



# Better Communities Bradford

## Annual Report and Financial Statements

For the year ended 30 June 2025

<b>£340,003</b> Total Income	<b>£269,601</b> Total Expenditure	<b>£110,791</b> Cash at Bank	<b>£75,827</b> Restricted Funds c/f	<b>£34,963</b> Unrestricted Reserves
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# Trustees' Report

For the year ended 30 June 2025

## Reference and Administrative Details

Item	Details
Charity name	Better Communities Bradford
Charity number	1181634
Registered in	England and Wales
Principal address	40 Lidget Place, Bradford, BD7 2LP
Bankers	Barclays Bank UK PLC, 1 Churchill Place, London, E14 5HP

## Trustees

Name	Role	Appointed
Shabina Kausar	Chair	appointed 26 September 2024
Muhammad Touseef	Trustee	appointed 1 July 2024
Simra Akmal	Trustee	appointed 19 April 2024
Nour El Houda Doudai	Trustee	appointed 1 February 2024
Mohammad Shoaib Ramzan	Trustee	appointed 11 July 2025
Jamaal Hussain Naushahi	Trustee	appointed 24 July 2025

No trustee held any other trusteeships during the year.

Mohammad Shoaib Ramzan and Jamaal Hussain Naushahi were appointed after the year-end and did not serve as trustees during the financial year covered by these accounts.



**Better Communities Bradford**

## Structure, Governance and Management

Better Communities Bradford is a Charitable Incorporated Organisation (CIO), established on 18 January 2019 and governed by a constitution. The charity is controlled by its trustee board, which is responsible for setting strategy, ensuring good governance, and overseeing the delivery of charitable activities. Trustees are appointed by the board at duly convened meetings in accordance with the constitution. The board meets regularly and safeguarding is a standing agenda item at all meetings.

## Objectives and Activities

The charity's objects are:

- To develop the capacity and skills of the people of Bradford, particularly in the City Ward, Lidget Green, Scholemoor and Great Horton areas, enabling them to better identify and meet their needs and participate more fully in society.
- To promote urban regeneration in areas of social and economic deprivation, including through the advancement of education, training and retraining; the provision of financial, technical or business support; the provision of recreational facilities; the provision of public health facilities and childcare; and other charitable means as approved by the Charity Commission.

In setting objectives and planning activities, the trustees have had due regard to the Charity Commission's guidance on public benefit.

## Public Benefit Statement

The trustees confirm that the activities undertaken during the year were carried out in furtherance of the charity's objects and provided clear public benefit. Services were targeted at individuals and communities experiencing social, economic and health inequalities, with particular emphasis on women, young people, and minoritised communities.

## Achievements and Performance

During the year ended 30 June 2025, Better Communities Bradford experienced a further period of growth in both scale and reach. The charity delivered a wide range of community-based services focused on mental health, wellbeing, education, physical activity, and community cohesion. Key programmes delivered during the year included:

Programme	Description
Empowered Minds	Funded by the National Lottery Community Fund (Reaching Communities). Providing sewing classes and counselling support for women, alongside permitted management and therapy costs.
Project UNITY	Funded by the National Lottery Community Fund (Reaching Communities) and the Sir Halley Stewart Trust. Delivering community-led education, dialogue and support to address anti-Muslim prejudice.
Mental Health and Wellbeing Services for Women	Supported by The Henry Smith Charity, Sir Halley Stewart Trust, Brelms Trust, and Smallwood Trust.
RISE Bradford	Funded through Awards for All (National Lottery). Supporting young people through mentoring and development activities.
Physical Activity and Wellbeing	Supported by Sport England.
Men's Mental Health Support	Supported by the Garfield Weston Foundation.
Core and Unrestricted Programme Support	Supported by Lloyds Bank.

Across all projects, delivery included therapeutic services, mentoring, wellbeing activities, research, and community engagement. Where services were delivered by Better Communities Bradford staff, restricted funding was transferred internally to unrestricted funds in line with funder agreements to recover eligible staff and delivery costs. The trustees are satisfied that the charity has continued to respond effectively to community need while maintaining high standards of safeguarding, governance and financial oversight.

