Company registration number: 02646454
Charity registration number: 1025961

Age UK Bradford District Ltd

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2026

Age UK Bradford District Ltd

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Age UK Bradford District Ltd

Trustees' Report

Chair's Introduction

2025/26 has been a year of significant achievement and organisational transformation for Age UK Bradford District. While continuing to support thousands of older people across the district, the Trustees have also taken important steps to strengthen the charity's long-term sustainability and future resilience

During the year, the charity continued to provide trusted information, advice, social connections and healthy activities to older people across Bradford District. At the same time, the Board took important decisions to strengthen the organisation's financial sustainability, governance and long-term resilience.

The environment in which we operate remains challenging. Demand for support continues to grow, while rising employment and operating costs place increasing pressure on charitable resources. The Trustees have therefore remained focused on ensuring that Age UK Bradford District can continue to fulfil its purpose both now and in the future.

During 2025/26, 9,827 older people received support through 15,909 contacts with our services. Our Advice and Casework service secured more than £1.4 million in additional welfare benefits for older people, while 83% of those who provided feedback told us that our support had made a positive difference to their lives.

These results reflect the commitment of our staff, voluntary support team members, partners and supporters. They also demonstrate the importance of providing accessible, person-centred support that responds to the circumstances, priorities and aspirations of each older person.

A significant focus for the Board during the year was the implementation of our Building a Stronger Future programme. Through this work, Trustees agreed changes intended to improve financial oversight, organisational accountability, operational effectiveness and the consistency of our services across Bradford District. We also agreed a balanced budget for 2026/27 and established a clear approach to rebuilding unrestricted reserves.

On behalf of the Trustees, I would like to thank our staff, voluntary support team members, funders, donors, retail customers, community partners and fellow Trustees. The Board enters the coming year with a clear strategic direction and confidence in the foundations established during 2025/26.

Joanne Volpe
Chair of the Board of Trustees

2025/26 AT A GLANCE

A Year of Change. A Year of Impact.

In 2025/26 we continued to support thousands of older people across Bradford District while strengthening our organisation for the future. Our impact is measured in numbers – but our purpose is people.

Bradford District age UK

Let's change how we age

OUR IMPACT IN NUMBERS

9,827

Older people supported

We helped almost ten thousand older people across Bradford District.

15,909

Information, Advice, Social Connections and Healthy Activities

Trusted conversations and practical support when people needed it most.

£1.4 million

Additional welfare benefits secured

Helping older people increase their income and financial security.

6

Community Hubs

Local places at the heart of communities, bringing people together. Our Community Hubs:

- Bradford East (Idle)
- Bradford South (Queensbury)
- Bradford West (Allerton)
- Keighley & Ilkley
- Shipley & Bingley
- Wrose & Windhill

26

Staff

A dedicated team committed to improving later life.

Almost 100

Voluntary support team members

Our amazing volunteers generously giving their time and skills.

83%

People reporting a positive difference

Lives improved.
Communities stronger.
Together we make a difference.

HIGHLIGHTS OF THE YEAR

- Continued delivering trusted information, advice, support, social connections and healthy activities.
- Strengthened the organisation through the implementation of our ***Building a Stronger Future programme.***
- Agreed a balanced budget for 2026/27, creating a clear pathway towards rebuilding unrestricted reserves.
- Further developed our **Community Hub** model, increasing access across Bradford District.
- Secured more than £1.4 million in additional welfare benefits for older people.
- Achieved the Age UK Charity Quality Standard (CQS) accreditation.

Thank you to our staff, voluntary support team members, partners, funders, donors and supporters. Your commitment and generosity make everything we achieve possible.

Live your best life!

Age UK Bradford District Ltd

Trustees' Report

About Age UK Bradford District

Age UK Bradford District is an independent local charity dedicated to improving later life for older people across Bradford District. As a member of the Age UK network, the charity combines strong local knowledge with the support of a nationally recognised organisation.

Our charitable purpose is to work alongside older people and communities so that every older person has the opportunity to live well, remain independent and continue contributing to the communities they value. Everything the charity does is intended to deliver public benefit by helping older people remain independent, connected and able to live well.

