024
	£	£
Creditors	-	1,044
Accruals	1,260	1,260
Deferred income (see note below for analysis)	9,605	-
Taxation and social security	2,403	-
Other creditors	-	182
	<u>13,268</u>	<u>2,486</u>

Deferred income

	Deferred to next year	Released from last year
	£	£
Start for Life	9,605	-
	<u>9,605</u>	<u>-</u>

Item name

Start for Life

Reason for deferral

Being income deferred to cover expenditure incurred in first quarter 2025/2026.

8 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Remuneration and benefits received by key management personnel

The total employee benefits received by key management personnel were £37,686 (previous year: £35,976).

BD4 Community Trust Limited
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 £	2024 Unrestricted funds £	2025 Restricted funds £	2024 Restricted funds £	2025 Total funds £	2024 Total funds £
Income						
Grants and donations	7,541	2,382	156,866	118,899	164,407	121,281
Fees and charges	13,547	12,647	-	-	13,547	12,647
Partnership agreements	49,562	20,580	2,145	52,922	51,707	73,502
Other income	5,384	-	-	-	5,384	-
Total income	76,034	35,609	159,011	171,821	235,045	207,430
Expenditure						
Salaries, NI and pensions	37,310	15,719	95,725	110,610	133,035	126,329
Sessional workers	-	-	-	250	-	250
Rent	1,096	542	15,617	12,899	16,713	13,441
Office and administrative costs	1,600	30	4,925	6,388	6,525	6,418
Staff expenses	3,539	226	749	2,215	4,288	2,441
Insurance	-	627	632	-	632	627
Resources and office supplies	1,858	1,341	6,560	8,538	8,418	9,879
Activities and trips	8,530	3,736	14,370	8,703	22,900	12,439
Business development	1,391	-	5,533	7,454	6,924	7,454
Independent examination	-	402	1,260	858	1,260	1,260
Volunteer costs	1	41	665	546	666	587
Food and refreshments	1,208	67	5,610	3,580	6,818	3,647
Training courses	-	-	-	780	-	780
Bank charges	22	-	325	121	347	121
Depreciation	1,497	1,237	-	-	1,497	1,237
Publicity and website costs	-	-	107	400	107	400
Subscriptions and licences	115	-	163	270	278	270
Total expenditure	58,167	23,968	152,241	163,612	210,408	187,580
Net income / (expenditure)	17,867	11,641	6,770	8,209	24,637	19,850
Fund balances brought forward	52,390	40,749	48,967	40,758	101,357	81,507
Fund balances carried forward	70,257	52,390	55,737	48,967	125,994	101,357

BD4 COMMUNITY TRUST LIMITED

England & Wales - Charity number 1152702

Accounts

BD4 Community Trust Limited

Charity number 1152702

A company limited by guarantee number 06753751

Annual Report and Financial Statements

for the year ended 31 March 2024



BD4 Community Trust Limited

Annual Report and Financial Statements for the year ended 31 March 2024

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Prepared by West Yorkshire Community Accountancy Service CIO

BD4 Community Trust Limited

Trustees' report for the year ended 31 March 2024

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	Dates
Lisa Normington	Chair	
Lorna Brickman		Resigned 20 October 2023
Joanne Medd		
Timothy Thomas		
Collette Cousins		
Tahire Zenelli		

Charity number	1152702	Registered in England and Wales
Company number	06753751	Registered in England and Wales

Registered and principal address	Bankers	
St Johns Hub Neville Road Bradford BD4 8TU	HSBC Bank plc 47 Market Street Bradford BD1 1LW	Lloyds Bank plc PO Box 1000 BX1 1LT

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 19 November 2008 and registered as a charity 3 July 2013. It is governed by a memorandum and articles of association, as amended by special resolution on 2 May 2013. 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 members at the AGM.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2024

Objectives and activities

The charity's objects

Under a Christian ethos:

1. To further or benefit the residents of East Bowling, Bradford, West Yorkshire and the surrounding south Bradford area, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation leisure time occupation with the objective of improving the conditions of life for the residents. In furtherance of these objects but not otherwise, the trustees shall have power: to establish or secure the establishment of a community centre and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a centre for activities promoted by the charity in furtherance of the above objects;
2. To relieve the needs of elderly people, in particular but not exclusively by the provision of day care facilities and a lunch club;
3. To advance the education of babies and young children, in particular but not exclusively by offering appropriate play facilities and courses for the children and their families.

The charity's main activities

The Aim of BD4 CT is to support and restore community across the generations. This work is split into two projects, each of which contributes to the aim of improving the quality of life for the residents of the BD4 postcode area in Bradford.

The BD4 Family project strongly focuses on working with families with pre-school children and provides sessions each week through term time to support families by providing a place to meet other people, participate in activities, get training and advice, and be encouraged to find out what is available to them and how to access it. There is also the offer of one-to-one support sessions in the home to individual parents and carers according to their needs.

The Gems project works with the older members of our community delivering a variety of activities each week with additional activities at times throughout the year. The project provides opportunities for older people to make friends, participate in healthy activities, learn a new skill, enjoy a nutritional meal, and enjoy day trips.

Both projects are supported by two Activity Leads, whose responsibilities include smooth delivery of services and a coordinated response to the needs of the community.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of education.

Achievements and performance

We have seen another productive year at BD4 Community Trust, with much growth and development. Our staff team has undergone changes in structure and reach. We work in partnership with the Department for Education under their new Start for Life programme, and the NHS in one of their Core20Plus5 initiatives to help reduce inequalities in the Bradford 4 area. We have 6 paid staff, 3 full-time and 3 part-time as well as 13 greatly valued volunteers, all working over the two different projects and our Befriending service. Our team is committed to ensuring the smooth delivery of services to meet our vision and aims as a charity and to provide the best service we can to our service users and wider community.

We are joint community anchors for our local area partnership. Working alongside council development teams, primary care trusts and other health professionals and community organisational leads

We have a new Five-Year Development Plan in place, and we developed this through user consultation and participation of all staff, volunteers and trustees.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2024

Achievements and performance continued

Through consultation and community engagement, we have started delivering services specifically to help meet the complex needs of adult service users, that supports them with their mental and emotional health through physical activity. The three new services are a Steady Swim group at a local swimming pool; a Walking Group, getting out and about in local green spaces; and a Fitness Class within the local gym. All the new sessions are free for adults to attend and led by a qualified fitness instructor.

Our CEO is also responsible for the line management of the new Start for Life Coproduction Coordinator in Bradford. This is a government funded post and was created in collaboration with the Department for Education. Our Coproduction Coordinator exists to be the bridge between statutory early years provision and community led EYS organisations. Their role is to work with parents of children aged 0-2yrs and find out their views, opinions and hopes for the provision of early years services district wide and identify gaps and marginalised groups.

BD4 Family continues to offer a varied programme of activities: The Family Links Nurturing course, working alongside local Primary Schools in the area to encourage parents to attend and help them to learn strategies to help them to better cope with the pressures of parenting and family life. The HENRY parenting programme, to support parents of younger children to encourage them to think healthier and make healthier family choices. Both programmes are nationally recognised. First Friends, a support and friendship group for families with children under 1 year, providing messy and sensory play alongside breastfeeding and peer support services. We have also partnered with our local Health Visiting team to provide our parents with a childrens 0-5 years Health Visiting Clinic. This gives local parents an opportunity to make an appointment with a Health Visitor in a community setting, to get advice, support, baby weighing and measuring and to be signposted to other statutory services where needed. Infant message, a 5-week programme promoting healthy physical and emotional development, stronger bonding, and attachment. Tots Unlimited, a school preparation group where stimulating and engaging environments are provided for children to learn through play and exploration, alongside their parents or carers. Children also benefit from going on visits to museums and other places in the community to further their knowledge and understanding of the world. 3x Stay & Learn sessions each week, providing free play and exploration for pre-school aged children whilst supporting parents/carers to gain new skills and positive role modelling strategies to gain the best start in family life. Our intergenerational group, called Garden Gang, engages individuals of all ages to learn new skills in 'growing your own' fruit and vegetables. An after-school Boxercise class offered to children of primary school age and their parents or carers.

Through additional funding from the Core20Plus5 strategy in Bradford, we have developed and created a new group, specifically for pregnant families in the Bradford 4 area to support with antenatal education and emotional resilience and health. Working in partnership with public sector providers and other health professionals.

The Gems project has continued to provide a more diverse timetable of trips and outings on a more regular basis which service users have benefited from greatly and gained much enjoyment from. We offer older people a range of services including weekly gentle exercise classes, indoor bowls, well-being sessions, a nutritious lunch, beauty treatments, and day trips, wellbeing walks and a coffee and chat group. The team are trained as Dementia Friendly volunteers and have all had training in Mental Health First Aid. We now provide dementia friendly activities for our more vulnerable members to support with engagement and belonging. We have a partnership with a local taxi service to be able to provide a door-to-door collection service enabling those with mobility issues to access the lunch and other services on offer. During the year we have seen 50-60 older people using the project per week, the majority being between 70 and 90+ years of age. Through our work we provide close support to older people which helps them to remain in control of their own lives and stay independent for as long as possible. We aim to reduce isolation for older members of our community by creating a social, caring context and opportunities for people to re-connect with their community.

