

# **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:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
Lisa Normington	Chair	
Joanne Medd		Resigned 26 February 2025
Timothy Thomas		
Collette Cousins		
Tahire Zenelli		
<b>Charity number</b>	1152702	Registered in England and Wales
<b>Company number</b>	06753751	Registered in England and Wales
<b>Registered and principal address</b>	<b>Bankers</b>	
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 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
<b>Income from:</b>					
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	-
<b>Total income</b>		<b>76,034</b>	<b>159,011</b>	<b>235,045</b>	<b>207,430</b>
<b>Expenditure on:</b>					
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
<b>Total expenditure</b>		<b>58,167</b>	<b>152,241</b>	<b>210,408</b>	<b>187,580</b>
<b>Net income / (expenditure)</b>		<b>17,867</b>	<b>6,770</b>	<b>24,637</b>	<b>19,850</b>
<b>Fund balances brought forward</b>		<b>52,390</b>	<b>48,967</b>	<b>101,357</b>	<b>81,507</b>
<b>Fund balances carried forward</b>	(4)	<b>70,257</b>	<b>55,737</b>	<b>125,994</b>	<b>101,357</b>

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

<b>2 Grants and donations</b>	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	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>

<b>3 Staff costs and numbers</b>	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.

<b>Defined contribution pension scheme</b>	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**

<b>4 Restricted funds</b>	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**

Asda Foundation

BMDC Friendship Grant

BMDC Mental Wellbeing

Bradford Trident

NHS West Yorkshire ICB

Bradford City Challenge

BMDC Older People

Henry Smith

Morrison's Foundation

Peoples Health Trust

Sovereign Healthcare

The Lewin Trust

Trusthouse Ch Foundation

Garfield Weston Foundation

Liz and Terry Brammall Foundation

**Purpose of restriction**

To support the provision of activities and resources for older people.

Towards services for older people with a focus on dementia supporting activities.

To support health, fitness and wellbeing activities.

To support the Neighbourhood Project as part of the Better Start Bradford programme.

To enable the leadership, development and delivery of the Bay Circle in BD4.

Towards venue hire, activities and food for sessions.

Towards services for older people.

Towards core costs.

To support the provision of activities and resources for older people.

To support the Stay and Learn group activities.

To deliver wellbeing activities.

Towards activities for BD4 Family.

To contribute to activity lead salary costs and related overhead costs.

Towards core costs.

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
<b><u>Cost</u></b>	£	£	£
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>
<b><u>Depreciation</u></b>			
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>
<b><u>Net book value</u></b>			
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 £
<b>Income</b>						
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	-
<b>Total income</b>	<b>76,034</b>	<b>35,609</b>	<b>159,011</b>	<b>171,821</b>	<b>235,045</b>	<b>207,430</b>
<b>Expenditure</b>						
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
<b>Total expenditure</b>	<b>58,167</b>	<b>23,968</b>	<b>152,241</b>	<b>163,612</b>	<b>210,408</b>	<b>187,580</b>
<b>Net income / (expenditure)</b>	<b>17,867</b>	<b>11,641</b>	<b>6,770</b>	<b>8,209</b>	<b>24,637</b>	<b>19,850</b>
<b>Fund balances brought forward</b>	<b>52,390</b>	<b>40,749</b>	<b>48,967</b>	<b>40,758</b>	<b>101,357</b>	<b>81,507</b>
<b>Fund balances carried forward</b>	<b>70,257</b>	<b>52,390</b>	<b>55,737</b>	<b>48,967</b>	<b>125,994</b>	<b>101,357</b>