

Company registration number: 5401165
Charity registration number: 1110761

Bradford Churches for Dialogue and Diversity

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2014

H V Bamford & Co
Chartered Accountant
99 Main Street
Wilsden
BD15 0DZ

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Bradford Churches for Dialogue and Diversity

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The following pages do not form part of the statutory financial statements:

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Bradford Churches for Dialogue and Diversity
Reference and Administrative Details

Charity name	Bradford Churches for Dialogue and Diversity	
Charity registration number	1110761	
Company registration number	5401165	
Principal office	The Thornbury Centre Leeds Old Road Bradford BD3 8JX	
Registered office	11 Broad Street Manor Row Bradford BD1 4QT	
Trustees	David Lee Ian Jack Fletcher Denise Poole Paul Hackwood Michael John Noble (retired 31 March 2014) Anthony William Robinson Bruce Kevin Warren Alistair Thomas Helm David Neils Arblaster Barbara Carolyn Glasson (Appointed 4 July 2014) Charles Philip Dobbin (Appointed 4 July 2014)	
Secretary	Ian Jack Fletcher	
Bankers	Royal Bank of Scotland 45-47 Bank Street Bradford BD1 1TS	
Accountant	H V Bamford & Co 99 Main Street Wilsden BD15 0DZ	

Bradford Churches for Dialogue and Diversity

Trustees' Report

The trustees present their report and the financial statements for the year ended 31 March 2014. The trustees, who are also directors of Bradford Churches for Dialogue and Diversity ("BCDD") 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 the 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.

Bradford Churches for Dialogue and Diversity

Trustees' Report

- 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

This last year has seen a change in the makeup of the Charity. The Programme Director, Helen Reid, left the organisation in August to take up a new position and this, together with the impact of the change in the Church of England Diocesan structures in West Yorkshire, has given the Trustees the opportunity to reassess the role of the Charity and how it would like to continue and develop into the future. These conversations are ongoing and will ultimately shape the organisation going forward, including a name change.

While these conversations continue in the background, the Charity continues to divide its work under four main headings: Confident Church, Mutual Encounter, Valuing Religion and Building a Catalyst. All areas overlap to some extent enabling the Charity to deliver a rounded programme of events throughout the year and enabling the organisation to be in contact with a diverse cohort of individuals and organisations.

Confident Church

These events and seminars are targeted at clergy and lay people involved in their faith communities and have included:

Teaching on MA Module, Cranmer College in Durham

Stall at Bradford Diocesan Day

Annual Lecture given by Richard McCallum "Facing Facts: Fighting Fear"

Cranmer MSB – Lectures in Durham plus 24 hour residential in Bradford

Lunch time gatherings for P&E Clergy in Bradford

Contribution to Encountering Muslims Course in Halifax

Presentation at Crib Conference

Faith, Ethnicity and Culture Seminars in Bradford and Leeds

Our Muslim Neighbours – courses run in Shipley, Headingley, Utley and Little Horton

Training on Christian Muslim Relations for clergy new to the Diocese of Bradford

Talks and presentations to Deanery Meetings on current topics

Teaching on Inter Faith Module at College of the Resurrection, Mirfield

Presentation to URC members of the Yorkshire Synod

Bradford Churches for Dialogue and Diversity

Trustees' Report

Hosted a theology student for a one month placement

Mutual encounter

Our aim in this strand of our work is to engage with people who are not usually connected with a particular religious organisation but who work in the community and have an interest in improving the lives of their fellow citizens

Facilitated the Together Youth Leaders and organised various events: football tournament, family outing, series of events for Inter Faith Week

Common Ground Seminar in association with Churches Together England

Took part in Inter Faith Showcase at the David Young Academy, Leeds

Helped to facilitate the Welfare Reform in Bradford events

Implemented the Near Neighbours programme in Bradford, Keighley, Oldham and Burnley.

Held a regional Showcase Event, participated in the National Near Neighbours Showcase and supported individuals and groups to submit grant applications.

Held a Practical Fundraising Course for NN grant recipients

Co-ordinated the admin and finance associated with the NN Programme.