We provide a befriending service within Gems. We have a Befriending Co-Ordinator who is responsible for recruiting and training volunteers to offer weekly support to our more vulnerable and isolated members.

As well as delivering sessions aimed at bringing families and older people together, we continue to put on events throughout the year, such as live vocalist sessions and sing-alongs and afternoon tea events. These are great opportunities to bring all ages from the two projects, together.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2024

Future Developments for April 2024 – March 2025

Using the knowledge gained from our Five-Year development plan we will be looking to recruit and start two new service user steering groups. The two steering groups will represent both BD4 Family and Gems. Both groups will become the Voice and Influence of our two projects and their ideas and recommendations will be shared directly to the Board of Trustees to help keep our focus on being community led and relevant.

Financial review

The net income for the year was £19,850, including net income of £11,641 on unrestricted funds and net income of £8,209 on restricted funds after transfers.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £50,761.

The Trustees have reviewed the charity's need for reserves in line with guidance issued by the Charities Commission and consider it prudent that free, unrestricted reserves of between 3 and 6 months of running costs (between £48,100 and £96,150 based on budgeted 2024/2025 expenditure) are retained both to enable the smooth running of the charity and to allow for an orderly winding up should that become necessary.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2024

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 23/10/2024

Lisa Normington (Trustee)

BD4 Community Trust Limited

Independent examiner's report to the trustees of BD4 Community Trust Limited

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2024, which are set out on pages 8 to 14.

Responsibilities and basis of report

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.

Rhys North ACA

25/10/2024

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

BD4 Community Trust Limited
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 March 2024

	Notes	2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
Income from:					
Grants and donations	(2)	2,382	118,899	121,281	89,715
Fees and charges		12,647	-	12,647	10,578
Partnership agreements		20,580	52,922	73,502	79,611
Fundraising		-	-	-	1,062
Total income		35,609	171,821	207,430	180,966
Expenditure on:					
Salaries, NI and pensions	(3)	15,719	110,610	126,329	119,743
Sessional workers		-	250	250	550
Rent		542	12,899	13,441	12,630
Office and administrative costs		30	6,388	6,418	5,779
Staff expenses		226	2,215	2,441	2,360
Insurance		627	-	627	557
Resources and office supplies		1,341	8,538	9,879	2,978
Activities and trips		3,736	8,703	12,439	8,215
Business development		-	7,454	7,454	4,130
Independent examination		402	858	1,260	858
Volunteer costs		41	546	587	1,591
Food and refreshments		67	3,580	3,647	2,204
Training courses		-	780	780	250
Bank charges		-	121	121	165
Depreciation		1,237	-	1,237	1,237
Publicity and website costs		-	400	400	525
Subscriptions and licences		-	270	270	248
Total expenditure		23,968	163,612	187,580	164,020
Net income / (expenditure)		11,641	8,209	19,850	16,946
Fund balances brought forward		40,749	40,758	81,507	64,561
Fund balances carried forward	(4)	52,390	48,967	101,357	81,507

All incoming resources and resources expended derive from continuing activities.

BD4 Community Trust Limited
Balance sheet
as at 31 March 2024

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 1,629	-	1,629	2,866
Total fixed assets	<u>1,629</u>	<u>-</u>	<u>1,629</u>	<u>2,866</u>
Current assets				
Prepayments	-	-	-	627
Cash at bank and in hand	53,247	48,967	102,214	78,872
Total current assets	<u>53,247</u>	<u>48,967</u>	<u>102,214</u>	<u>79,499</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(6) 2,486	-	2,486	858
Total current liabilities	<u>2,486</u>	<u>-</u>	<u>2,486</u>	<u>858</u>
Net current assets / (liabilities)	<u>50,761</u>	<u>48,967</u>	<u>99,728</u>	<u>78,641</u>
Net assets	<u>52,390</u>	<u>48,967</u>	<u>101,357</u>	<u>81,507</u>
Funds				
Unrestricted funds	52,390	-	52,390	40,749
Restricted funds	-	48,967	48,967	40,758
Total funds	<u>52,390</u>	<u>48,967</u>	<u>101,357</u>	<u>81,507</u>

For the year ending 31 March 2024 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 23/10/2024

Lisa Normington (Trustee)

BD4 Community Trust Limited

Notes to the accounts

for the year ended 31 March 2024

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:

Computer equipment: over 4 years

Fixtures and fittings over 4 years

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.

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2024

2 Grants and donations	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Asda Foundation	-	1,047	1,047	-
Bradford City Challenge	-	7,000	7,000	8,000
Bradford Metropolitan District Council (BDMC)	-	14,697	14,697	10,341
HALE (Health Action, Local Engagement)	-	-	-	-
Morrisons Foundation	-	4,275	4,275	-
NHS West Yorkshire Integrated Care Board	-	25,000	25,000	-
People's Health Trust	-	17,180	17,180	10,307
The Henry Smith Charity	-	29,700	29,700	29,200
Trusthouse Charitable Foundation	-	20,000	20,000	20,000
Bradford Trident	-	-	-	500
CNET	-	-	-	1,011
Sovereign Health Care	-	-	-	4,000
The Scurrah Wainwright Charity	-	-	-	4,086
Thornbury Wellbeing Hub	-	-	-	1,348
Other donations	2,382	-	2,382	922
	<u>2,382</u>	<u>118,899</u>	<u>121,281</u>	<u>89,715</u>

3 Staff costs and numbers	2024 £	2023 £
Gross salaries	116,906	110,890
Social security costs	8,968	8,664
Employment allowance	(5,000)	(5,000)
Pensions	5,455	5,189
	<u>126,329</u>	<u>119,743</u>

The average number of employees during the year was 6, being an average of 4.7 full time equivalent (2023: 7, 4.4 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2024 £	2023 £
Costs of the scheme to the charity for the year	5,455	5,189
Amount of any contributions outstanding at the year end	182	-

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2024

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Asda Foundation	-	1,047	572	-	475
Awards for All Befriending	276	-	276	-	-
NHS West Yorkshire ICB	-	25,000	6,352	-	18,648
BMDC Mental Health Wellbeing	-	3,660	1,882	-	1,778
Bradford City Challenge	1,390	7,000	7,726	-	664
BSB Garden Gang	104	-	104	-	-
Bradford Trident	12,602	52,922	60,380	-	5,144
BMDC Older People	1,414	11,037	10,128	-	2,323
BBC Children in Need	15	-	15	-	-
Henry Smith	2,969	29,700	30,402	-	2,267
Morrisons Foundation	-	4,275	3,864	-	411
Peoples Health Trust	5,822	17,180	17,378	-	5,624
Scurrah Wainwright	2,613	-	2,613	-	-
Sobell Foundation	329	-	329	-	-
Sovereign Healthcare	1,791	-	1,791	-	-
Trusthouse Charitable Foundatio	11,433	20,000	19,800	-	11,633
	<u>40,758</u>	<u>171,821</u>	<u>163,612</u>	<u>-</u>	<u>48,967</u>

Fund name

Purpose of restriction

Asda Foundation	To support the provision of activities and resources for older people.
Awards for All Befriending	To support a befriending mentor and related activity/overhead costs.
NHS West Yorkshire ICB	To enable the leadership, development and delivery of the Bay Circle in
BMDC Mental Health Wellbeing	To support health, fitness and wellbeing activities.
Bradford City Challenge	Towards venue hire, activities and food for sessions.
BSB Garden Gang	To deliver Garden Gang sessions
Bradford Trident	To support the Neighbourhood Project as part of the Better Start Bradford programme.
BMDC Older People	Towards services for older people.
BBC Children in Need	Towards Tots Unlimited.
Henry Smith	Towards core costs.
Morrisons Foundation	To support the provision of activities and resources for older people.
Peoples Health Trust	To support the Stay and Learn group activities.
Scurrah Wainwright	To deliver Boxersize classes.
Sobell Foundation	Towards core costs for older peoples project.
Sovereign Healthcare	To deliver the Culture Comforts project.
Trusthouse Charitable Foundatio	To contribute to activity lead salary costs and related overhead costs.

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2024

5 Tangible assets

	Computer equipment	Fixtures and fittings	Total
<u>Cost</u>	£	£	£
At 1 April 2023	5,584	1,759	7,343
Additions	-	-	-
At 31 March 2024	<u>5,584</u>	<u>1,759</u>	<u>7,343</u>
<u>Depreciation</u>			
At 1 April 2023	3,597	880	4,477
Charge for year	797	440	1,237
At 31 March 2024	<u>4,394</u>	<u>1,320</u>	<u>5,714</u>
<u>Net book value</u>			
At 31 March 2024	<u>1,190</u>	<u>439</u>	<u>1,629</u>
At 31 March 2023	<u>1,987</u>	<u>879</u>	<u>2,866</u>

6 Creditors and accruals

	2024	2023
	£	£
Creditors	1,044	-
Accruals	1,260	858
Other creditors	182	-
	<u>2,486</u>	<u>858</u>

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Remuneration and benefits received by key management personnel

The total employee benefits received by key management personnel were £35,976 (previous year: £35,132).