Our services are delivered through six Community Hubs supported by district-wide Information, Advice, Social Connections and Healthy Activities. This integrated model enables older people to access consistent, person-centred support regardless of where they live or how they first engage with the charity.

The Trustees recognise that partnership working with Bradford Council, the NHS, voluntary and community organisations, funders and local businesses remains fundamental to achieving the charity's objectives.

Trustees' Review of the Year

2025/26 was a defining year for Age UK Bradford District. Alongside continuing to deliver high-quality services for older people across Bradford District, the Board focused on strengthening the organisation to ensure it remains financially sustainable, well governed and able to respond to increasing demand.

The Trustees recognised that the charity was operating within an increasingly challenging environment characterised by rising employment costs, inflationary pressures and growing demand for information, advice and community-based support. Throughout the year, the Board therefore balanced investment in current services with decisions designed to improve the charity's long-term resilience.

The result was a year of continued service delivery combined with significant organisational development, laying stronger foundations for future growth while remaining focused on improving later life for older people across the district.

Building a Stronger Future

A major priority for the Board during the year was the implementation of Building a Stronger Future, the charity's strategic programme of organisational development.

Trustees reviewed the charity's governance arrangements, financial planning, organisational structure and operational delivery to ensure that the organisation remained fit for the future. The programme was designed not simply to respond to current challenges, but to strengthen the charity's capacity to deliver sustainable impact over the longer term.

Strategic priorities achieved

- Implemented a revised organisational structure to improve accountability and collaboration.
- Agreed a balanced budget for 2026/27 and a structured approach to rebuilding unrestricted reserves.
- Strengthened governance, safeguarding, quality assurance and organisational oversight.
- Enhanced financial reporting and performance monitoring.
- Continued developing the Community Hub model supported by district-wide services.
- Maintained strong partnerships across Bradford District.

Supporting Older People

Despite organisational change, service delivery remained the charity's overriding priority.

Trustees' Report

During the year 9,827 older people accessed support through Community Hubs and district-wide services. Across 15,909 contacts, staff and voluntary support team members provided trusted Information, Advice, Social Connections and Healthy Activities tailored to individual need. The Trustees recognise that these achievements have only been possible because of the professionalism, compassion and commitment shown by staff and voluntary support team members throughout the year.

The Trustees continued to monitor service performance, quality and outcomes throughout the year, ensuring that resources remained focused on activities delivering the greatest benefit for older people.

Improving Financial Wellbeing

The Advice service secured more than £1.4 million in additional welfare benefits for older people. Trustees recognise that maximising income is often fundamental to maintaining independence, reducing financial hardship and improving wellbeing.

Beyond financial gain, the service provided reassurance and practical support to people navigating increasingly complex welfare systems.

Strengthening Communities

Reducing loneliness and promoting healthy ageing remained central to the charity's work. Community Hubs, groups, activities and Social Connections programmes enabled older people to build friendships, increase confidence and participate more fully within their communities.

Healthy Activities supported older people to remain physically active while improving wellbeing and maintaining independence. Together, these services demonstrate the charity's commitment to supporting the whole person rather than responding to individual issues in isolation.

Partnership Working

The Trustees recognise that effective partnership working is essential to achieving the charity's objectives. Throughout the year the charity continued to work closely with Bradford Council, NHS organisations, voluntary and community organisations, local businesses and other stakeholders.

These partnerships improved referral pathways, strengthened collaboration and enabled the charity to extend its reach while avoiding unnecessary duplication of services.

Measuring Success

Trustees receive regular performance information to monitor both organisational activity and outcomes. During 2025/26, 83% of people who provided feedback reported that the charity's support had made a positive difference to their lives.

The Board considers outcome measurement to be an essential element of effective governance, ensuring that future decisions remain informed by evidence and focused on improving the lives of older people.

