

Charity number: 1110761  
Company number: 05401165

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

**Trustees' report and financial statements**

**for the year ended 31 March 2009**

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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**  
**(A company limited by guarantee)**

**Legal and administrative information**

**Charity number** 1110761

**Company registration number** 05401165

**Business address** The Thornbury Centre  
Leeds Old Road  
Bradford  
BD3 8JX

**Registered office** 11 Broad Street  
Manor Row  
Bradford  
BD1 4QT

**Trustees** David Lee  
Samuel Paul Randall  
David Anthony Jackson  
Anita Dawn Day  
Alastair John Bavington  
Arun Andrew John  
Ian Jack Fletcher

**Secretary** Ian Jack Fletcher

**Chief executive** Dr P Lewis

**Bankers** Royal Bank of Scotland  
45-47 Bank Street  
Bradford  
BD1 1TS

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

**Report of the trustees (incorporating the directors' report)**  
**for the year ended 31 March 2009**

The trustees present their report and the financial statements for the year ended 31 March 2009. The trustees, who are also directors for the purposes of company law and who served during the year 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

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**for the year ended 31 March 2009**

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

When planning our activities for the year the trustees have considered the Charity Commission's guidance on public benefit. The Charity designs its activities with the public benefit as its primary concern.

*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 board 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**

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

A series of six Scriptural Reasoning meetings and discussions over a 10 month period;

A half day seminar on Black Theology and Christian Muslim Relations;

A half day event celebrating work for Racial Justice and Interfaith relations;

Christian Muslim Relations course held over two days in Blackburn;

A half day seminar in conjunction with Faith to Faith on Responding to Extremism;

An evening talk in conjunction with Faith to Faith on the topic of "Bridge-building and the Gospel";

Series of five talks on "Christians and Muslims in Iraq" which took place in Bradford, Leeds and Kirklees;

Two one day training courses for newly appointed Senior Christian Leaders "Exercising Senior Christian Leadership in Multi Faith Contexts";

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Evening meditation event focussing on Advent alongside Muslim neighbours;

Faith Community Development Award: a 12 week course run with the Bradford Council for Mosques and supported by NIACE;

Training day for ordinands on the Lancaster and Carlisle Training Programme, held in Bradford;

Training day for members of Newcastle Council of Faiths; and

Series of 4 workshops for West Yorkshire Police and input into the Winning Hearts & Minds Conference.

During the period, the Charity has given direct assistance to 795 people and indirect assistance to many more. The Charity involved and supported ten consultant trainers in the delivery of these courses and events. It has also linked with local churches to support capacity building initiatives, providing input to The Maryam Project, Synergy, and the Interfaith and Community Development Project in the Great Horton Circuit.

The Charity distributed over 2000 newsletters during the course of the year to a wide range of interested individuals and organisations. The Charity has reformatted its website design and regularly posts reports and papers on the website.

The staff and Trustees of BCDD met at two monthly intervals throughout the period. The Advisory Board met twice during the period, and staff maintained contact with Patrons on an individual basis.

BCDD met with its partner centres, The St Philip's Centre, Leicester and The London Presence and Engagement Network, to develop collaborative working. Staff also networked with national Christian Inter Faith initiatives including The Presence and Engagement Task Group of the Church of England, The Inter Faith Resources Group of the Faith and Order Committee (Methodist Church), The Christian Muslim Forum and The Inter Faith office of Churches Together in England.

The Charity has maintained its office base but moved location from St Paul's Church to The Thornbury Centre. This was to provide staff with a more accessible and better equipped working environment. It also maintained previous levels of staffing, that is Principal, Programme Director and Administrator. In addition, a curate from the Diocese of Bradford continues his placement with BCDD, and has taken on teaching responsibilities. Throughout the year staff have undertaken research and professional development to ensure that all training offered is current and relevant. The research undertaken has included an audit of the inter faith training needs of Christian Children's and Youth Workers in Bradford and a report is now available.

**Financial review**

*Financial Review*

The Charity continues to have a tight control on costs and to build reserves to provide working capital for the future.

The principal funding sources were course fees and grants.

*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 £50,000 because of the uncertainty over future funding. Actual reserves at 31 March 2009 were £58,283.