Participated in quarterly meetings with the three other NN centres in the country to share experiences and good practice

Facilitated the Catalyst Young Leaders Courses

Engaged with 'Imagine Keighley' Group

Participated in meetings and seminars with local interest groups

Hosted an intern from Bradford University for 3 months

Hosted an international student for a 10 week placement

British Women in Islam Seminar

Valuing Religion

Talks given by Dr Philip Lewis in Manchester, Nelson and London

Continuing meetings to set up a Theology Group in Bradford

Building a Catalyst

In order to survive any organisation or structure needs to have solid foundations upon which it can build. This is done by increasing awareness of issues among the general public and providing information and help to enable them to make informed decisions. During the period the Charity has given direct assistance to 1750 people and indirect assistance to many more.

Involved and supported several consultant trainers in the delivery of courses and events

Distributed 2000 Newsletters to a wide range of interested parties

The staff and Trustees met quarterly and held an AGM in September 2013.

Staff met quarterly with partner Presence and Engagement Centres (Birmingham, Leicester and London) to develop partnership working

Bradford Churches for Dialogue and Diversity

Trustees' Report

Kept up networks with The Presence and Engagement Task Group, Touchstone, Christian Muslim Forum, Inter Faith Office of Churches Together in England

Trustee Away Day for reflection and reimagining the organisation

Staff undertook training on Using Statistics, Social Media and People Management

Financial Review

The principle funding sources were course fees and grants. BCDD would like to thank the Church Urban Fund, Near Neighbours, the Dioceses of Bradford and Ripon & Leeds and the Westhill trustees for their support. It is this financial support that enable the Charity to achieve its objectives.

Reserves Policy

The trustees have established the level of reserves that they feel the Charity ought to hold. Reserves are required to give the Charity the opportunity to identify new sources of funding should the current sources cease. If no new funding sources were available reserves would be required to meet staff redundancy and notice period payments and to enable activities to wind down in an orderly manner.

The trustees feel that the current requirement for reserves is in the region of six months unrestricted expenditure, which is currently, say, £20,000. Actual unrestricted reserves at 31 March 2014 were £21,632 (2013 - £23,180). The deficit for the year on unrestricted reserves of £1,548 was as anticipated. The trustees are seeking a balanced budget for the future but there are currently many uncertainties.

Statement of trustees' responsibilities

The trustees (who are also directors of Bradford Churches for Dialogue and Diversity for the purpose of company law) are responsible for preparing the Trustees' 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

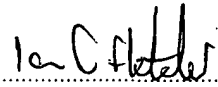
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and which enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Bradford Churches for Dialogue and Diversity
Trustees' Report

Approved by the Board on 8 December 2014 and signed on its behalf by:


.....

Ian Jack Fletcher
Trustee

Independent Examiner's Report to the Trustees of Bradford Churches for Dialogue and Diversity

I report on the accounts of the company for the year ended 31 March 2014, which are set out on pages 8 to 17.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

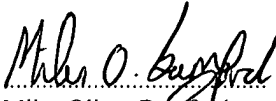
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (2) 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
H V Bamford & Co
Chartered Accountant

99 Main Street
Wilsden
BD15 0DZ

8 December 2014

Bradford Churches for Dialogue and Diversity
Statement of Financial Activities (including Income and Expenditure Account) for the
Year Ended 31 March 2014

		Unrestricted Funds	Restricted Funds	Total Funds 2014	Total Funds 2013
	Note	£	£	£	£
Incoming resources					
Incoming resources from generated funds					
Voluntary income	2	20,403	113,207	133,610	113,493
Investment income	3	103	-	103	313
Incoming resources from charitable activities	4	13,023	-	13,023	20,798
Total incoming resources		<u>33,529</u>	<u>113,207</u>	<u>146,736</u>	<u>134,604</u>
Resources expended					
Charitable activities	5	39,637	111,103	150,740	150,010
Governance costs	5	240	240	480	652
Total resources expended		<u>39,877</u>	<u>111,343</u>	<u>151,220</u>	<u>150,662</u>
Net expenditure before transfers		(6,348)	1,864	(4,484)	(16,058)
Transfers					
Gross transfers between funds		<u>4,800</u>	<u>(4,800)</u>	<u>-</u>	<u>-</u>
Net movements in funds		(1,548)	(2,936)	(4,484)	(16,058)
Reconciliation of funds					
Total funds brought forward		<u>23,180</u>	<u>3,663</u>	<u>26,843</u>	<u>42,901</u>
Total funds carried forward		<u>21,632</u>	<u>727</u>	<u>22,359</u>	<u>26,843</u>

The notes on pages 10 to 17 form an integral part of these financial statements.