BD4 Community Trust Limited
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 31 March 2024

	2024	2023	2024	2023	2024	2023
	Unrestricted	Unrestricted	Restricted	Restricted	Total	Total
	funds	funds	funds	funds	funds	funds
	£	£	£	£	£	£
Income						
Grants and donations	2,382	922	118,899	88,793	121,281	89,715
Fees and charges	12,647	10,578	-	-	12,647	10,578
Partnership agreements	20,580	-	52,922	79,611	73,502	79,611
Fundraising	-	1,062	-	-	-	1,062
Total income	35,609	12,562	171,821	168,404	207,430	180,966
Expenditure						
Salaries, NI and pensions	15,719	-	110,610	119,743	126,329	119,743
Sessional workers	-	-	250	550	250	550
Rent	542	-	12,899	12,630	13,441	12,630
Office and administrative costs	30	3	6,388	5,776	6,418	5,779
Staff expenses	226	-	2,215	2,360	2,441	2,360
Insurance	627	557	-	-	627	557
Resources and office supplies	1,341	-	8,538	2,978	9,879	2,978
Activities and trips	3,736	-	8,703	8,215	12,439	8,215
Business development	-	316	7,454	3,814	7,454	4,130
Independent examination	402	168	858	690	1,260	858
Volunteer costs	41	-	546	1,591	587	1,591
Food and refreshments	67	-	3,580	2,204	3,647	2,204
Training courses	-	-	780	250	780	250
Bank charges	-	-	121	165	121	165
Depreciation	1,237	1,237	-	-	1,237	1,237
Publicity and website costs	-	2	400	523	400	525
Subscriptions and licences	-	-	270	248	270	248
Total expenditure	23,968	2,283	163,612	161,737	187,580	164,020
Net income / (expenditure)	11,641	10,279	8,209	6,667	19,850	16,946
Transfers between funds	-	1,584	-	(1,584)	-	-
Net movement in funds	11,641	11,863	8,209	5,083	19,850	16,946
Fund balances brought forward	40,749	28,886	40,758	35,675	81,507	64,561
Fund balances carried forward	52,390	40,749	48,967	40,758	101,357	81,507

BD4 COMMUNITY TRUST LIMITED

England & Wales - Charity number 1152702

Accounts

BD4 Community Trust Limited

Charity number 1152702

A company limited by guarantee number 06753751

Annual Report and Financial Statements

for the year ended 31 March 2023



WYCAS

COMMUNITY ACCOUNTING
WEST YORKSHIRE

BD4 Community Trust Limited

Annual Report and Financial Statements for the year ended 31 March 2023

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Prepared by West Yorkshire Community Accountancy Service CIO

BD4 Community Trust Limited

Trustees' report for the year ended 31 March 2023

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

Lisa Normington
Lorna Brickman
Joanne Medd
Timothy Thomas
Collette Cousins
Tahire Zenelli

Charity number 1152702 Registered in England and Wales

Company number 06753751 Registered in England and Wales

Registered and principal address

St Johns Hub
Neville Road
Bradford
BD4 8TU

Bankers

HSBC Bank plc
47 Market Street
Bradford
BD1 1LW

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 19 November 2008 and registered as a charity 3 July 2013. It is governed by a memorandum and articles of association, as amended by special resolution on 2 May 2013. 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 members at the AGM.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2023

Objectives and activities

The charity's objects

Under a Christian ethos:

1. To further or benefit the residents of East Bowling, Bradford, West Yorkshire and the surrounding south Bradford area, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation leisure time occupation with the objective of improving the conditions of life for the residents. In furtherance of these objects but not otherwise, the trustees shall have power: to establish or secure the establishment of a community centre and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a centre for activities promoted by the charity in furtherance of the above objects;
2. To relieve the needs of elderly people, in particular but not exclusively by the provision of day care facilities and a lunch club;
3. To advance the education of babies and young children, in particular but not exclusively by offering appropriate play facilities and courses for the children and their families.

The charity's main activities

The aim of BD4 CT is to support and restore community across the generations. This work is split between two projects, each of which contributes to the aim of improving the quality of life for the residents of the BD4 postcode area in Bradford.

The BD4 Family project strongly focuses on working with families with pre-school children and provides sessions each week through term time to support families by providing a place to meet other people, participate in activities, get training and advice and be encouraged to find out what is available to them and how to access it. There is also the offer of one-to-one support sessions in the home to individual parents and carers according to their needs.

The Gems project works with the older members of our community delivering a variety of activities each week with additional activities at times throughout the year. The project provides opportunities for older people to make friends, participate in healthy activities, learn a new skill, enjoy a nutritional meal and enjoy day trips.

Both projects are supported by two activity leads, whose responsibilities include smooth delivery of services and a coordinated response to the needs of the community.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of education.

Achievements and performance

Over the past year we have seen both BD4 Family and Gems develop new services alongside existing ones. We currently have 6 paid staff members and a part-time admin support worker. We have 15 volunteers over the two different projects and our Befriending service. Our team is committed to ensuring the smooth delivery of services to meet our vision and aims as a charity and to provide the best service we can to our service users.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2023

Achievements and performance continued

BD4 Family continues to offer a varied programme of activities: The Family Links Nurturing course, working alongside local Primary Schools in the area to encourage parents to attend and help them to learn strategies to help them to better cope with the pressures of parenting and family life. The HENRY parenting programme, to support parents of younger children to encourage them to think healthier and make healthier family choices. Both programmes are nationally recognised. First Friends, a support and friendship group for families with children under 1 year, providing messy and sensory play alongside breastfeeding and peer support services. We have also partnered with our local Health Visiting team to provide our parents with children 0-5yrs access to a Health Visiting Clinic. This gives local parents an opportunity to make an appointment with a Health Visitor in a community setting, to get advice, support, baby weighing and measuring and to be signposted to other statutory services where needed by our two Neighbourhood Workers. We employ two Neighbourhood Workers, thanks to extended funding from the Better Start Bradford programme. This has meant we have been able to offer more events and activities throughout the year and particularly during school holiday periods, enabling us to reach new families within our community. Infant message, a 5-week programme promoting healthy physical and emotional development, stronger bonding, and attachment. Tots Unlimited, a school preparation group where stimulating and engaging environments are provided for children to learn through play and exploration, alongside their parents or carers. Children also benefit from going on visits to museums and other places in the community to further their knowledge and understanding of the world. 3x Stay & Learn sessions each week, providing free play and exploration for pre-school aged children whilst supporting parents/carers to gain new skills and positive role modelling strategies to gain the best start in family life. Our intergenerational group, called Garden Gang, engages individuals of all ages to learn new skills in 'growing your own', fruit and vegetables. We have developed two new physical exercise sessions to extend our service to after school provision. Two boxercise classes are offered to children of primary school age, and we have an adult only session on an evening.

The Gems project has continued to provide a more diverse timetable of trips and outings on a more regular basis which service users have benefited from greatly and gained much enjoyment from. We offer older people a range of services including weekly gentle exercise classes, indoor bowls, well-being sessions, a nutritious lunch, beauty treatments, and day trips. The team are trained as Digital Champions and can offer support to our service users with accessing the internet for health concerns, ordering repeat prescriptions and general online services such as online shopping, contacting family and friends, social media outlets and keeping up to date with what is happening in the world around them. We have a partnership with a local taxi service to be able to provide a door-to-door collection service enabling those with mobility issues to access the lunch and other services on offer. During the year we have seen 50-60 older people using the project per week, the majority being between 70 and 90+ years of age. Through our work we provide close support to older people which helps them to remain in control of their own lives and stay independent for as long as possible. We aim to reduce isolation for older members of our community by creating a social, caring context and opportunities for people to re-connect with their community.

We provide a befriending service within Gems. We have a Befriending Co-Ordinator who is responsible for recruiting and training volunteers to offer weekly support to our more vulnerable and isolated Gems.

As well as delivering sessions aimed at bringing families and older people together, we continue to put on events throughout the year, such as live vocalist sessions and sing-alongs and afternoon tea events. These are great opportunities to bring all ages from the two projects, together.

Future Developments for April 2023 – March 2024

We will be working toward developing a new five year development plan, with support on this from Community Action Bradford. We have a planned whole team vision day where we can take time to reflect and dream about our organisation's achievements so far and where we hope to be in the future. We will make particular aims to look at how we can move forward and grow in development and outreach within our community and continue to meet the needs and issues of the groups we work with.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2023

Financial review

The net income for the year was £16,946, including net income of £11,863 on unrestricted funds and net income of £5,083 on restricted funds, after transfers.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £37,883.

The Trustees have reviewed the charity's need for reserves in line with guidance issued by the Charities Commission and consider it prudent that free, unrestricted reserves of between 3 and 6 months of running costs (between £41,005 and £82,010 based on 2022/2023 expenditure) are retained both to enable the smooth running of the charity and to allow for an orderly winding up should that become necessary.