Looking Forward

The progress made during 2025/26 has strengthened the organisation and positioned it well for the future. While recognising the continuing challenges facing the voluntary sector, Trustees believe the charity enters the new financial year with stronger governance, improved financial oversight and a clearer strategic direction.

Building a Stronger Future will continue to guide organisational development as the charity seeks to increase its impact, strengthen financial sustainability and ensure that more older people across Bradford District can access the support they need to live well.

Trustees' Report

Governance

Strong governance remained central to the Board's work throughout 2025/26. Trustees are responsible for the strategic direction, stewardship and long-term sustainability of Age UK Bradford District. During the year the Board continued to review performance, financial resilience, quality, safeguarding and organisational effectiveness, ensuring that decisions remained aligned with the charity's purposes and values.

As an independent local charity and member of the Age UK network, the organisation combines local accountability with the benefits of national collaboration. Trustees recognise that effective governance extends beyond legal compliance and requires clear strategic leadership, robust challenge and a commitment to continuous improvement.

Role of the Board

The Board brings together a diverse range of professional knowledge and experience. Trustees serve in a voluntary capacity and provide strategic oversight, constructive challenge and independent assurance. Throughout the year the Board reviewed its own effectiveness, succession planning and skills to ensure it remains equipped to support the charity's future development.

Leadership and Management

Responsibility for day-to-day management is delegated to the Chief Executive, supported by the Deputy Chief Executive, Senior Management Team and Hub and District Leadership Team. Together they are responsible for implementing the strategy agreed by Trustees, managing organisational performance and ensuring effective operational delivery across Bradford District.

Quality and Continuous Improvement

The Board receives regular reports on organisational performance, service quality and outcomes. Feedback from older people, staff, voluntary support team members and partners informs service development and strategic planning. Policies, procedures and governance arrangements are reviewed regularly to ensure they remain effective and reflect good practice.

During the year the charity maintained its commitment to recognised quality standards, including the Quality of Information Service Standard, the Quality of Advice Standard assessed by Age UK National and the Charity Quality Standard by the British Standards Institute. In July 2026 the Board was proud to be awarded the Charity Quality Standard for a further three year period.

Safeguarding

Safeguarding remains one of the Board's highest priorities. Trustees receive regular assurance regarding safeguarding arrangements, mandatory training, policy compliance and organisational learning. These arrangements support the delivery of safe, responsive and person-centred services.

Risk Management

The Trustees recognise that effective risk management is integral to good governance. The Board maintains oversight through a comprehensive corporate risk register that is reviewed regularly throughout the year. This enables emerging risks to be identified, mitigation measures monitored and informed decisions taken in response to changing circumstances.

Principal Risks

- Maintaining long-term financial sustainability and rebuilding unrestricted reserves.
- Achieving income targets through retail, fundraising, grants and commissioned services.
- Recruiting, developing and retaining skilled staff and voluntary support team members.
- Maintaining safe, accessible and high-quality services.

- Safeguarding older people, staff and voluntary support team members.
- Business continuity, cyber security and information governance.
- Compliance with legal, regulatory and quality standards.

Building Organisational Resilience

During the year Trustees continued to strengthen financial planning, governance, digital resilience, business continuity and organisational oversight. Building a Stronger Future has enhanced accountability, clarified leadership responsibilities and strengthened organisational resilience, placing the charity in a stronger position to respond to future opportunities and challenges.

Governance Statement

The Trustees are satisfied that appropriate governance, financial controls, safeguarding arrangements and risk management processes are in place to support the charity's continuing development. The Board remains committed to maintaining high standards of governance, ensuring that resources are used effectively and that Age UK Bradford District continues to deliver lasting benefit for older people across Bradford District.

Financial Stewardship

The Trustees recognise that sound financial stewardship is fundamental to achieving the charity's purposes. Throughout 2025/26 the Board maintained close oversight of the charity's financial position, ensuring that resources were directed towards activities delivering the greatest benefit for older people while protecting the organisation's long-term sustainability.

Financial performance was reviewed regularly against budget, with particular attention given to cash flow, reserves, income generation, expenditure and financial risk. This enabled Trustees to respond proactively to changing circumstances while continuing to invest in frontline services and organisational development.