Financial Review

Total Income £340,003.25	Restricted Income £314,543.25	Unrestricted Income £25,460.00
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The charity's total income for the year amounted to £340,003.25, comprising £25,460 of unrestricted income and £314,543.25 of restricted income. At 30 June 2025, restricted funds carried forward totalled £75,827.48, representing funding held for ongoing projects to be delivered in future periods in accordance with funder requirements.

Unrestricted reserves at the year-end amounted to £34,963.25. Cash held at bank at 30 June 2025 was £110,790.73. Income transferred from restricted to unrestricted funds during the year totalled £34,963.25, reflecting recovery of staff and delivery costs incurred by the charity in delivering restricted projects. Core costs were met in part through eligible cost recovery from restricted projects, in line with funder agreements.

Reserves Policy

The trustees have reviewed the charity's reserves position in line with Charity Commission guidance. The charity's policy is to hold free unrestricted reserves equivalent to approximately six months of core operating costs, including statutory redundancy and notice period commitments. At 30 June 2025, unrestricted reserves represented approximately three months of core operating costs. The trustees consider this to be a reasonable and improving position and will continue to work towards the charity's longer-term reserves target while prioritising service delivery.

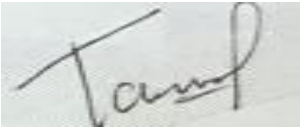
Plans for Future Periods

The trustees will continue to focus on consolidating delivery, strengthening sustainability, and deepening impact within existing communities. Key priorities include:

- Securing multi-year funding to ensure continuity of services
- Embedding cost recovery and overhead contributions across projects
- Maintaining robust safeguarding, governance and financial controls
- Strengthening partnerships with funders, statutory bodies and community organisations

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and regulations.

Approved by the Board of Trustees on	Signed
25 February 2026	 <hr/>
Name: Muhammad Touseef   Position: Trustee	

## Statement of Financial Activities (SoFA)

For the year ended 30 June 2025 (accruals basis in accordance with FRS 102 and the Charities SORP)

## Income

Analysis Ledger	Unrestricted (£)	Restricted (£)	Total (£)
Grant received	25,000.00	314,543.25	339,543.25
Consultants and service providers (income)	300.00	—	300.00
Minibus (income)	160.00	—	160.00
Total Income	25,460.00	314,543.25	340,003.25

## Expenditure

Analysis Ledger	Unrestricted (£)	Restricted (£)	Total (£)
Accountants	1,432.00	—	1,432.00
Consultants and service providers	10,261.60	5,919.00	16,180.60
Donations given	30.00	—	30.00
Equipment expensed	9,221.87	3,830.30	13,052.17
IT and software	1,469.34	—	1,469.34
Insurance	2,530.86	412.48	2,943.34
Marketing and advertising	—	147.42	147.42
Motor expenses	11,339.71	—	11,339.71
Other staff costs	4,690.44	412.48	5,102.92
Payroll and subcontractors	53,541.15	92,292.23	145,833.38
Premises / venue hire	4,500.00	15,900.00	20,400.00
Repairs and maintenance	52.03	—	52.03
Subscriptions	510.00	—	510.00
Telephone and internet	182.70	3,493.10	3,675.80
Travel	1,396.14	607.63	2,003.77
Venue costs	5,500.00	25,770.00	31,270.00
Printing and stationery	15.00	65.98	80.98
Total Expenditure	109,642.84	159,958.52	269,601.36

## Net Income / (Expenditure) before Transfers

	Unrestricted (£)	Restricted (£)	Total (£)
Net income before transfers	(84,182.84)	154,584.73	70,401.89

### Transfers between Funds

	Unrestricted (£)	Restricted (£)	Total (£)
Transfers between funds	34,963.25	(34,963.25)	—

### Net Movement in Funds

	Unrestricted (£)	Restricted (£)	Total (£)
Net movement in funds	(49,219.59)	119,621.48	70,401.89

### Fund Balances

	Unrestricted (£)	Restricted (£)	Total (£)
Brought forward 1 July 2024	9,952.00	43,746.00	53,698.00
Carried forward 30 June 2025	34,963.25	75,827.48	110,790.73