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 meet its liabilities as they fall due.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2023

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 31/10/2023

Lisa Normington (Trustee)

BD4 Community Trust Limited

Independent examiner's report to the trustees of BD4 Community Trust Limited

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2023, which are set out on pages 8 to 14.

Responsibilities and basis of report

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.

Rhys North ACA

7/11/2023

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

BD4 Community Trust Limited
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 March 2023

	Notes	2023	2023	2023	Restated
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
Income from:					
Grants and donations	(2)	922	88,793	89,715	83,041
Fees and charges		10,578	-	10,578	8,628
Partnership agreements		-	79,611	79,611	25,869
Fundraising		1,062	-	1,062	1,514
Total income		12,562	168,404	180,966	119,052
Expenditure on:					
Salaries, NI and pensions	(3)	-	119,743	119,743	76,556
Sessional workers		-	550	550	375
Rent		-	12,630	12,630	10,209
Office and administrative costs		3	5,776	5,779	5,683
Staff expenses		-	2,360	2,360	1,039
Insurance		557	-	557	568
Resources and office supplies		-	2,978	2,978	3,984
Activities and trips		-	8,215	8,215	13,209
Business development		316	3,814	4,130	5,702
Independent examination		168	690	858	690
Volunteer costs		-	1,591	1,591	196
Food and refreshments		-	2,204	2,204	3,113
Training courses		-	250	250	449
Bank charges		-	165	165	47
Depreciation		1,237	-	1,237	1,330
Publicity and website costs		2	523	525	860
Subscriptions and licences		-	248	248	-
Total expenditure		2,283	161,737	164,020	124,010
Net income / (expenditure)		10,279	6,667	16,946	(4,958)
Transfers between funds		1,584	(1,584)	-	-
Net movement in funds		11,863	5,083	16,946	(4,958)
Fund balances brought forward		28,886	35,675	64,561	69,519
Fund balances carried forward	(4)	40,749	40,758	81,507	64,561

All incoming resources and resources expended derive from continuing activities.

BD4 Community Trust Limited
Balance sheet
as at 31 March 2023

Restated

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 2,866	-	2,866	2,519
Total fixed assets	<u>2,866</u>	<u>-</u>	<u>2,866</u>	<u>2,519</u>
Current assets				
Debtors and prepayments	(6) -	627	627	717
Cash at bank	38,741	40,131	78,872	62,192
Total current assets	<u>38,741</u>	<u>40,758</u>	<u>79,499</u>	<u>62,909</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(7) 858	-	858	867
Total current liabilities	<u>858</u>	<u>-</u>	<u>858</u>	<u>867</u>
Net current assets / (liabilities)	<u>37,883</u>	<u>40,758</u>	<u>78,641</u>	<u>62,042</u>
Net assets	<u>40,749</u>	<u>40,758</u>	<u>81,507</u>	<u>64,561</u>
Funds				
Unrestricted funds	40,749	-	40,749	28,886
Restricted funds	-	40,758	40,758	35,675
Total funds	<u>40,749</u>	<u>40,758</u>	<u>81,507</u>	<u>64,561</u>

For the year ending 31 March 2023 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 31/10/2023

Lisa Normington (Trustee)

BD4 Community Trust Limited

Notes to the accounts

for the year ended 31 March 2023

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.

The contract with Bradford Trident for the Better Start Bradford programme is now being recognised as restricted income and as a result the 2022 accounts have been adjusted to reflect this. This has resulted in restricted funds increasing by £5,233 and unrestricted funds reducing by this amount as at 31 March 2022.

No other 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:

Computer equipment: over 4 years

Fixtures and fittings over 4 years

Project equipment: over 4 years

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.

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2023

1 Accounting policies continued

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.

Leases

Rents under operating leases are charged on a straight line basis over the lease term or to an earlier date if the lease can be determined without financial penalty.

2 Grants and donations

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Bradford City Challenge	-	8,000	8,000	7,000
Bradford Metropolitan District Council (BDMC)	-	10,341	10,341	13,850
Bradford Trident	-	500	500	-
CNET	-	1,011	1,011	-
People's Health Trust	-	10,307	10,307	-
The Scurrah Wainwright Charity	-	4,086	4,086	-
Sovereign Health Care	-	4,000	4,000	-
The Henry Smith Charity	-	29,200	29,200	14,500
Thornbury Wellbeing Hub	-	1,348	1,348	-
Trusthouse Charitable Foundation	-	20,000	20,000	20,000
BBC Children in Need	-	-	-	9,974
Better Start Bradford	-	-	-	1,225
HMRC Job Retention Scheme	-	-	-	213
Sobell Foundation	-	-	-	5,000
The National Lottery Community Fund	-	-	-	9,567
Donations	922	-	922	1,712
	<u>922</u>	<u>88,793</u>	<u>89,715</u>	<u>83,041</u>

3 Staff costs and numbers

	2023	2022
	£	£
Gross salaries	110,890	73,161
Social security costs	8,664	4,220
Employment allowance	(5,000)	(4,000)
Pensions	5,189	3,175
	<u>119,743</u>	<u>76,556</u>

The average number of employees during the year was 7, being an average of 4.4 full time equivalent (2022: 6, 3.3 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme

	2023	2022
	£	£
Costs of the scheme to the charity for the year	5,189	3,175

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2023

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Awards for All Befriending	9,229	-	8,251	(702)	276
Bradford City Challenge	-	8,000	6,610	-	1,390
Bradford Trident Summer Prog	-	500	500	-	-
BSB Garden Gang	450	-	346	-	104
Bradford Trident	5,410	79,611	71,537	(882)	12,602
BMDC Older People	2,446	10,341	11,373	-	1,414
CNET Food Growing	-	1,011	1,011	-	-
Henry Smith	3,913	29,200	30,144	-	2,969
Peoples Health Trust	-	10,307	4,485	-	5,822
Scurrah Wainwright	-	4,086	1,473	-	2,613
Sobell Foundation	5,337	-	5,008	-	329
Sovereign Healthcare	-	4,000	2,209	-	1,791
Thornbury Wellbeing Hub	-	1,348	1,348	-	-
Trusthouse Charitable Foundation	8,875	20,000	17,442	-	11,433
BBC Children in Need	15	-	-	-	15
	<u>35,675</u>	<u>168,404</u>	<u>161,737</u>	<u>(1,584)</u>	<u>40,758</u>

Fund name	Purpose of restriction
Awards for All Befriending	To support a befriending mentor and related activity/overhead costs. The transfer relates to the capitalisation of purchased computer equipment.
Bradford City Challenge	Towards venue hire, activities and food for sessions.
Bradford Trident Summer Prog	To support a summer fun day.
BSB Garden Gang	To deliver Garden Gang sessions
Bradford Trident	To support the Neighbourhood Project as part of the Better Start Bradford programme. The transfer relates to the capitalisation of purchased computer equipment.
BMDC Older People	Towards services for older people.
CNET Food Growing	To support the Garden Gang sessions.
Henry Smith	Towards core costs.
Peoples Health Trust	To support the Stay and Learn group activities.
Scurrah Wainwright	To deliver Boxersize classes.
Sobell Foundation	Towards core costs for older peoples project.
Sovereign Healthcare	To deliver the Culture Comforts project.
Thornbury Wellbeing Hub	To support health, fitness and wellbeing activities using zumba.
Trusthouse Charitable Foundation	To contribute to activity lead salary costs and related overhead costs.
BBC Children in Need	Towards Tots Unlimited.

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2023

5 Tangible assets	Computer equipment	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 April 2022	7,595	14,926	22,521
Additions	1,584	-	1,584
Disposals	<u>(3,595)</u>	<u>(13,167)</u>	<u>(16,762)</u>
At 31 March 2023	<u>5,584</u>	<u>1,759</u>	<u>7,343</u>
 Depreciation			
At 1 April 2022	6,395	13,607	20,002
Depn reversed re. disposals	(3,595)	(13,167)	(16,762)
Charge for year	797	440	1,237
At 31 March 2023	<u>3,597</u>	<u>880</u>	<u>4,477</u>
 Net book value			
At 31 March 2023	<u>1,987</u>	<u>879</u>	<u>2,866</u>
At 31 March 2022	<u>1,200</u>	<u>1,319</u>	<u>2,519</u>
 6 Debtors and prepayments		2023	2022
		£	£
Prepayments		627	-
Other debtors		-	717
		<u>627</u>	<u>717</u>
 7 Creditors and accruals		2023	2022
		£	£
Creditors		-	177
Accruals		858	690
		<u>858</u>	<u>867</u>

8 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Remuneration and benefits received by key management personnel

The total employee benefits received by key management personnel were £35,132 (previous year: £27,715).