Operating Environment

Like many charities, Age UK Bradford District continued to operate within a challenging financial environment. Rising employment costs, inflationary pressures and increasing demand for services required careful financial management. Trustees therefore adopted a prudent approach to expenditure while continuing to invest in improvements that strengthen the charity's long-term resilience.

Financial Performance

The detailed financial performance of the charity is set out in the accompanying financial statements. During the year the Board continued to strengthen financial reporting and budget monitoring to support informed decision-making. Particular emphasis was placed on improving forecasting, enhancing financial controls and identifying opportunities to increase sustainable income through retail, fundraising, grants and commissioned services.

Reserves Policy

Maintaining appropriate unrestricted reserves remains a key responsibility of the Board. During the year Trustees reviewed the Reserves Policy to ensure it reflected the principal financial risks facing the charity and provided a robust framework for future planning.

The revised policy establishes lower, target and upper reserve levels to guide financial decision-making and to ensure sufficient resources are available to manage unforeseen events, invest in organisational development and maintain continuity of services.

Reserve Band Amount
Lower £61,543
Target £162,835

Upper £210,691

In 2026 net income showed a deficit of £37,513 for the year, made up of a deficit of £11,724 on restricted funds and a deficit of £25,789 on general unrestricted funds. Total funds at 31 March 2026 were £96,717, of which £29,643 were restricted.

Going Concern

In preparing the financial statements, Trustees considered the charity's financial position, cash flow forecasts, reserves, principal risks and future assumptions. Having completed this review, the Board is satisfied that the charity has adequate resources to continue operating for the foreseeable future. The financial statements have therefore been prepared on the going concern basis.

Looking Ahead

The Trustees remain committed to strengthening the charity's financial resilience through disciplined financial management, sustainable income growth and continued investment in organisational effectiveness. The balanced budget for 2026/27 and the strategy for rebuilding unrestricted reserves provide a clear framework for achieving these objectives.

While recognising the continued challenges facing the voluntary sector, the Board believes Age UK Bradford District enters the new financial year with stronger financial governance, improved oversight and a sustainable platform from which to continue improving later life across Bradford District.

Trustee Appointment, Induction and Development

The Board recognises that an effective and diverse Board of Trustees is fundamental to the good governance of the charity. New Trustees receive an induction programme introducing the charity's governing document, strategic priorities, finances, principal risks, governance framework and legal responsibilities. Ongoing development opportunities are provided throughout trustees' period of office to ensure the Board maintains the knowledge and skills required to govern effectively.

Remuneration of Key Management Personnel

Responsibility for determining the remuneration of the Chief Executive rests with the Board of Trustees. Pay is reviewed with regard to organisational affordability, market conditions, sector benchmarking and the need to recruit and retain appropriately skilled staff. The remuneration of other members of the Senior Management Team is determined through the charity's approved pay framework and delegated management arrangements.

Public Benefit

In setting the charity's objectives and planning its activities, the Trustees have had due regard to the Charity Commission's guidance on public benefit. The Trustees are satisfied that the activities described within this report demonstrate clear public benefit by supporting older people to improve their wellbeing, independence, financial security and social connectedness across Bradford District.

Age UK Bradford District Ltd

Trustees' Report

Reference and Administrative Details

Charity Registration Number:	1025961
Company Registration Number	02646454
Country of Incorporation	England and Wales
Registered Office:	75 Wrose Road Shipley BD18 1HX
Independent Examiner:	Mark Wilcock FCA Watson Buckle Limited Chartered Accountants York House Cottingley Business Park Bradford West Yorkshire BD16 1PE
Bankers:	Bath Building Society 15 Queen Square Bath BA1 2HN
	NatWest Bank Market Street Bradford West Yorkshire BD1 1NE
	Unity Trust Bank plc 9 Brindleyplace Birmingham B1 2HB

