

Charity number: 1110761
Company number: 05401165

Bradford Churches for Dialogue and Diversity
(A company limited by guarantee)

Trustees' report and financial statements
for the period ended 31 March 2006

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Bradford Churches for Dialogue and Diversity
(A company limited by guarantee)

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Bradford Churches for Dialogue and Diversity
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Legal and administrative information

Charity number 1110761

Company registration number 05401165

Business address St Paul's Church
St Paul's Road
Manningham
Bradford

Registered office 14 Park Cliffe Road
Undercliffe
Bradford
BD2 4NS

Trustees	David Lee	Appointed 22/03/2005
	Samuel Paul Randall	Appointed 22/03/2005
	David Anthony Jackson	Appointed 22/03/2005
	Anita Dawn Day	Appointed 23/03/2005
	Alastair John Bavington	Appointed 09/05/2005
	Arun Andrew John	Appointed 27/02/2006
	Ian Jack Fletcher	Appointed 27/02/2006

Secretary David Lee

Principal Dr P Lewis

Accountants Fletcher Greenwood & Co
11/13 Broad Street
Manor Row
Bradford
BD1 4QT

Bankers The Co-operative Bank PLC
P O Box 250
Skelmersdale
WN8 6WT

Bradford Churches for Dialogue and Diversity
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the period ended 31 March 2006

The trustees present their report and the financial statements for the period 22 March 2005 to 31 March 2006. The trustees, who are also directors for the purposes of company law and who served during the period and up to the date of this report are set out on page 1.

Structure, governance and management

Organisation

The Charity is governed by its Memorandum and Articles of Association. It was incorporated as a company limited by guarantee on 22 March 2005 and was registered as a Charity on 8 August 2005. The board of trustees, which shall not be less than three in number, administers the charity. The board meets as required. A principal is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations the principal has delegated authority, within the terms of the delegation approved by the trustees, for operational matters.

Appointment of trustees

New trustees are appointed by an ordinary resolution of the Charity. All members are circulated with invitations to nominate trustees prior to the Annual General Meeting, advising them of the retiring trustees and requesting nominations for the Annual General Meeting.

Trustee induction and training

New trustees undergo orientation to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. Trustees are introduced to all staff members and other trustees. Trustees are encouraged to attend external training events where these will facilitate the undertaking of their role.

Related Parties

The Charity has ongoing relationships with all major faith groups. The trustees are themselves members of faith groups with which the Charity has contact.

Risk Management

The trustees have a risk management strategy which comprises an annual review of the risks faced by the Charity and the establishment of systems and procedures to mitigate those risks identified in the plan. A key element in the management of financial risk is the setting of a reserves policy and its regular review by trustees.

Objectives and activities

The objects of the charity are:

To advance education for the benefit of the public in the promotion of reconciliation and peace by establishing a Christian understanding of the issues relating to life in a multi-faith and multi-cultural society within the Bradford Metropolitan District and elsewhere by enabling the people of Bradford and other communities to develop their understanding of the issues.

To promote general charitable purposes for the benefit of the people of the Bradford Metropolitan District and more widely and in particular to provide opportunities for those who live or work in the area to participate fully in the life of their community in ways that promote community cohesion and address and alleviate social and economic disadvantage.

To share with the wider world the experiences and expertise, as expressed above, and seek to explore the application and relevance of that experience and expertise, in the UK and beyond

To establish a local resource for churches within Bradford and a national resource feeding on local work.

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Report of the trustees (incorporating the directors' report)
for the period ended 31 March 2006

The strategies involved are:

- To employ staff to co-ordinate the day to day running of the charity.
- To involve a network of consultant tutors in the provision of training.
- To be supported by an advisory group with members from across Northern England that meets regularly to offer advice and also promotes the work of the charity, encouraging the take up of training opportunities.
- To be linked to Patrons who act as advocates for the work of the Charity.
- To work alongside and with local churches in local initiatives in training and community cohesion.
- To generate new opportunities for training through publicity and networking.

Achievements and performance

In the period the Charity established a network of twenty three consultant tutors who can offer input to training events. They include Christians of a range of denominations and churchmanship, people who have made the journey from one faith community to faith in Christ, and Muslims and Sikhs.

The Charity has provided courses as follows:

Initial Ministerial Education 1-3

A 10 day residential Pastoral Studies Unit on ministry in Multi-Faith contexts.

Initial Ministerial Education 4-7

A four day residential course, specifically on Christian/Muslim relations.

Continuing Ministerial Education (clergy and lay)

A four day residential course on Christian/Muslim relations.

Issue based workshops (clergy and lay)

Day and half day workshops, focussing on one specific issue relevant to the group, e.g. Christian/Muslim relations post 7/7.

Walk alongside Day

A vision and planning day for church leadership teams with a BCDD consultant.

Training for Evangelism and Mission

A weekend course held in Bradford at the time of the Bradford Mela for clergy and lay people.