BD4 Community Trust Limited
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 31 March 2023

	2023	Restated 2022	2023	Restated 2022	2023	Restated 2022
	Unrestricted funds	Unrestricted funds	Restricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£	£	£
Income						
Grants and donations	922	1,712	88,793	81,329	89,715	83,041
Fees and charges	10,578	8,628	-	-	10,578	8,628
Partnership agreements	-	-	79,611	25,869	79,611	25,869
Fundraising	1,062	1,514	-	-	1,062	1,514
Total income	12,562	11,854	168,404	107,198	180,966	119,052
Expenditure						
Salaries, NI and pensions	-	4,092	119,743	72,464	119,743	76,556
Sessional workers	-	-	550	375	550	375
Rent	-	615	12,630	9,594	12,630	10,209
Office and administrative costs	3	1,460	5,776	4,223	5,779	5,683
Staff expenses	-	192	2,360	847	2,360	1,039
Insurance	557	568	-	-	557	568
Resources and office supplies	-	178	2,978	3,806	2,978	3,984
Activities and trips	-	803	8,215	12,406	8,215	13,209
Business development	316	2,620	3,814	3,082	4,130	5,702
Independent examination	168	611	690	79	858	690
Volunteer costs	-	48	1,591	148	1,591	196
Food and refreshments	-	251	2,204	2,862	2,204	3,113
Training courses	-	190	250	259	250	449
Bank charges	-	47	165	-	165	47
Depreciation	1,237	1,330	-	-	1,237	1,330
Publicity and website costs	2	90	523	770	525	860
Subscriptions and licences	-	-	248	-	248	-
Total expenditure	2,283	13,095	161,737	110,915	164,020	124,010
Net income / (expenditure)	10,279	(1,241)	6,667	(3,717)	16,946	(4,958)
Transfers between funds	1,584	3,359	(1,584)	(3,359)	-	-
Net movement in funds	11,863	2,118	5,083	(7,076)	16,946	(4,958)
Fund balances brought forward	28,886	26,768	35,675	42,751	64,561	69,519
Fund balances carried forward	40,749	28,886	40,758	35,675	81,507	64,561

BD4 COMMUNITY TRUST LIMITED

England & Wales - Charity number 1152702

Accounts

BD4 Community Trust Limited

Charity number 1152702

A company limited by guarantee number 06753751

Annual Report and Financial Statements for the year ended 31 March 2022



West Yorkshire Community Accounting Service

BD4 Community Trust Limited

Annual Report and Financial Statements for the year ended 31 March 2022

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Prepared by West Yorkshire Community Accountancy Service CIO

BD4 Community Trust Limited

Trustees' report for the year ended 31 March 2022

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	Dates
Lisa Normington Lorna Brickman Joanne Medd Timothy Thomas Collette Cousins Tahire Zenelli		Appointed 17 September 2021
Charity number	1152702	Registered in England and Wales
Company number	06753751	Registered in England and Wales
Registered and principal address	Bankers	
St Johns Hub Neville Road Bradford BD4 8TU	HSBC Bank plc 47 Market Street Bradford BD1 1LW	

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 19 November 2008 and registered as a charity 3 July 2013. It is governed by a memorandum and articles of association, as amended by special resolution on 2 May 2013. 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 members at the AGM.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2022

Objectives and activities

The charity's objects

Under a Christian ethos:

1. To further or benefit the residents of East Bowling, Bradford, West Yorkshire and the surrounding south Bradford area, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation leisure time occupation with the objective of improving the conditions of life for the residents. In furtherance of these objects but not otherwise, the trustees shall have power: to establish or secure the establishment of a community centre and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a centre for activities promoted by the charity in furtherance of the above objects;
2. To relieve the needs of elderly people, in particular but not exclusively by the provision of day care facilities and a lunch club;
3. To advance the education of babies and young children, in particular but not exclusively by offering appropriate play facilities and courses for the children and their families.

The charity's main activities

The aim of BD4 CT is to support and restore community across the generations. This work is split between two projects, each of which contributes to the aim of improving the quality of life for the residents of the BD4 postcode area in Bradford. The BD4 Family project strongly focuses on working with families with pre-school children and provides sessions each week through term time to support families by providing a place to meet other people, participate in activities, get training and advice and be encouraged to find out what is available to them and how to access it. There is also the offer of one-to-one support sessions in the home to individual parents and carers according to their needs. The Gems project works with the older members of our community delivering a variety of activities each week with additional activities at times throughout the year. The project provides opportunities for older people to make friends, participate in healthy activities, learn a new skill, enjoy a nutritional meal and enjoy day trips. Both projects are supported by two activity leads, whose responsibilities include smooth delivery of services and a coordinated response to the needs of the community.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of education.

Achievements and performance

Over the past year we have seen both BD4 Family and Gems develop new services alongside existing ones.

We currently have 6 paid staff members and a part-time admin support worker. We have 15 volunteers over the two different projects and our Befriending service. Our team is committed to ensuring the smooth delivery of services to meet our vision and aims as a charity and to provide the best service we can to our service users.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2022

Achievements and performance continued

BD4 Family continues to offer a varied programme of activities: The Family Links Nurturing course, working alongside local Primary Schools in the area to encourage parents to attend and help them to learn strategies to help them to better cope with the pressures of parenting and family life. The HENRY parenting programme, to support parents of younger children to encourage them to think healthier and make healthier family choices. Both programmes are nationally recognised. First Friends, a support and friendship group for families with children under 1 year, providing messy and sensory play alongside breastfeeding and peer support services. Infant message, a 5-week programme promoting healthy physical and emotional development, stronger bonding, and attachment. Tots Unlimited, a school preparation group where stimulating and engaging environments are provided for children to learn through play and exploration, alongside their parents or carers. Children also benefit from going on visits to museums and other places in the community to further their knowledge and understanding of the world. 3x Stay & Learn sessions each week, providing free play and exploration for pre-school aged children whilst supporting parents/carers to gain new skills and positive role modelling strategies to gain the best start in family life. We have continued to work in partnership with Primetime, who deliver their project, after school at our Centre to develop activities for children of primary school age. We have developed a new intergenerational group this year, called Garden Gang. This session engages individuals of all ages to learn new skills in 'growing your own', fruit and vegetables.

The Gems project has continued to provide a more diverse timetable of trips and outings on a more regular basis which service users have benefited from greatly and gained much enjoyment from. We offer older people a range of services including weekly gentle exercise classes, indoor bowls, well-being sessions, a nutritious lunch, beauty treatments, and day trips. Our team are now trained as Digital Champions and can offer support to our service users with accessing the internet for health concerns, ordering repeat prescriptions and general online services such as- online shopping, contacting family and friends, social media outlets and keeping up to date with what is happening in the world around them. We have a partnership with a local taxi service to be able to provide a door-to-door collection service enabling those with mobility issues to access the lunch and other services on offer. During the year we have seen 50-60 older people using the project per week, the majority being between 70 and 90+ years of age. Through our work we provide close support to older people which helps them to remain in control of their own lives and independent for as long possible. We aim to reduce isolation for older members of our community by creating a social, caring context and opportunities for people to re-connect with their community.

As well as delivering sessions aimed at bringing families and older people together, we continue to put on events throughout the year, such as live vocalist sessions and sing-alongs and Ceilidh events. These are great opportunities to bring all ages from the two projects, together.

We now provide a befriending service within Gems. We have a Befriending Co-Ordinator who is responsible for recruiting and training volunteers to offer weekly support to our more vulnerable and isolated Gems.

Future Developments

Through our partnership with Better Start Bradford, we will be extending our Neighbourhood service and employing another Neighbourhood Worker to enable us to reach and engage with more families with children under 4 years. This is a great opportunity for our organisation to further develop and promote our service as well as the programmes Better Start Bradford offer within our area. As apart of this continued partnership, we will be offering a Health Visiting clinic in partnership with the NHS and Public Health. This service will run alongside our existing First Friends group and be open to all families within the Bradford East area.

Through consultation with our Gems service users, we will be providing a Zumba Gold session each week to encourage physical exercise and positive mental well-being to those over 50 years.

With funding from Scurrah Wainwright we will be able to offer our Culture Comforts session for families in East Bowling to make friends with peers from other cultures in a friendly and welcoming environment.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2022

Financial review

The net expenditure for the year was £4,958, including net income of £7,351 on unrestricted funds and net expenditure of £12,309 on restricted funds, after transfers.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £31,600.

The Trustees have reviewed the charity's need for reserves in line with guidance issued by the Charities Commission and consider it prudent that free, unrestricted reserves of between 3 and 6 months of running costs (between £30,910 and £61,820 based on 2021/2022 expenditure) are retained both to enable the smooth running of the charity and to allow for an orderly winding up should that become necessary.

Whilst the level of free reserves is close to the lower target level of reserves 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 meet its liabilities as they fall due.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2022

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.

Signed on behalf of the board of trustees on 4/11/2022

Lisa Normington (Trustee)

BD4 Community Trust Limited

Independent examiner's report to the trustees of BD4 Community Trust Limited

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2022, which are set out on pages 8 to 14.

Responsibilities and basis of report

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.