Age UK Bradford District Ltd

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	David Pass (resigned 24 August 2026)
	Jonathan Stead (resigned 26 September 2026)
	Noor Jahan Ali (resigned 10 October 2025)
	Gill Thornton
	Joanne Volpe
	Catherine Sunter
	Anthony Porter
	Lewis Clarkson (appointed 24 August 2026)
	Nigel Mack (appointed 24 August 2026)
Chief Executive Officer:	Mark Rounding
Advisors	Akhtar Malik
	Jonathan Wright

Acknowledgements

The Trustees wish to place on record their sincere thanks to everyone who has supported Age UK Bradford District during the year. We are grateful to our staff, voluntary support team members, members, funders, donors, retail customers, commissioners, partners and local communities for their commitment to improving later life across Bradford District.

We also thank the many older people who place their trust in the charity and who continue to shape our services through their experiences, feedback and involvement. Their voices remain central to the charity's development.

Looking to the Future

The Board enters 2026/27 with confidence in the organisation's direction and a clear commitment to delivering the next phase of Building a Stronger Future. Trustees will continue to focus on financial sustainability, excellent governance, innovation, partnership working and person-centred services so that Age UK Bradford District can support even more older people in the years ahead.

Together with our staff, voluntary support team members, partners and supporters, the Trustees remain committed to ensuring that every older person across Bradford District has the opportunity to live well, remain independent and age with dignity.

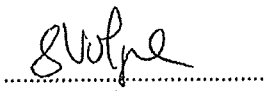
Small companies provision statement

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Age UK Bradford District Ltd

Trustees' Report

The annual report was approved by the trustees of the charity on 26 October 2026 and signed on its behalf by:



Joanne Volpe
Chair and Trustee

Age UK Bradford District Ltd

Independent Examiner's Report to the trustees of Age UK Bradford District Ltd ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Age UK Bradford District Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....

Mark C Wilcock FCA
Independent Examiner
Watson Buckle Limited
Chartered Accountants
Bradford

26 October 2026

Age UK Bradford District Ltd

Statement of Financial Activities for the Year Ended 31 March 2026 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2026 £	Total 2025 £
Income and Endowments from:					
Donations and legacies	3	36,493	-	36,493	28,449
Charitable activities	4	77,904	169,191	247,095	215,242
Other trading activities	5	406,591	-	406,591	424,968
Investments	6	1,370	-	1,370	4,224
Total income		522,358	169,191	691,549	672,883
Expenditure on:					
Raising funds	7	(224,647)	-	(224,647)	(239,441)
Charitable activities	8	(323,500)	(180,915)	(504,415)	(601,316)
Total expenditure		(548,147)	(180,915)	(729,062)	(840,757)
Net expenditure		(25,789)	(11,724)	(37,513)	(167,874)
Net movement in funds		(25,789)	(11,724)	(37,513)	(167,874)
Reconciliation of funds					
Total funds brought forward		92,863	41,367	134,230	302,104
Total funds carried forward	18	67,074	29,643	96,717	134,230

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2026 is shown in note 18.

Age UK Bradford District Ltd

(Registration number: 02646454)
Balance Sheet as at 31 March 2026

	Note	2026 £		2025 £	
Fixed assets					
Tangible assets	12		25,204		29,351
Current assets					
Debtors	13	73,681		64,244	
Cash at bank and in hand		85,304		102,228	
		158,985		166,472	
Creditors: Amounts falling due within one year	14	(85,854)		(58,658)	
Net current assets			73,131		107,814
Total assets less current liabilities			98,335		137,165
Creditors: Amounts falling due after more than one year	15		(1,618)		(2,935)
Net assets			96,717		134,230
Funds of the charity:					
Restricted income funds					
Restricted funds		29,643		41,367	
Unrestricted income funds					
Unrestricted funds		67,074		92,863	
Total funds	18		96,717		134,230

For the financial year ending 31 March 2026 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 12 to 27 were approved by the trustees, and authorised for issue on 26 October 2026 and signed on their behalf by:

.....