Public Lectures

A series of lectures run in conjunction with the Peace Studies Department of Bradford University.

Individual Consultations

One off meetings to prepare people for specific events.

Financial review

Financial Review

The opening period of the charity operation saw a tight control on costs as the Charity geared up to the challenge ahead of it. Reserves were built up to provide working capital for the future.

The principal funding sources were course fees and grants.

Bradford Churches for Dialogue and Diversity
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Report of the trustees (incorporating the directors' report)
for the period ended 31 March 2006

Reserves Policy

The trustees have established the level of reserves that they feel the Charity ought to have in the context of future expected commitments. Reserves are needed to bridge the funding gap between expenditure and receipts. The trustees feel the current requirement for reserves is in the region of £40,000.

Future Funding

The actual reserves at 31st March 2006 are £31,382. Whilst this current level of reserve may prove sufficient the trustees are conscious that they may have to restrict their work programme to reflect the reserves available.

Current Funding

The trustees are looking to raise additional funds through grant applications and will monitor their success in this initiative before entering long term commitments.

The major funding during the period has been provided by the Diocese of Bradford. Grants have also been received from the Central Church, the Diocese of Leeds, the Methodist Church and the Society of Sacred Mission. The Charity is grateful to all its funders for their help.

Plans for future periods

In addition to offering the courses outlined above, the Charity is committed to running training events that are relevant to particular groups' needs and situations. In the year ahead, we will respond to requests received from individual groups; these include training days on religious and cultural awareness training, racial justice and multi faith issues training, and also Christian/Muslim relations. The Charity continues to receive new requests and anticipates that this will bring significant work throughout 2007.

The Charity continues to develop its work among local Christian communities in Bradford and to promote community cohesion. The trustees, advisory board, staff and consultants continue to further develop this vision and program of work with a view to supporting personnel in particular projects before the end of 2007.

Statement of trustees' responsibilities

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

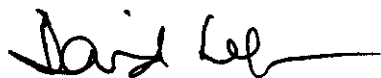
Small company provisions

This report has been prepared in accordance with the special provisions for small companies under Part VII of the Companies Act 1985.

Bradford Churches for Dialogue and Diversity
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Report of the trustees (incorporating the directors' report)
for the period ended 31 March 2006

On behalf of the board

A handwritten signature in black ink, appearing to read 'David Lee', followed by a horizontal line.

David Lee
Secretary

4 December 2006

Bradford Churches for Dialogue and Diversity
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Statement of financial activities (incorporating the income and expenditure account)

For the period ended 31 March 2006

		Unrestricted funds £	Period ended 31/03/06 Total £
	Notes		
Incoming resources			
Incoming resources from generated funds:			
Voluntary income	2	53,813	53,813
Services gifted in kind	2	7,320	7,320
Activities for generating funds	3	5,378	5,378
Investment income	4	200	200
Total incoming resources		<u>66,711</u>	<u>66,711</u>
Resources expended			
Charitable activities	5	35,236	35,236
Governance costs	7	93	93
Total resources expended		<u>35,329</u>	<u>35,329</u>
Net incoming resources for the period / Net income for the period		31,382	31,382
Total funds brought forward		-	-
Total funds carried forward		<u>31,382</u>	<u>31,382</u>

The notes on pages 9 to 14 form an integral part of these financial statements.

Bradford Churches for Dialogue and Diversity
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Balance sheet
as at 31 March 2006

	Notes	31/03/06	
		£	£
Fixed assets			
Tangible assets	12		1,886
Current assets			
Debtors	13	79	
Cash at bank and in hand		34,363	
		<u>34,442</u>	
Creditors: amounts falling due within one year	14	<u>(4,946)</u>	
Net current assets			29,496
Net assets			<u>31,382</u>
Funds	15		
Unrestricted income funds			31,382
Total funds			<u>31,382</u>

The trustees statements required by Section 249B(4) are shown on the following page which forms part of this Balance Sheet.

The notes on pages 9 to 14 form an integral part of these financial statements.

Bradford Churches for Dialogue and Diversity
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Balance sheet (continued)

Trustees' statements required by Section 249B(4)
for the period ended 31 March 2006

In approving these financial statements as trustees of the company we hereby confirm:

(a) that for the period stated above the company was entitled to the exemption conferred by Section 249A(1) of the Companies Act 1985 ;

(b) that no notice has been deposited at the registered office of the company pursuant to Section 249B(2) requesting that an audit be conducted for the period ended 31 March 2006 and

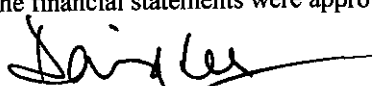
(c) that acknowledge responsibilities for:

(1) ensuring that the company keeps accounting records which comply with Section 221, and

(2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the period then ended in accordance with the requirements of Section 226 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2005).

The financial statements were approved by the Board on 4 December 2006 and signed on its behalf by



David Lee
Director

The notes on pages 9 to 14 form an integral part of these financial statements.