## Balance Sheet

As of 30 June 2025

## Cash Funds

	2025 Unrestricted (£)	2025 Restricted (£)	2025 Total (£)	2024 Total (£)
Cash at bank	34,963.25	75,827.48	110,790.73	53,698.00
Total cash funds	34,963.25	75,827.48	110,790.73	53,698.00

## Debtors and Prepayments

	2025 (£)
Prepayments	—
Total debtors and prepayments	—

## Liabilities

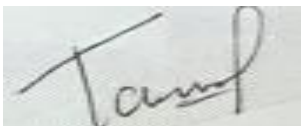
	2025 (£)
Accruals	—
Total liabilities	—

## Net Assets at 30 June 2025

**£110,790.73**

The financial statements were approved by the board of trustees on 25 February 2026.

Signed:



Name: Muhammad Touseef

Position: Trustee

# Notes to the Accounts

For the year ended 30 June 2025

## 1. Accounting Policies

### Basis of Accounting

These accounts have been prepared on an accruals basis in accordance with FRS 102 and the Charities SORP.

### Unrestricted Funds

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

### Restricted Funds

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

### 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. There have been no changes to the accounting policies since the previous year.

### Motor Expenses

Motor expenses relate to vehicle and transport costs incurred in supporting programme delivery, including community transport where applicable.

## 2. Grants and Donations

Funder	Unrestricted (£)	Restricted (£)	Total (£)
Lloyds Bank	25,000.00	—	25,000.00
Awards for All — RISE Bradford	—	19,550.00	19,550.00
Brelms Trust	—	6,000.00	6,000.00
Garfield Weston Foundation	—	15,000.00	15,000.00
The Henry Smith Charity	—	64,100.00	64,100.00
Reaching Communities — Empowered Minds (NLCF)	—	126,953.25	126,953.25
Reaching Communities — Project UNITY (NLCF)	—	35,790.00	35,790.00
Smallwood Trust	—	10,000.00	10,000.00
Sir Halley Stewart Trust	—	22,250.00	22,250.00
Sport England	—	14,900.00	14,900.00
Total	25,000.00	314,543.25	339,543.25

Note: The grant total above (£339,543.25) excludes £460 of other unrestricted income (consultancy income £300 and minibus income £160), giving total receipts of £340,003.25.



Restricted grants include funding used to deliver services both by external providers and by BCB-employed staff. Where services were delivered internally, associated staff costs were recovered through transfers to unrestricted funds in line with funder agreements.

### 3. Restricted and Unrestricted Funds

#### 3a. Opening Restricted Reserves Position

At the start of the 2024–2025 financial year, Better Communities Bradford held restricted reserves of £43,746, representing funds held for specific projects and activities in accordance with funder requirements. These balances were carried forward from the year ended 30 June 2024 and are consistent with the charity's published accounts for that period.

During the year, restricted income was received and applied in line with funder agreements. Expenditure charged to restricted funds relates directly to project delivery, including therapeutic services, mentoring, wellbeing activities, research, and community engagement. Where services were delivered by internal Better Communities Bradford staff, the relevant proportion of restricted income was transferred internally to unrestricted funds to meet salary and delivery costs. These transfers represent internal reallocations of funding and do not involve movements of cash.

#### 3b. Restricted Funds Detail

Restricted Fund	Bal b/f (£)	Income (£)	Expenditure (£)	Transfers (£)	Bal c/f (£)
Albert Hunt Trust	9,460.00	—	(9,400.00)	—	60.00
Awards for All: Dads and Lads *	1,639.00	—	(2,700.00)	—	—
Awards for All: RISE Bradford	—	19,550.00	(4,000.00)	(3,150.00)	12,400.00
Brelms Trust	2,563.00	6,000.00	(6,148.23)	—	2,414.77
Garfield Weston Foundation	570.00	15,000.00	—	—	15,570.00
The Henry Smith Charity	24,967.00	64,100.00	(68,742.10)	—	20,324.90
Reaching Communities: Empowered Minds	2,822.00	126,953.25	(100,919.15)	(26,923.25)	1,932.85
Reaching Communities: Project UNITY	—	35,790.00	(27,331.62)	—	8,458.38
Sir Halley Stewart Trust	—	22,250.00	(8,500.00)	(2,250.00)	11,500.00
Smallwood Trust	—	10,000.00	(10,000.00)	—	—
Sport England	1,725.00	14,900.00	(9,757.32)	(2,640.00)	4,227.68
Total	43,746.00	314,543.25	(243,498.42)	(34,963.25)	75,827.48