Joanne Volpe
Chair and Trustee

Age UK Bradford District Ltd

Statement of Cash Flows for the Year Ended 31 March 2026

	2026 £	2025 £
Cash flows from operating activities		
Net cash expenditure	(37,513)	(167,874)
Adjustments to cash flows from non-cash items		
Depreciation	4,147	3,976
Investment income	(1,370)	(4,224)
	(34,736)	(168,122)
Working capital adjustments		
(Increase)/decrease in debtors	(9,437)	44,672
Increase in creditors	1,970	10,977
Increase/(decrease) in deferred income	23,909	(7,673)
Net cash flows from operating activities	(18,294)	(120,146)
Cash flows from investing activities		
Interest received	1,370	4,224
Acquisitions of tangible assets	-	(2,555)
Net cash flows from investing activities	1,370	1,669
Net decrease in cash and cash equivalents	(16,924)	(118,477)
Cash and cash equivalents at 1 April	102,228	220,705
Cash and cash equivalents at 31 March	85,304	102,228

All of the cash flows are derived from continuing operations during the above two periods.

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

These financial statements were authorised for issue by the trustees on 26 October 2026.

The address of its registered office is:
75 Wrose Road
Shipley
BD18 1HX

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

The entity meets the definition of a public benefit entity under FRS 102.

Basis of preparation

The financial statements have been prepared under the historical cost convention in accordance with applicable United Kingdom Accounting Standards. A summary of the principal accounting policies, which have been applied consistently, except where noted, is set out below.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Fund structure

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

Restricted income 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.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Other trading activities

Donated goods for resale are received. The value to the charity of the donated goods sold is recognised as income when sold. The proceeds of sale are categorised as 'Income from other trading activities' in the Statement of Financial Activities.

Investment income

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

Charitable activities

Income from the provision of charitable services and government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be reliably measured. If entitlement is not met, then these amounts are deferred.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

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.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000.00 or more are initially recorded at cost.

Depreciation and amortisation

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:

Asset class	Depreciation method and rate
Leasehold improvements	Over the life of the lease
Fixtures and fittings	5 years straight line
Computer equipment	3 years straight line

Debtors

Debtors are recognised initially when they become due at the transaction price. They are subsequently measured at amortised cost using the effective interest rate method, less provision for impairment. A provision for impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the debtors.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Creditors

Creditors are obligations to pay for goods and services that have been acquired by the charity. Creditors are initially recognised at the transaction price and subsequently measured at amortised cost using the effective interest method.

Pensions and other post retirement obligations

The charity participates in a multi-employer defined contribution pension arrangement, The Pension Trust Growth Plan Series 4. The pension charge represents the amount payable by the charity to the fund in respect of the year.

Previously, the charity and group participated in The Pension Trust Growth Plan, Series 1, 2 and 3, a multi-employer defined benefit pension arrangement. It is not possible in the normal course of events to identify the share of underlying assets and liabilities belonging to individual participating employers. In accordance with Charities SORP (FRS 102) the charity recognises the liability to make payments to fund the deficit relating to past service where it has entered into an agreement to make those payments.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

3 Income from donations and legacies

	Unrestricted funds General £	Total 2026 £	Total 2025 £
Donations and legacies;			
Donations and gifts	29,174	29,174	28,449
Legacies	7,319	7,319	-
	36,493	36,493	28,449

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2026 £	Total 2025 £
Grants and contracts receivable	77,904	169,191	247,095	215,242

5 Income from other trading activities

	Unrestricted funds General £	Total 2026 £	Total 2025 £
Trading income;			
Charity shop income	349,063	349,063	377,222
Events income;			
Fundraising events and fees earned	57,528	57,528	47,746
	406,591	406,591	424,968

6 Investments

	Unrestricted funds General £	Total 2026 £	Total 2025 £
Interest receivable and similar income;			
Interest receivable on bank deposits	1,370	1,370	4,224