Rhys North ACA

10/11/2022

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

BD4 Community Trust Limited
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 March 2022

	Notes	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income from:					
Grants and donations	(2)	1,712	81,329	83,041	108,627
Fees and charges		8,628	-	8,628	547
Partnership agreements		25,869	-	25,869	25,148
Fundraising		1,514	-	1,514	-
Total income		37,723	81,329	119,052	134,322
Expenditure on:					
Salaries, NI and pensions	(3)	22,893	53,663	76,556	69,642
Sessional workers		375	-	375	-
Rent		1,267	8,942	10,209	10,000
Office and administrative costs		1,460	4,223	5,683	5,533
Staff expenses		495	544	1,039	1,638
Insurance		568	-	568	568
Resources and office supplies		356	3,628	3,984	5,190
Activities and trips		1,130	12,079	13,209	5,853
Business development		2,620	3,082	5,702	11,712
Independent examination		611	79	690	690
Volunteer costs		48	148	196	175
Food and refreshments		251	2,862	3,113	1,499
Training courses		190	259	449	-
Bank charges		47	-	47	82
Depreciation		1,330	-	1,330	163
Publicity and website costs		90	770	860	2,322
Total expenditure		33,731	90,279	124,010	115,067
Net income / (expenditure)		3,992	(8,950)	(4,958)	19,255
Transfers between funds		3,359	(3,359)	-	-
Net movement in funds		7,351	(12,309)	(4,958)	19,255
Fund balances brought forward		26,768	42,751	69,519	50,264
Fund balances carried forward	(4)	34,119	30,442	64,561	69,519

All incoming resources and resources expended derive from continuing activities.

BD4 Community Trust Limited

Balance sheet

as at 31 March 2022

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 2,519	-	2,519	490
Total fixed assets	<u>2,519</u>	<u>-</u>	<u>2,519</u>	<u>490</u>
Current assets				
Debtors and prepayments	(6) 717	-	717	6,013
Cash at bank	31,750	30,442	62,192	63,706
Total current assets	<u>32,467</u>	<u>30,442</u>	<u>62,909</u>	<u>69,719</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(7) 867	-	867	690
Total current liabilities	<u>867</u>	<u>-</u>	<u>867</u>	<u>690</u>
Net current assets / (liabilities)	<u>31,600</u>	<u>30,442</u>	<u>62,042</u>	<u>69,029</u>
Net assets	<u>34,119</u>	<u>30,442</u>	<u>64,561</u>	<u>69,519</u>
Funds				
Unrestricted funds	34,119	-	34,119	26,768
Restricted funds	-	30,442	30,442	42,751
Total funds	<u>34,119</u>	<u>30,442</u>	<u>64,561</u>	<u>69,519</u>

For the year ending 31 March 2022 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 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 4/11/2022

Lisa Normington (Trustee)

BD4 Community Trust Limited

Notes to the accounts

for the year ended 31 March 2022

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, 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:

Computer equipment: 4 years

Fixtures and fittings: 4 years

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.

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2022

1 Accounting policies continued

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.

Leases

Rents under operating leases are charged on a straight line basis over the lease term or to an earlier date if the lease can be determined without financial penalty.

2 Grants and donations

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
BBC Children in Need	-	9,974	9,974	-
Better Start Bradford (BSB)	-	1,225	1,225	2,473
Bradford City Challenge	-	7,000	7,000	7,000
City of Bradford Met. District Council (CBMDC)	-	13,850	13,850	9,850
The Henry Smith Charity	-	14,500	14,500	43,800
HMRC Job Retention Scheme	-	213	213	2,181
Sobell Foundation	-	5,000	5,000	5,000
The National Lottery Community Fund	-	9,567	9,567	24,122
Trusthouse Charitable Foundation	-	20,000	20,000	-
Asda	-	-	-	300
Liz and Terry Bramhall Foundation	-	-	-	10,000
Transforming Lives for Good	-	-	-	3,500
Donations	1,712	-	1,712	401
	<u>1,712</u>	<u>81,329</u>	<u>83,041</u>	<u>108,627</u>

3 Staff costs and numbers

	2022	2021
	£	£
Gross salaries	73,161	66,584
Social security costs	4,220	3,651
Employment allowance	(4,000)	(3,651)
Pensions	3,175	3,058
	<u>76,556</u>	<u>69,642</u>

The average number of employees during the year was 6, being an average of 3.4 full time equivalent (2021: 6, 3.3 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme

	2022	2021
	£	£
Costs of the scheme to the charity for the year	3,175	3,058

BD4 Community Trust Limited

Notes to the accounts continued

for the year ended 31 March 2022

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
BBC Children in Need	1,521	9,974	11,480	-	15
CBMDC Older People	2,556	9,850	9,960	-	2,446
Henry Smith	24,078	-	24,078	-	-
Awards for All	8,880	-	7,280	(1,600)	-
Garfield Weston	818	-	818	-	-
Bradford City Challenge	120	7,000	5,361	(1,759)	-
BSB Rhymetime	214	-	214	-	-
BSB Storytime	144	-	144	-	-
Sobell Foundation	4,420	5,000	4,083	-	5,337
Trusthouse Charitable Foundation	-	20,000	11,125	-	8,875
CBMDC Healthy Activity Fund	-	4,000	4,000	-	-
BSB Garden Gang	-	1,225	775	-	450
Awards for All Befriending	-	9,567	161	-	9,406
Henry Smith 2	-	14,500	10,587	-	3,913
HMRC Job Retention Scheme	-	213	213	-	-
	<u>42,751</u>	<u>81,329</u>	<u>90,279</u>	<u>(3,359)</u>	<u>30,442</u>

Fund name

Purpose of restriction

BBC Children in Need	Towards Tots Unlimited
CBMDC Older People	Towards services for older people
Henry Smith	Towards core costs
Awards for All	Towards activity sessions and trips - the transfer is for the capitalisation of computer equipment.
Garfield Weston	Towards core costs
Bradford City Challenge	Towards running costs of Gems and BD4 Family activities - the transfer is for the capitalisation of project equipment
BSB Rhymetime	To deliver rhymetime sessions on zoom and you tube
BSB Storytime	To deliver storytime sessions
Sobell Foundation	Towards core costs for older people project
Trusthouse Charitable Foundation	To contribute to activity lead salary costs and related overhead costs
CBMDC Healthy Activity Fund	To run a Healthy Holidays summer scheme including provision of food.
BSB Garden Gang	To deliver Garden Gang sessions
Awards for All Befriending	To support a befriending mentor and related activity/overhead costs
Henry Smith 2	Towards core costs
HMRC Job Retention Scheme	To contribute towards salary costs of furloughed staff

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2022

5 Tangible assets	Computer equipment	Fixtures and fittings	Total
	£	£	£
<u>Cost</u>			
At 1 April 2021	5,995	13,167	19,162
Additions	1,600	1,759	3,359
At 31 March 2022	7,595	14,926	22,521
<u>Depreciation</u>			
At 1 April 2021	5,895	12,777	18,672
Charge for year	500	830	1,330
At 31 March 2022	6,395	13,607	20,002
<u>Net book value</u>			
At 31 March 2022	1,200	1,319	2,519
At 31 March 2021	100	390	490
6 Debtors and prepayments		2022	2021
		£	£
Debtors		-	6,013
Prepayments		-	-
Other debtors		717	-
		717	6,013
7 Creditors and accruals		2022	2021
		£	£
Creditors		177	-
Accruals		690	690
		867	690

8 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Remuneration and benefits received by key management personnel

The key management personnel of the charity include the trustees and Chief Executive Officer. The total employee benefits received were £27,715.

No trustee received any remuneration or benefit in this capacity during this or the previous year.

BD4 Community Trust Limited

Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 31 March 2022

	2022	2021	2022	2021	2022	2021
	Unrestricted	Unrestricted	Restricted	Restricted	Total	Total
	funds	funds	funds	funds	funds	funds
	£	£	£	£	£	£
Income						
Grants and donations	1,712	10,701	81,329	97,926	83,041	108,627
Fees and charges	8,628	547	-	-	8,628	547
Partnership agreements	25,869	25,148	-	-	25,869	25,148
Fundraising	1,514	-	-	-	1,514	-
Total income	37,723	36,396	81,329	97,926	119,052	134,322
Expenditure						
Salaries, NI and pensions	22,893	22,536	53,663	47,106	76,556	69,642
Sessional workers	375	-	-	-	375	-
Rent	1,267	652	8,942	9,348	10,209	10,000
Office and administrative costs	1,460	460	4,223	5,073	5,683	5,533
Staff expenses	495	303	544	1,335	1,039	1,638
Insurance	568	-	-	568	568	568
Resources and office supplies	356	30	3,628	5,160	3,984	5,190
Activities and trips	1,130	360	12,079	5,493	13,209	5,853
Business development	2,620	1,920	3,082	9,792	5,702	11,712
Independent examination	611	-	79	690	690	690
Volunteer costs	48	59	148	116	196	175
Food and refreshments	251	-	2,862	1,499	3,113	1,499
Training courses	190	-	259	-	449	-
Bank charges	47	-	-	82	47	82
Depreciation	1,330	163	-	-	1,330	163
Publicity and website costs	90	-	770	2,322	860	2,322
Total expenditure	33,731	26,483	90,279	88,584	124,010	115,067
Net income / (expenditure)	3,992	9,913	(8,950)	9,342	(4,958)	19,255
Transfers between funds	3,359	-	(3,359)	-	-	-
Net movement in funds	7,351	9,913	(12,309)	9,342	(4,958)	19,255
Fund balances brought forward	26,768	16,855	42,751	33,409	69,519	50,264
Fund balances carried forward	34,119	26,768	30,442	42,751	64,561	69,519