Bradford Churches for Dialogue and Diversity
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Notes to financial statements
for the period ended 31 March 2006

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the period. The financial statements cover the period from 22 March 2005 to 31 March 2006

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2005), the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Companies Act 1985.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

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

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.4. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost residual value of each asset over its expected useful life, as follows:

Plant and machinery	-	25% straight line
Fixtures, fittings and equipment	-	25% straight line

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Notes to financial statements
for the period ended 31 March 2006

2. Voluntary income

	Unrestricted	Period ended
	£	31/03/06
	£	£
Donations	813	813
Grants receivable	28,000	28,000
Grants receivable - Start up	25,000	25,000
	<u>53,813</u>	<u>53,813</u>
Services gifted in kind	7,320	7,320
	<u>61,133</u>	<u>61,133</u>

Voluntary income includes a gift of services in kind from Bradford Diocesan Board of Finance valued at £7,320.

3. Activities for generating funds

	Unrestricted	Period ended
	funds	31/03/06
	£	Total
	£	£
Other activities for generating funds income	5,378	5,378
	<u>5,378</u>	<u>5,378</u>

4. Investment income

	Unrestricted	Period ended
	funds	31/03/06
	£	Total
	£	£
Bank interest receivable	200	200
	<u>200</u>	<u>200</u>

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Notes to financial statements
for the period ended 31 March 2006

5. Costs of charitable activities - by fund type

	Unrestricted funds £	Period ended 31/03/06 Total £
Promotion of Dialogue and Diversity	35,236	35,236
	<u>35,236</u>	<u>35,236</u>

6. Costs of charitable activities - by activity

	Activities undertaken directly £	Support costs £	Period ended 31/03/06 Total £
Promotion of Dialogue and Diversity	28,940	6,296	35,236
	<u>28,940</u>	<u>6,296</u>	<u>35,236</u>

7. Governance costs

	Unrestricted funds £	Period ended 31/03/06 Total £
Cost of trustees' meetings	73	73
Other governance costs	20	20
	<u>93</u>	<u>93</u>

8. Analysis of support costs

	£	Period ended 31/03/06 Total £
Staff costs	6,296	6,296
	<u>6,296</u>	<u>6,296</u>

Bradford Churches for Dialogue and Diversity
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Notes to financial statements
for the period ended 31 March 2006

9. Net incoming resources for the period

	Period ended 31/03/06 £
Net incoming resources is stated after charging:	
Depreciation and other amounts written off tangible fixed assets	629
and after crediting:	
Exceptional credits	7,320

10. Employees

Employment costs	Period ended 31/03/06 £
Wages and salaries	18,061
Social security costs	1,406
Other costs	335
	19,802

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

Number of employees

The average monthly numbers of employees (including the trustees) during the period, calculated on the basis of full time equivalents, was as follows:

	Period ended 31/03/06 Number
Full time equivalents	2

11. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts.

Bradford Churches for Dialogue and Diversity
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Notes to financial statements
for the period ended 31 March 2006

12. Tangible fixed assets	<div> <div>Plant and fittings and machinery</div> <div>Fixtures, equipment</div> <div>£ £</div> </div>	<div>Total</div> <div>£</div>
Cost		
Additions	1,914	601
At 31 March 2006	1,914	601
Depreciation		
Charge for the period	478	151
At 31 March 2006	478	151
Net book value		
At 31 March 2006	1,436	450
13. Debtors		<div>31/03/06</div> <div>£</div>
Prepayments and accrued income		79
		79
14. Creditors: amounts falling due within one year		<div>31/03/06</div> <div>£</div>
Accruals and deferred income		4,946
15. Analysis of net assets between funds	<div>Unrestricted funds</div> <div>£</div>	<div>Total funds</div> <div>£</div>
Fund balances at 31 March 2006 as represented by:		
Tangible fixed assets	1,886	1,886
Current assets	34,442	34,442
Current liabilities	(4,946)	(4,946)
	31,382	31,382

Bradford Churches for Dialogue and Diversity
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Notes to financial statements
for the period ended 31 March 2006

16. Unrestricted funds

	At 22 March 2005 £	Incoming resources £	Outgoing resources £	At 31 March 2006 £
General Purposes	-	59,391	(28,009)	31,382

Purposes of unrestricted funds

Dialogue and Diversity

17. Transactions with trustees

Sharon Bavington, the wife of a trustee, is employed by the Charity. During the period she received wages totalling £3,594. She also received reimbursement of incidental expenses totalling £20. In addition one trustee was paid incidental expenses totalling £20.

18. Related party transactions

The Charity enters into transactions with churches and bodies connected with churches. From time to time trustees may serve on committees of those churches and bodies. It is not considered appropriate to report the detail of such transactions since no person or group of people so serving have any significant influence over material transactions.

19. Company limited by guarantee

Bradford Churches for Dialogue and Diversity is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £10 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.