**Bradford Churches for Dialogue and Diversity**  
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**Report of the trustees (incorporating the directors' report)**  
**for the year ended 31 March 2009**

*Future Funding*

The Charity is working with other centres to deliver the Presence of Engagement Agenda of the wider church. While it is hoped that this will lead to additional funding being made available there is no certainty of this and 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 trustees anticipate that one quarter of the funding for 2009/10 will come from charges for work undertaken.

The major funding during the year has been provided by the Diocese of Bradford. The Charity is grateful to its funders for their help.

**Plans for future periods**

The charity through its Trustees, Advisory Board, staff and consultants will continue to develop the vision and work of BCDD throughout the coming year. There will be an emphasis on delivering high quality, relevant training to a wide range of individuals and organisations. As much work as possible will be generated through partnership working to maximise benefits and efficiency.

Specific operational plans have been drawn up, and these will be added to and/or amended as appropriate.

The charity has the following operational plans for the year ahead:

- Maintain office as base for staff;
- Produce newsletter and on going publicity material;
- Continually up-date the website;
- Meet every two months with the Trustees;
- Meet twice a year with Advisory Board;
- Support BCDD consultants and facilitate the network;
- Sustain links with Patrons;
- Host the annual meeting with the St Philip's Centre and continue to develop stronger links with St Philip's and London PEN;
- Run 11 month training programme of courses and events, accredited and informal;
- Audit the training needs of Children's and Youth Workers, offer appropriate training in Bradford and evaluate training events;
- Support our occasional tutors through providing opportunities for professional development;
- Provide management support for local and national Christian interfaith initiatives;
- Develop our network among County Ecumenical Officers;
- Continue to work with Bradford Council for Mosques and Bradford District Faiths Forum on the Award programme and explore other potential partnership ventures;
- Publish articles in parish and circuit magazines, and also denominational and ecumenical papers;
- Explore the potential for involvement in a healing ministry;
- In partnership with others support fellowship through Scriptural Reasoning; and
- Continue to publish occasional papers.

**Bradford Churches for Dialogue and Diversity**  
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**Report of the trustees (incorporating the directors' report)**  
**for the year ended 31 March 2009**

**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.

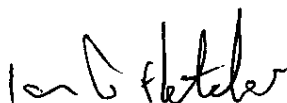
Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the trustees are required to:

- 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.

On behalf of the board



Ian Jack Fletcher  
**Secretary**

7 December 2009



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

**Independent examiner's report to the trustees on the unaudited financial statements of**  
**Bradford Churches for Dialogue and Diversity.**

I report on the financial statements of Bradford Churches for Dialogue and Diversity for the year ended 31 March 2009 which comprise the statement of financial activities, the balance sheet and the related notes. These financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007), under the historical cost convention and the accounting policies set out therein.

**Respective responsibilities of trustees and independent examiner**

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to my attention.

**Basis of independent examiner's statement**

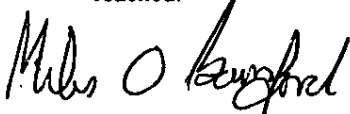
My examination was carried out in accordance with the General Directions given by the Charities Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 41 of the Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act
- have not been met; or

- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Miles Oliver Bamford**  
**Chartered Accountant**

7 December 2009

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

**For the year ended 31 March 2009**

	Notes	Unrestricted funds £	Restricted funds £	2009 Total £	2008 Total £
<b>Incoming resources</b>					
Incoming resources from generating funds:					
Voluntary income	2	22,500	15,000	37,500	30,000
Services gifted in kind	2	3,870	-	3,870	7,320
Investment income	3	2,509	-	2,509	1,978
Incoming resources from charitable activities	4	12,276	-	12,276	19,801
<b>Total incoming resources</b>		<u>41,155</u>	<u>15,000</u>	<u>56,155</u>	<u>59,099</u>
<b>Resources expended</b>					
Charitable activities	5	46,777	4,601	51,378	46,596
Governance costs	7	44	-	44	137
<b>Total resources expended</b>		<u>46,821</u>	<u>4,601</u>	<u>51,422</u>	<u>46,733</u>
<b>Net incoming/(outgoing) resources for the year /</b>					
<b>Net income/(expenditure) for the year</b>		(5,666)	10,399	4,733	12,366
Total funds brought forward		53,550	-	53,550	41,184
<b>Total funds carried forward</b>		<u>47,884</u>	<u>10,399</u>	<u>58,283</u>	<u>53,550</u>

The notes on pages 11 to 17 form an integral part of these financial statements.