Bradford Churches for Dialogue and Diversity (Registration number: 5401165)

Balance Sheet as at 31 March 2014

		2014		2013	
	Note	£	£	£	£
Fixed assets					
Tangible assets	10		564		-
Current assets					
Debtors	11	516		510	
Cash at bank and in hand		31,842		26,736	
		<u>32,358</u>		<u>27,246</u>	
Creditors: Amounts falling due within one year	12	<u>(10,563)</u>		<u>(403)</u>	
Net current assets			<u>21,795</u>		<u>26,843</u>
Net assets			<u>22,359</u>		<u>26,843</u>
The funds of the charity:					
Restricted funds in surplus			727		3,663
Restricted funds in deficit					
Catalyst			-		-
Near neighbours			-		-
Total restricted funds			<u>727</u>		<u>3,663</u>
Unrestricted funds					
Unrestricted income funds			<u>21,632</u>		<u>23,180</u>
Total charity funds			<u>22,359</u>		<u>26,843</u>

For the financial year ended 31 March 2014, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors 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 the Financial Reporting Standard for Smaller Entities (effective April 2008).

Approved by the Board on 8 December 2014 and signed on its behalf by:



Ian Jack Fletcher
Trustee

The notes on pages 10 to 17 form an integral part of these financial statements.

Bradford Churches for Dialogue and Diversity
Notes to the Financial Statements for the Year Ended 31 March 2014

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities (SORP 2005)', issued in March 2005, the Financial Reporting Standard for Smaller Entities (effective April 2008) and the Companies Act 2006.

Fund accounting policy

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

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 16.

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.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

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.

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Bradford Churches for Dialogue and Diversity
Notes to the Financial Statements for the Year Ended 31 March 2014

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Fixed assets

Individual fixed assets costing £250 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Plant and machinery	25% straight line basis
Fixtures and fittings	25% straight line basis

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

2 Voluntary income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2014 £	Total Funds 2013 £
Donations and legacies				
Appeals and donations	26	87	113	728
Other	227	-	227	340
	<u>253</u>	<u>87</u>	<u>340</u>	<u>1,068</u>
Grants				
Grants receivable	<u>20,150</u>	<u>113,120</u>	<u>133,270</u>	<u>112,425</u>
	<u>20,403</u>	<u>113,207</u>	<u>133,610</u>	<u>113,493</u>

3 Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2014 £	Total Funds 2013 £
Interest on cash deposits	<u>103</u>	<u>-</u>	<u>103</u>	<u>313</u>

Bradford Churches for Dialogue and Diversity
Notes to the Financial Statements for the Year Ended 31 March 2014

..... continued

4 Incoming resources from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2014 £	Total Funds 2013 £
Promotion of Dialogue and Diversity				
Donated services	7,500	-	7,500	6,375
Course fees	4,560	-	4,560	13,772
Other	963	-	963	651
	<u>13,023</u>	<u>-</u>	<u>13,023</u>	<u>20,798</u>

5 Total resources expended

	Promotion of Dialogue and Diversity £	Governance £	Total £
Direct costs			
Employment costs	76,848	-	76,848
Establishment costs	7,823	-	7,823
Repairs and maintenance	71	-	71
Office expenses	710	-	710
Printing, posting and stationery	1,634	-	1,634
Subscriptions and donations	374	-	374
Sundry and other costs	713	-	713
Course expenses	48,071	-	48,071
Travel and subsistence	9,057	-	9,057
Advertising and promotion	4,900	-	4,900
Accountancy fees	-	480	480
Legal and professional costs	315	-	315
Bank charges	35	-	35
Depreciation of tangible fixed assets	189	-	189
	<u>150,740</u>	<u>480</u>	<u>151,220</u>

6 Trustees' remuneration and expenses

No trustees received any remuneration during the year.