BD4 COMMUNITY TRUST LIMITED

England & Wales - Charity number 1152702

Accounts

BD4 Community Trust Limited

Charity number 1152702

A company limited by guarantee number 06753751

Annual Report and Financial Statements for the year ended 31 March 2021



West Yorkshire Community Accounting Service

BD4 Community Trust Limited

Annual Report and Financial Statements for the year ended 31 March 2021

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Prepared by West Yorkshire Community Accounting Service

BD4 Community Trust Limited

Trustees' report for the year ended 31 March 2021

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	Dates
Lisa Normington Lorna Brickman Joanne Medd Timothy Thomas Collette Cousins	Chair	Appointed 15 January 2021
Charity number	1152702	Registered in England and Wales
Company number	06753751	Registered in England and Wales
Registered and principal address	Bankers	
Neville Road Bradford BD4 8TU	HSBC Bank plc 47 Market Street Bradford BD1 1LW	

Independent examiner

Rhys North ACA
West Yorkshire Community Accounting Service
Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 19 November 2008 and registered as a charity 3 July 2013. It is governed by a memorandum and articles of association, as amended by special resolution on 2 May 2013. 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 members at the AGM.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2021

Objectives and activities

The charity's objects

Under a Christian ethos:

1. To further or benefit the residents of East Bowling, Bradford, West Yorkshire and the surrounding south Bradford area, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation leisure time occupation with the objective of improving the conditions of life for the residents. In furtherance of these objects but not otherwise, the trustees shall have power: to establish or secure the establishment of a community centre and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a centre for activities promoted by the charity in furtherance of the above objects;
2. To relieve the needs of elderly people, in particular but not exclusively by the provision of day care facilities and a lunch club;
3. To advance the education of babies and young children, in particular but not exclusively by offering appropriate play facilities and courses for the children and their families.

The charity's main activities

The aim of BD4 CT is to support and restore community across the generations. This work is split between two projects, each of which contributes to the aim of improving the quality of life for the residents of the BD4 postcode area in Bradford. The BD4 Family project strongly focuses on working with families with pre-school children and provides sessions each week through term time to support families by providing a place to meet other people, participate in activities, get training and advice and be encouraged to find out what is available to them and how to access it. There is also the offer of one-to-one support sessions in the home to individual parents and carers according to their needs. The Gems project works with the older members of our community delivering a variety of activities each week with additional activities at times throughout the year. The project provides opportunities for older people to make friends, participate in healthy activities, learn a new skill, enjoy a nutritional meal, access the local supermarket, and enjoy day trips. Both projects are supported by two Activity Leads, whose responsibilities include smooth delivery of services and a coordinated response to the needs of the community.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of education.

Achievements and performance

Over the past year we have seen both BD4 Family and Gems develop new services alongside existing ones.

Through a grant from The Lloyds Foundation we now have a fully operational online monitoring and evaluation system, that all staff have been trained to use. This has proved very useful, particularly through the restrictions that Covid-19 has caused to the running of our projects.

We now have a well-established team that is led by the BD4 CT manager. This includes 2 Activity Leads, 1 part-time children and family's worker and a sessional Tots support worker. We have now employed a Neighbourhood worker, through a successful application to Better Start Bradford. Alongside the core staffing team, we have over 15 volunteers, who are committed to ensuring the smooth delivery of services to meet our vision and aims as a charity.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2021

Achievements and performance continued

BD4 Family continues to offer: The Family Links Nurturing Programme, working alongside local Primary Schools in the area to encourage parents to attend and help them to learn strategies to help them to better cope with the pressures of parenting and family life. The HENRY parenting programme, to support parents of younger children to encourage them to think healthier and make healthier family choices. Both programmes are nationally recognised. First Friends, a Breastfeeding Support and friendship group for families with children under 1 year. Infant message, a 5-week programme promoting healthy physical and emotional development, stronger bonding, and attachment. Culture Comforts for families in East Bowling to make friends from other cultures in a friendly and welcoming environment. This group now operates after school, so we can reach families with older children as well as pre-school age. Tots unlimited is a nursery preparation group where stimulating and engaging environments are provided for children to learn through play and exploration, alongside their parents or carers. Children also benefit from going on visits to museums and other places in the community to further their knowledge and understanding of the world. Parent and Toddler groups run twice a week, both with different focuses to encourage parents to learn new skills that can be used at home as well. We continue to work in partnership with Primetime, who deliver their project, after school at our Centre to develop activities for children of primary school age. This year through funding from Awards for All, we have been able to work with Baby Ballet to offer a subsidised class for children aged 1-4 years. And just before the Covid-19 restrictions, we were starting to offer an all-age fitness class, as an extension to our core services.

The Gems project has continued to provide a more diverse timetable of trips and outings on a more regular basis which service users have benefited from greatly and gained much enjoyment from. We offer older people a range of services including a weekly bus run to the local supermarket, gentle exercise classes, indoor bowls, a nutritious lunch, beauty treatments, and day trips. Also from our Awards for All grant, we are planning to start offering monthly IT skills classes to our Gems service users, who have expressed the need for support to access the internet for online shopping, contacting family and friends, and keeping up to date with what is happening in the world around them. We provide a door-to-door bus service enabling those with mobility issues to access the lunch and other services on offer. During the year we have seen 50-60 older people using the project per week, the majority being between 70 and 90+ years of age. Through our work we provide close support to older people which helps them to remain in control of their own lives and independent for as long possible. We aim to reduce isolation for older members of our community by creating a social, caring context and opportunities for people to re-connect with their community.

As well as delivering sessions aimed at bringing families and older people together, we continue to put on events throughout the year, such as live vocalist sessions and sing-alongs and Ceilidh events. These are great opportunities to bring all ages from the two projects, together.

We now provide a befriending service within Gems. We have a Befriending Co-Ordinator who is responsible for recruiting and training volunteers to offer weekly support to our more vulnerable and isolated Gems.

As we have all been affected by the Coronavirus Pandemic, as of March 20th, all our services were stopped. Our Team have continued to work from their own homes to ensure that all our service users are contacted weekly and have access to support and other specialised services, as and when needed. We have worked in partnership with the Council, supporting an extended befriending service for a wider catchment of our area. We have worked in partnership with the local church, who have become the neighbourhood foodbank, and helped prepare and deliver food parcels to vulnerable families and individuals in the area. We have done food shopping and prescription collections for those isolating and having to shield. We have worked in partnership with the Vine Trust and offered hot meals to our elderly Gems clients.

We have also continued to keep our service users up to date with government guidelines via our social media outlets. We have provided lots of different activities and resources online for service users to benefit from, whilst having to stay at home.

We have developed new ways of offering existing services to our clients, using social media platforms and through Zoom. We now offer weekly activities to service users on Facebook and Zoom. We continue to keep the safety and protection of our users at the forefront of what we do. We are already working in partnership with the National Henry team, to offer online parenting programmes to our families.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2021

Achievements and performance continued

Now as restrictions are beginning to ease, we have been able to also do door-step visits to families and individuals, who are feeling increasingly anxious and lonely at this time.

In partnership with Better Start Bradford, we have delivered 150 activity pack resources to children in our area.

Future Developments

We are providing activities and food to our most vulnerable children through offering a Healthy Holiday project, using a grant from Transforming Lives for Good. We will be working with 40 children who would normally receive Free school meals during term-time for 5 weeks of the summer holidays.

Should the Covid-19 restrictions still be in place for the next academic year, we have already begun plans to think about how and what we can do to continue to meet the needs of our community. This will be done using the 'bubble' model and looking to set up pop-up café's and introducing smaller numbers but offering more sessions through the week.

Financial review

The net income for the year was £19,255, including net income of £9,913 on unrestricted funds and net income of £9,342 on restricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £26,278.

The Trustees have reviewed the charity's need for reserves in line with guidance issued by the Charities Commission and consider it prudent that free, unrestricted reserves of between 3 and 6 months of running costs are retained both to enable the smooth running of the charity and to allow for an orderly winding up should that become necessary.

Whilst the level of free reserves falls short of the target level of reserves 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 meet its liabilities as they fall due.

BD4 Community Trust Limited

Trustees' report (continued) for the year ended 31 March 2021

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.

Signed on behalf of the board of trustees on 8/10/2021

Lisa Normington (Trustee)



BD4 Community Trust Limited

Independent examiner's report to the trustees of BD4 Community Trust Limited

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2021, which are set out on pages 8 to 14.

Responsibilities and basis of report

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.