**Bradford Churches for Dialogue and Diversity**  
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**Balance sheet**  
**as at 31 March 2009**

	Notes	2009 £	2008 £
<b>Fixed assets</b>			
Tangible assets	13	715	1,357
<b>Current assets</b>			
Debtors	14	4,514	7,320
Cash at bank and in hand		57,455	47,606
		<u>61,969</u>	<u>54,926</u>
<b>Creditors: amounts falling due within one year</b>	15	<u>(4,401)</u>	<u>(2,733)</u>
<b>Net current assets</b>		<u>57,568</u>	<u>52,193</u>
<b>Net assets</b>		<u>58,283</u>	<u>53,550</u>
<b>Funds</b>	16		
Restricted income funds		10,399	-
Unrestricted income funds		47,884	53,550
<b>Total funds</b>		<u>58,283</u>	<u>53,550</u>

The Balance Sheet continues on the following page.

The notes on pages 11 to 17 form an integral part of these financial statements.

**Bradford Churches for Dialogue and Diversity**  
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**Balance sheet (continued)**

**statements required by Section 249B(4)**  
**for the year ended 31 March 2009**

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

(a) that for the year 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 year ended 31 March 2009 and

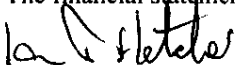
(c) that we acknowledge our responsibilities for:

(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 year and of its profit or loss for the year 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 2007).

The financial statements were approved by the board on 7 December 2009 and signed on its behalf by



**Ian Jack Fletcher**  
**Director**

**The notes on pages 11 to 17 form an integral part of these financial statements.**

**Bradford Churches for Dialogue and Diversity**  
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**Notes to financial statements**  
**for the year ended 31 March 2009**

**1. Accounting policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

**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 2007), the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Companies Act 1985.

**1.2. Fund accounting**

Unrestricted funds are general funds which are available in furtherance of the general objectives of the charity. These funds can be designated at the discretion of the trustees.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or have been raised by the charity for particular purposes.

**1.3. 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.

Income from charitable activity is recognised when the charity becomes entitled to the income.

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

**1.4. 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.

Governance costs comprise the costs of running the charity, including strategic planning for its future development, any legal advice for the Trustees and statutory requirements.

**Bradford Churches for Dialogue and Diversity**  
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**Notes to financial statements**  
**for the year ended 31 March 2009**

**1.5. 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

**1.6. Defined contribution pension schemes**

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

**2. Voluntary income**

	Unrestricted funds £	Restricted funds £	2009 Total £	2008 Total £
Grants receivable	22,500	15,000	37,500	30,000
	22,500	15,000	37,500	30,000
Services gifted in kind	3,870	-	3,870	7,320
	26,370	15,000	41,370	37,320

Voluntary income includes a gift of seconded staff from Bradford Diocesan Board of Finance valued at £3,870 (2008 - £7,320).

**3. Investment income**

	Unrestricted funds £	2009 Total £	2008 Total £
Bank interest receivable	2,509	2,509	1,978
	2,509	2,509	1,978

**4. Incoming resources from charitable activities**

	Unrestricted funds £	2009 Total £	2008 Total £
Promotion of Dialogue and Diversity	12,276	12,276	19,801
	12,276	12,276	19,801

**Bradford Churches for Dialogue and Diversity**  
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**Notes to financial statements**  
**for the year ended 31 March 2009**

**5. Costs of charitable activities - by fund type**

	Unrestricted funds £	Restricted funds £	2009 Total £	2008 Total £
Promotion of Dialogue and Diversity	46,777	4,601	51,378	46,596
	<u>46,777</u>	<u>4,601</u>	<u>51,378</u>	<u>46,596</u>

**6. Costs of charitable activities - by activity**

	Activities undertaken directly £	Support costs £	2009 Total £	2008 Total £
Promotion of Dialogue and Diversity	42,225	9,153	51,378	46,596
	<u>42,225</u>	<u>9,153</u>	<u>51,378</u>	<u>46,596</u>

**7. Governance costs**

	Unrestricted funds £	2009 Total £	2008 Total £
Cost of advisory board	44	44	137
	<u>44</u>	<u>44</u>	<u>137</u>

**8. Analysis of support costs**

	Unrestricted funds £	2009 Total £	2008 Total £
Staff costs	9,153	9,153	5,880
	<u>9,153</u>	<u>9,153</u>	<u>5,880</u>