Bradford Churches for Dialogue and Diversity
Notes to the Financial Statements for the Year Ended 31 March 2014

..... continued

7 Net expenditure

Net expenditure is stated after charging:

	2014 £	2013 £
Depreciation of tangible fixed assets	<u>189</u>	<u>134</u>

8 Employees' remuneration

The average number of persons employed by the charity (including trustees) during the year, analysed by category, was as follows:

	2014 No.	2013 No.
Charitable activities	3	3
Governance	9	10
	<u>12</u>	<u>13</u>

The aggregate payroll costs of these persons were as follows:

	2014 £	2013 £
Wages and salaries	66,302	71,800
Social security	5,550	5,853
Other pension costs	4,666	5,397
	<u>76,518</u>	<u>83,050</u>

9 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
Notes to the Financial Statements for the Year Ended 31 March 2014

..... continued

10 Tangible fixed assets

	Plant and machinery including motor vehicles £	Fixtures, fittings and equipment £	Total £
Cost			
As at 1 April 2013	2,912	2,055	4,967
Additions	-	753	753
As at 31 March 2014	<u>2,912</u>	<u>2,808</u>	<u>5,720</u>
Depreciation			
As at 1 April 2013	2,912	2,055	4,967
Charge for the year	-	189	189
As at 31 March 2014	<u>2,912</u>	<u>2,244</u>	<u>5,156</u>
Net book value			
As at 31 March 2014	<u>-</u>	<u>564</u>	<u>564</u>
As at 31 March 2013	<u>-</u>	<u>-</u>	<u>-</u>

11 Debtors

	2014 £	2013 £
Trade debtors	16	-
Prepayments and accrued income	500	510
	<u>516</u>	<u>510</u>

12 Creditors: Amounts falling due within one year

	2014 £	2013 £
Trade creditors	1,450	-
Other creditors	633	-
Accruals and deferred income	8,480	403
	<u>10,563</u>	<u>403</u>

Bradford Churches for Dialogue and Diversity
Notes to the Financial Statements for the Year Ended 31 March 2014

..... *continued*

13 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

14 Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £4,666 (2013 - £5,397).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

Bradford Churches for Dialogue and Diversity
Notes to the Financial Statements for the Year Ended 31 March 2014

..... continued

15 Related parties

Controlling entity

The charity is controlled by the trustees who are all directors of the company.

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.

16 Analysis of funds

	At 1 April 2013	Incoming resources	Resources expended	Transfers	At 31 March 2014
	£	£	£	£	£
General Funds					
Unrestricted funds	23,180	33,529	(39,877)	4,800	21,632
Restricted Funds					
Westhill Endowment	3,153	87	(2,513)	-	727
Catalyst	510	47,429	(45,889)	(2,050)	-
Near Neighbours	-	65,691	(62,941)	(2,750)	-
	<u>3,663</u>	<u>113,207</u>	<u>(111,343)</u>	<u>(4,800)</u>	<u>727</u>
	<u>26,843</u>	<u>146,736</u>	<u>(151,220)</u>	<u>-</u>	<u>22,359</u>

Westhill Endowment: Restricted for funding work for multi-faith youth leaders.

The Catalyst Project: Restricted for the formation of a future leadership that priorities civic engagement and builds associations between different faiths and communities.

Near Neighbours: Restricted to establishing an effective National Partners Network between people and communities of different faiths and ethnicities.

Bradford Churches for Dialogue and Diversity
Notes to the Financial Statements for the Year Ended 31 March 2014

..... *continued*

17 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2014	Total Funds 2013
	£	£	£	£
Tangible assets	564	-	564	-
Current assets	29,815	2,669	32,358	27,246
Creditors: Amounts falling due within one year	(8,747)	(1,942)	(10,563)	(403)
Net assets	<u>21,632</u>	<u>727</u>	<u>22,359</u>	<u>26,843</u>