7 Expenditure on raising funds

	Unrestricted funds General £	Total 2026 £	Total 2025 £
Staff costs	49,134	49,134	57,629
Staff and volunteer expenses	973	973	1,435
Training and recruitment	1,647	1,647	40
Premises costs	138,758	138,758	150,870
Insurance	2,553	2,553	1,742
Office costs	1,959	1,959	1,894
Repairs and renewals	465	465	1,211
Depreciation, amortisation and other similar costs	4,147	4,147	340
Publicity	(1,115)	(1,115)	(1,131)
Van running and other transport costs	10,552	10,552	9,520
Shop costs	10,278	10,278	9,852
Sundries	5,296	5,296	6,039
	224,647	224,647	239,441

8 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2026 £	Total 2025 £
Staff costs	304,280	145,835	450,115	496,085
Interest - unwinding discount	177	-	177	46
Staff and volunteer expenses	2,312	454	2,766	4,335
Training and recruitment	47	127	174	2,714
Office costs	3,178	-	3,178	6,246
Repairs and renewals	2,964	-	2,964	2,664
Publicity	-	1,693	1,693	1,625
Subscriptions	-	1,000	1,000	2,065
Sundries (including IT and communication)	(7,491)	6,298	(1,193)	45,458
Share of support costs	-	25,508	25,508	21,119
Share of governance costs	18,033	-	18,033	18,959
	323,500	180,915	504,415	601,316

9 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2026 £	2025 £
Depreciation of fixed assets	4,147	3,976
Independent examiner's remuneration	2,520	2,400

10 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

11 Staff costs

The aggregate payroll costs were as follows:

	2026 £	2025 £
Staff costs during the year were:		
Wages and salaries	447,153	500,676
Social security costs	36,558	30,849
Pension costs	15,539	22,188
	499,250	553,713

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2026 No	2025 No
Administration and support	3	3
Other	14	16
	17	19

During the year, the charity made redundancy and/or termination payments which totalled £2,863 (2025 - £2,816).

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

The total employee benefits of the key management personnel of the charity were £116,851 (2025 - £114,668).

12 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Total £
Cost				
At 1 April 2025	115,777	9,713	3,134	128,624
At 31 March 2026	115,777	9,713	3,134	128,624
Depreciation				
At 1 April 2025	86,426	9,713	3,134	99,273
Charge for the year	4,147	-	-	4,147
At 31 March 2026	90,573	9,713	3,134	103,420
Net book value				
At 31 March 2026	25,204	-	-	25,204
At 31 March 2025	29,351	-	-	29,351

13 Debtors

	2026 £	2025 £
Trade debtors	17,230	5,678
Prepayments	47,146	48,011
Other debtors	9,305	10,555
	73,681	64,244

14 Creditors: amounts falling due within one year

	2026 £	2025 £
Trade creditors	40,183	38,870
Other taxation and social security	7,752	7,182
Other creditors	5,343	5,705
Accruals	7,001	5,235
Deferred income	25,575	1,666
	85,854	58,658

	2026 £	2025 £
Deferred income		
Deferred income at 1 April 2025	1,666	9,339
Resources deferred in the period	25,575	1,666
Amounts released from previous periods	(1,666)	(9,339)
Deferred income at year end	25,575	1,666

15 Creditors: amounts falling due after one year

	2026	2025
	£	£
Other creditors	1,618	2,935

16 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £15,539 (2025 - £16,233).

Defined benefit pension schemes
The Pension Trust Growth Plan scheme

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions
From 1 April 2025 to 31 March 2028: £2,100,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions
From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

The total cost relating to defined benefit schemes for the year recognised in profit or loss as an expense was £177 (2025 - £4,598).

Reconciliation of scheme assets and liabilities to assets and liabilities recognised

The amounts recognised in the statement of financial position are as follows:

	2026	2025
	£	£
Present value of defined benefit obligation	3,247	4,564

Defined benefit obligation

Changes in the defined benefit obligation are as follows:

	2026 £
Present value at start of year	4,564
Interest cost	179
Deficit contributions paid	(1,494)
Actuarial re-measurements:	(2)
Present value at end of year	3,247

Principal actuarial assumptions

The principal actuarial assumptions at the statement of financial position date are as follows:

	2026 %	2025 %
Discount rate	4.92	4.84

The discount rate shown above was the equivalent single discount rate which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contribution.