**Bradford Churches for Dialogue and Diversity**  
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**Notes to financial statements**  
**for the year ended 31 March 2009**

**9. Net incoming resources for the year**

	<b>2009</b>	<b>2008</b>
	<b>£</b>	<b>£</b>
Net incoming resources is stated after charging:		
Depreciation and other amounts written off tangible fixed assets	1,111	992
	<u>1,111</u>	<u>992</u>

**10. Employees**

<b>Employment costs</b>	<b>2009</b>	<b>2008</b>
	<b>£</b>	<b>£</b>
Wages and salaries	29,691	28,418
Social security costs	1,694	1,153
Pension costs	4,384	1,733
	<u>35,769</u>	<u>31,304</u>

The trustees, nor any persons connected with them, have not received any remuneration in either the current or prior year.

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

**Number of employees**

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

	<b>2009</b>	<b>2008</b>
	<b>Number</b>	<b>Number</b>
Full time equivalents	<u>2</u>	<u>2</u>

**11. Pension costs**

The pension cost for the year represents the amounts paid into employees' personal pension plans.

	<b>2009</b>	<b>2008</b>
	<b>£</b>	<b>£</b>
Pension charge	<u>4,384</u>	<u>1,733</u>

**12. 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.



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**Notes to financial statements**  
**for the year ended 31 March 2009**

13. Tangible fixed assets	Plant and fixtures, machinery and fittings and equipment		Total £
	£	£	
<b>Cost</b>			
At 1 April 2008	1,914	2,055	3,969
Additions	469	-	469
At 31 March 2009	<u>2,383</u>	<u>2,055</u>	<u>4,438</u>
<b>Depreciation</b>			
At 1 April 2008	1,434	1,178	2,612
Charge for the year	597	514	1,111
At 31 March 2009	<u>2,031</u>	<u>1,692</u>	<u>3,723</u>
<b>Net book values</b>			
At 31 March 2009	<u>352</u>	<u>363</u>	<u>715</u>
At 31 March 2008	<u>480</u>	<u>877</u>	<u>1,357</u>

14. Debtors	2009	2008
	£	£
Other debtors	<u>4,514</u>	<u>7,320</u>

15. Creditors: amounts falling due within one year	2009	2008
	£	£
Accruals and deferred income	<u>4,401</u>	<u>2,733</u>

16. Analysis of net assets between funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Fund balances at 31 March 2009 as represented by:			
Tangible fixed assets	715	-	715
Current assets	51,570	10,399	61,969
Current liabilities	(4,401)	-	(4,401)
	<u>47,884</u>	<u>10,399</u>	<u>58,283</u>

**Bradford Churches for Dialogue and Diversity**  
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**Notes to financial statements**  
**for the year ended 31 March 2009**

<b>17. Unrestricted funds</b>	<b>At 1 April 2008 £</b>	<b>Incoming resources £</b>	<b>Outgoing resources £</b>	<b>Transfers £</b>	<b>At 31 March 2009 £</b>
General Purpose	53,550	41,155	(46,821)	(25,000)	22,884
Core costs	-	-	-	25,000	25,000
	<u>53,550</u>	<u>41,155</u>	<u>(46,821)</u>	<u>-</u>	<u>47,884</u>

**Purposes of unrestricted funds**

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

Core cost funds have been designated to pay for future core costs.

<b>18. Restricted funds</b>	<b>At 1 April 2008 £</b>	<b>Incoming resources £</b>	<b>Outgoing resources £</b>	<b>At 31 March 2009 £</b>
The Mercers' Company	-	3,500	(3,500)	-
Westhill Endowment	-	11,500	(1,101)	10,399
	<u>-</u>	<u>15,000</u>	<u>(4,601)</u>	<u>10,399</u>

**Purposes of restricted funds**

The Mercers' Company: To recruit for and run a number of short courses and seminars to focus on Christian / Muslim relations.

Westhill Endowment: To provide a range of training events for clergy that develop their outreach in multi-faith communities.

**19. Transactions with trustees**

In the year trustees Arun Andrew John was paid incidental expenses of £100 (2008 - £309), Anita Day was paid £nil (2008 - £130) and Samuel Randall was paid £nil (2008 - £65).

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

**Notes to financial statements**  
**for the year ended 31 March 2009**

**20. 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 church 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.

**21. 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.