\* Awards for All — Dads and Lads shows an in-year overspend of £1,061 met from unrestricted funds. The balance is carried forward at nil.

Transfers represent internal reallocations of restricted income to unrestricted funds to recover eligible staff and delivery costs in line with funder agreements. Negative figures denote transfers out of restricted funds.

## Notes to the Accounts (continued)

### 3c. Purpose of Restrictions

Funder	Purpose of Restriction
Albert Hunt Trust	Mental health therapy
Awards for All — RISE Bradford	Young people mentoring and support
Brelms Trust	Community-based activities and services for women
Garfield Weston Foundation	Men's mental health support
The Henry Smith Charity	Delivery of mental health therapy and sewing classes for women
Reaching Communities — Empowered Minds (NLCF)	Provision of sewing classes and counselling for women, including permitted management and therapy costs
Reaching Communities — Project UNITY (NLCF)	Community-led work addressing anti-Muslim prejudice through education, dialogue, and support
Smallwood Trust	Support for women facing hardship through therapeutic and wellbeing services
Sir Halley Stewart Trust	Project FAITH — anti-Muslim prejudice, mental health and wellbeing support, including permitted contributions towards core costs
Sport England	Physical activity, wellbeing, and health programmes

### 3d. Restricted Funds Carried Forward at 30 June 2025

Fund	Balance c/f (£)	Notes
Albert Hunt Trust	60.00	Remaining to be applied to similar work in the following period.
Awards for All — RISE Bradford	12,400.00	
Brelms Trust	2,414.77	
Garfield Weston Foundation	15,570.00	
The Henry Smith Charity	20,324.90	
Reaching Communities — Empowered Minds	1,932.85	
Reaching Communities — Project UNITY	8,458.38	
Sir Halley Stewart Trust	11,500.00	
Sport England	4,227.68	
Total restricted funds c/f	75,827.48	

The following restricted funds were fully expended during the year and are carried forward at nil: Awards for All — Dads and Lads; Smallwood Trust.

3e. Unrestricted Funds Summary

At 30 June 2025, unrestricted reserves totalled £34,963.25, consistent with the Statement of Financial Activities and balance sheet. These funds comprise unrestricted income received during the year together with income transferred internally from restricted funds to recover eligible staff and delivery costs in line with funder agreements.

Cash at bank at the year-end amounted to £110,790.73.

Unrestricted reserves represent approximately three months of core operating costs. The trustees consider this a reasonable and improving position.

4. Related Party Transactions

Name	Nature of Transaction	Amount (£)
Ahminah Momoniat	Payment for services as a subcontractor. Ms Momoniat resigned as a trustee on 17 October 2025 and is no longer affiliated with the charity. The payment was made in accordance with the requirements of the Charities Act 2011.	1,440.00
Nour El Houda Doudai	Reimbursement of travel expenses incurred in carrying out trustee duties.	57.60

No other trustees received remuneration or benefits during the year.



**Amanah**  
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## Better Communities Bradford

### Independent examiner's report to the trustees of Better Communities Bradford Charitable Incorporated Organisation ('the CIO')

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 30th June 2025.

#### Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 CIO as required by section 130 of the Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements of the Charities (Accounts and Reports) Regulations 2008.

I have no concerns, nor have I encountered any other matters during the examination that warrant attention in this report to ensure a proper understanding of the accounts.

Signed: .....

Name: Talib Mustafa FCCA

Date: ...25/03/2026.....

#### Amanah Accountants

56 Green Lane  
Birmingham  
B9 5DB

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