17 Commitments

Other financial commitments

The commitment below relates to the total future minimum lease payments under a non-cancellable operating lease.

The total amount of other financial commitments not provided in the financial statements was £139,619 (2025 - £221,508).

18 Funds

	Balance at 1 April 2025 £	Incoming resources £	Resources expended £	Balance at 31 March 2026 £
Unrestricted funds				
General	92,863	522,358	(548,147)	67,074
Restricted funds				
BMDC Buddy Scheme	8,688	45,377	(49,884)	4,181
Equality Together Advice Consortium	2,901	44,000	(45,321)	1,580
Uber	-	556	(404)	152
National Lottery	-	1,667	(1,667)	-
Community Activity Projects	-	5,717	(2,917)	2,800
Warm Homes Healthy People (Groundworks)	29,778	18,690	(32,697)	15,771
A Place Call Home	-	53,184	(48,025)	5,159
Restricted funds	41,367	169,191	(180,915)	29,643
Total funds	134,230	691,549	(729,062)	96,717

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
General	222,882	484,040	(614,059)	92,863
Restricted funds				
BMDC Buddy Scheme	11,007	42,445	(44,764)	8,688
Equality Together Advice Consortium	5,128	44,000	(46,227)	2,901
Independent Age	1,192	22,208	(23,400)	-
Prosper	-	5,815	(5,815)	-
Reaching Inequalities in the city (RIC)	22,635	6,555	(29,190)	-
Keith Howard Foundation	250	6,167	(6,417)	-
Warm Homes Healthy People (Groundworks)	37,510	18,690	(26,422)	29,778
Neighbourly	1,500	-	(1,500)	-
National Lottery	-	18,333	(18,333)	-
A Place Call Home	-	24,630	(24,630)	-
Restricted funds	79,222	188,843	(226,698)	41,367
Total funds	302,104	672,883	(840,757)	134,230

The specific purposes for which the funds are to be applied are as follows:

BDMC Buddy Scheme: three individual grants to carry out person centred coproduction work with individuals communities to develop and deliver local activities and services they identify as being important to them.

Equality Together Consortium: working with partners in the voluntary sector to deliver advice and casework support, mostly around welfare benefits to older people with complex needs across Bradford District.

Uber: To strengthen Age UK Bradford District's established Community Hub model, increasing capacity to deliver additional trusted Information, Support, Social Connections and Warm, Welcoming Spaces for older people across the district. The funding supports our six locally-based Hubs, improving access to support within local communities.

Independent Age: A grant to address the impact of the cost of living crisis through the provision of information, advice and casework to older people.

Prosper: a research project exploring the issues around frailty in older people and their support needs.

Reaching Inequality in the City: funding provided by Bradford and Craven District CCG to Bradford CVS to deliver a programme of welfare benefits advice through a range of partners including AUKBD to people referred by GP Surgeries in Bradford.

Keith Howard Foundation: to enable us to develop and deliver 2 new 'Art and Creativity Friendship Groups.

Warm Homes Healthy People (Groundworks): a project in partnership with other agencies delivering a warm homes healthy people project purchasing and delivering winter warmth packs and carrying out essential repairs to heating systems/boilers.

National Lottery: A grant to fund the provision of Information Plus services across Bradford District.

A Place Call Home: A grant to provide Information, Advice & Casework within Community settings focussing on welfare benefits take-up and independent living.

19 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2026 £
Tangible fixed assets	25,204	-	25,204
Current assets	112,189	46,796	158,985
Current liabilities	(68,701)	(17,153)	(85,854)
Creditors over 1 year	(1,618)	-	(1,618)
Total net assets	67,074	29,643	96,717

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Tangible fixed assets	29,351	-	29,351
Current assets	123,439	43,033	166,472
Current liabilities	(56,992)	(1,666)	(58,658)
Creditors over 1 year	(2,935)	-	(2,935)
Total net assets	92,863	41,367	134,230

20 Related party transactions

There were no related party transactions in the current or prior year.