Signed: 

Name: Rhys North ACA

12/10/21

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

BD4 Community Trust Limited
Statement of Financial Activities
(Including summary income and expenditure account)
for the year ended 31 March 2021

	Notes	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income from:					
Grants and donations	(2)	10,701	97,926	108,627	102,536
Fees and charges		547	-	547	8,936
Partnership agreements		25,148	-	25,148	12,167
Fundraising		-	-	-	1,383
Total income		36,396	97,926	134,322	125,022
Expenditure on:					
Salaries, NI and pensions	(3)	22,536	47,106	69,642	55,287
Sessional workers		-	-	-	3,621
Rent		652	9,348	10,000	10,105
Office and administrative costs		460	5,073	5,533	5,544
Staff expenses		303	1,335	1,638	1,406
Insurance		-	568	568	534
Resources and office supplies		30	5,160	5,190	1,612
Activities and trips		360	5,493	5,853	4,950
Printing and reproduction		-	-	-	654
Business development		1,920	9,792	11,712	13,805
Transport costs		-	-	-	4,323
Independent examination		-	690	690	690
Volunteer costs		59	116	175	384
Food and refreshments		-	1,499	1,499	3,270
Bank charges		-	82	82	102
Depreciation		163	-	163	218
Publicity and website costs		-	2,322	2,322	249
Subscriptions		-	-	-	240
Total expenditure		26,483	88,584	115,067	106,994
Net Income / (expenditure)		9,913	9,342	19,255	18,028
Fund balances brought forward		16,855	33,409	50,264	32,236
Fund balances carried forward	(4)	26,768	42,751	69,519	50,264

All incoming resources and resources expended derive from continuing activities.

BD4 Community Trust Limited

Balance sheet

as at 31 March 2021

	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Total £
Fixed assets				
Tangible assets	(5) 490	-	490	653
Total fixed assets	<u>490</u>	<u>-</u>	<u>490</u>	<u>653</u>
Current assets				
Debtors	6,013	-	6,013	4,319
Cash at bank	20,955	42,751	63,706	47,235
Total current assets	<u>26,968</u>	<u>42,751</u>	<u>69,719</u>	<u>51,554</u>
Current liabilities: amounts falling due within one year				
Creditors and accruals	(6) 690	-	690	1,943
Total current liabilities	<u>690</u>	<u>-</u>	<u>690</u>	<u>1,943</u>
Net current assets / (liabilities)	<u>26,278</u>	<u>42,751</u>	<u>69,029</u>	<u>49,611</u>
Net assets	<u>26,768</u>	<u>42,751</u>	<u>69,519</u>	<u>50,264</u>
Funds				
Unrestricted funds	26,768	-	26,768	16,855
Restricted funds	-	42,751	42,751	33,409
Total funds	<u>26,768</u>	<u>42,751</u>	<u>69,519</u>	<u>50,264</u>

For the year ending 31 March 2021 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 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 8/10/2021

Lisa Normington (Trustee)



BD4 Community Trust Limited

Notes to the accounts

for the year ended 31 March 2021

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, 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:

Computer equipment: 25% reducing balance

Fixtures and fittings: 25% reducing balance

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.

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2021

1 Accounting policies continued

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.

2 Grants and donations

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
City of Bradford Met. District Council (CBMDC)	-	9,850	9,850	9,850
Bradford City Challenge	-	7,000	7,000	6,000
BBC Children in Need	-	-	-	9,966
Sobell Foundation	-	5,000	5,000	5,000
Henry Smith	-	43,800	43,800	28,950
Leeds Community Foundation	-	-	-	1,535
Garfield Weston Foundation	-	-	-	20,000
The National Lottery Community Fund	-	24,122	24,122	9,700
Bradford VCS Alliance	-	-	-	5,000
Souter Charitable Trust	-	-	-	3,000
Sovereign Health	-	-	-	3,270
Liz and Terry Bramhall Foundation	10,000	-	10,000	-
Transforming Lives for Good	-	3,500	3,500	-
HMRC Job Retention Scheme	-	2,181	2,181	-
Better Start Bradford (BSB)	-	2,473	2,473	-
Asda	300	-	300	-
Donations	401	-	401	265
	<u>10,701</u>	<u>97,926</u>	<u>108,627</u>	<u>102,536</u>

3 Staff costs and numbers

	2021	2020
	£	£
Gross salaries	66,584	53,350
Social security costs	3,651	2,638
Employment allowance	(3,651)	(2,638)
Pensions	3,058	1,937
	<u>69,642</u>	<u>55,287</u>

The average number employees during the year was 6, being an average of 3.3 full time equivalent (2020: 5.4, 2.6 FTE). There were no employees with emoluments above £80,000.

Defined contribution pension scheme

	2021	2020
	£	£
Costs of the scheme to the charity for the year	3,058	1,937
Amount of any contributions outstanding at the year end	-	-
Amount of any contributions prepaid at the year end	-	-

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2021

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
BBC Children in Need	7,972	-	6,451	-	1,521
CBMDC Older People	384	9,850	7,678	-	2,556
Henry Smith	12	43,800	19,734	-	24,078
Souter Charitable Trust	3,000	-	3,000	-	-
Befriending Mentoring Scheme	1,101	-	1,101	-	-
Sovereign Health	2,060	-	2,060	-	-
Awards for All	9,600	-	720	-	8,880
Garfield Weston	9,280	-	8,462	-	818
Bradford City Challenge	-	7,000	6,880	-	120
BSB Rhymetime	-	1,554	1,340	-	214
BSB Storytime	-	919	775	-	144
Coronavirus Community Support	-	24,122	24,122	-	-
HMRC Job Retention Scheme	-	2,181	2,181	-	-
Sobell Foundation	-	5,000	580	-	4,420
TLG Healthy Holidays	-	3,500	3,500	-	-
	33,409	97,926	88,584	-	42,751

Fund name	Purpose of restriction
BBC Children in Need	Towards Tots Unlimited
CBMDC Older People	Towards services for older people
Henry Smith	Towards core costs
Souter Charitable Trust	Towards Befriending mentoring scheme
Befriending Mentoring Scheme	Towards Befriending mentoring scheme
Sovereign Health	Towards parenting courses
Awards for All	Towards activity sessions and trips
Garfield Weston	Towards core costs
Bradford City Challenge	Towards running costs of Gems and BD4 Family activities
BSB Rhymetime	To deliver rhymetime sessions on zoom and you tube
BSB Storytime	To deliver storytime sessions
Coronavirus Community Support	To support ongoing provision of services during the pandemic including cost of new website.
HMRC Job Retention Scheme	Towards costs of furloughing staff
Sobell Foundation	Towards core costs for older people project
TLG Healthy Holidays	To provide food for families during summer school holidays

BD4 Community Trust Limited
Notes to the accounts continued
for the year ended 31 March 2021

5 Tangible assets	Computer equipment	Fixtures and fittings	Total
<u>Cost</u>	£	£	£
At 1 April 2020	5,995	13,167	19,162
Additions	-	-	-
At 31 March 2021	5,995	13,167	19,162
 <u>Depreciation</u>			
At 1 April 2020	5,862	12,647	18,509
Charge for year	33	130	163
At 31 March 2021	5,895	12,777	18,672
 <u>Net book value</u>			
At 31 March 2021	100	390	490
At 31 March 2020	133	520	653

6 Creditors and accruals	2021	2020
	£	£
Creditors	-	1,253
Accruals	690	690
	690	1,943

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

BD4 Community Trust Limited

Statement of Financial Activities Including comparatives for all funds (Including summary Income and expenditure account) for the year ended 31 March 2021

	2021 Unrestricted funds £	2020 Unrestricted funds £	2021 Restricted funds £	2020 Restricted funds £	2021 Total funds £	2020 Total funds £
Income						
Grants and donations	10,701	265	97,926	102,271	108,627	102,536
Fees and charges	547	8,936	-	-	547	8,936
Partnership agreements	25,148	12,167	-	-	25,148	12,167
Fundraising	-	1,383	-	-	-	1,383
Total income	36,396	22,751	97,926	102,271	134,322	125,022
Expenditure						
Salaries, NI and pensions	22,536	12,521	47,106	42,766	69,642	55,287
Sessional workers	-	989	-	2,632	-	3,621
Rent	652	283	9,348	9,822	10,000	10,105
Office and administrative costs	480	2,073	5,073	3,471	5,533	5,544
Staff expenses	303	1,125	1,335	281	1,638	1,406
Insurance	-	-	568	534	568	534
Resources and office supplies	30	436	5,160	1,176	5,190	1,612
Activities and trips	360	117	5,493	4,833	5,853	4,950
Printing and reproduction	-	-	-	654	-	654
Business development	1,920	3,060	9,792	10,745	11,712	13,805
Transport costs	-	-	-	4,323	-	4,323
Independent examination	-	-	690	690	690	690
Volunteer costs	59	5	116	379	175	384
Food and refreshments	-	103	1,499	3,167	1,499	3,270
Bank charges	-	67	82	35	82	102
Depreciation	163	218	-	-	163	218
Publicity and website costs	-	45	2,322	204	2,322	249
Subscriptions	-	240	-	-	-	240
Total expenditure	26,483	21,282	88,584	85,712	115,067	106,994
Net Income / (expenditure)	9,913	1,469	9,342	16,559	19,255	18,028
Fund balances brought forward	16,855	15,386	33,409	16,850	50,264	32,236
Fund balances carried forward	26,768	16,855	42,751	33,409	69,519	50,264