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BRADFORD CHRISTIAN SCHOOL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

Charity registration number 1027573

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BRADFORD CHRISTIAN SCHOOL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees		
	Simon Mackenzie	(Resigned 26 June 2025)
	Richard Shackleton	(Resigned 26 June 2025)
	Akpobibibo Onduku	(Resigned 26 June 2025)
	John Iceton	
	Adetola Ayenitaju	
	Heather Thomson	
	Zeilah Chadwick	(Appointed 27 September 2025)
Governors	Richard Shackleton - Chair	(Resigned 26 June 2025)
	Akpobibibo Onduku	(Resigned 26 June 2025)
	Simon Mackenzie	(Resigned 26 June 2025)
	Hannah Pickles - Clerk	
	Kevin Ryan	(Resigned 23 May 2024)
	Susanne Wells	(Resigned 19 March 2026)
	Neil Iceton	
	Adetola Ayenitaju	
	Zeilah Chadwick	
	Dave Chadwick	
	Jane Prothero - Headteacher	
	Sam Stockill	(Appointed 1 December 2025)
Charity number	1027573	
Principal address	Livingston Road Bolton Woods Bradford BD2 1BT	
Registered office	Livingstone Road Bolton Woods Bradford BD2 1BT	
Auditor	Azets Audit Services Carlton House Grammar School Street Bradford BD1 4NS	
Bankers	Co-operative Bank PO Box 250 Skelnersdale WN8 6WT	
	Kingdon Bank Limited Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS	

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BRADFORD CHRISTIAN SCHOOL

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BRADFORD CHRISTIAN SCHOOL

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees present their annual report and financial statements for the year ended 31 August 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The details on the Legal and Administrative Information page form part of the Trustees Report.

Objectives and activities
The charitable objects are the advancement of education on the basis of Christian principles.

Mission and Vision
Our Mission: To provide a holistic Christian education for all and to inspire discipleship.
Our Vision: To be a Christian community in which everyone grows in character, faith, knowledge, understanding and wisdom.

Achievements and performance
The main area of charitable activity is the provision of a Christian alternative to secular education. We currently have 146 on the school roll. We have 62 families from the Christian community in the Bradford area and 35 from non - faith or other backgrounds.

Bradford Christian School does not reflect the doctrines of any one church or denomination but is open to serve the wider Christian community in Bradford.

We undertake to educate children from Nursery (age 3) to Year 11 (age 16). Our pupils' studies normally culminate in GCSE examinations.

We recognise and seek to attain standards set by the Independent Schools' Standards and the Independent School Inspection.

Each member of staff at Bradford Christian School is first and foremost a dedicated Christian who loves and seeks to serve God.

Most of the teachers are professionally qualified and have previously taught in other local schools. We also offer teacher training to our own staff and colleagues from other Christian schools. We are also pleased to mentor student teachers or those involved in work experience programmes from local universities and colleges.

The school teaching staff is supplemented by committed parents and volunteers.

The school offers a full range of curricular and extracurricular activities a number of which take place away from the main site due to spatial constraints. This includes Duke of Edinburgh Bronze and Silver Awards for students in Years 9 and 10.

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The school also runs an Autism Provision for students with Autism placed with us by the local education authority. This part of the school is managed as a department in itself with 28 students and a dedicated staff team and is currently full.

The school aims to present children with the created world in all its aspects, enabling them to relate correctly to it and to eventually make a useful and godly contribution to society. It is our desire that children see the world and its people from God's perspective and acquire the ability to base all their decisions on the scriptural principles they have been taught. It is our hope that our pupils will be able to face life with all its problems and challenges with hope, determination and resourcefulness. We sincerely desire to see all our pupils make the best of their God-given abilities, whatever they may be, thus preparing them to be useful citizens and effective servants in the Church of Christ.

Bradford Christian School is a member of the Independent Schools Association and is inspected by the Independent School Inspectorate.

Bradford Christian School is affiliated to the Christian Schools' Trust (Charity Number 293315), a fellowship of around 25 Christian schools across Great Britain.

The school does not admit pupils on the basis of academic ability or family background. It is, however, vital that parents have a clear understanding of the vision of the school and that they are supportive of its aims. To this end the school interviews all prospective parents before awarding places to pupils. Fees are charged with a view to covering the day to day running costs of the school. Gifts supplement the finances of the school, covering any shortfall and allowing for some expansion. The school greatly values the financial and prayer support it receives from a wide range of people from across the country. The fees are set by the governing body. Families with an income below £45,000 are invited to apply for a bursary if they need additional support with fees.

Subjects offered to GCSE level in 2024 – 2025 were: Maths, English, Literature, Combined Science (dual award), Computing, Spanish, Geography, History, Art and Religious Education.

Educational trips and residentials for middle and upper school ran during this year. Year 5/6 enjoyed a residential opportunity to York attending evensong at York Minister and enjoying a fun day at Flamingo Land. Year 7/8 spent a few days in London taking in the sights and watching a west end show. Upper school spent 4 days in Berlin taking in the city's sights, enjoying the history of the city and watching a basketball game. EYFS enjoyed a trip to Ponderosa zoo, year 1/2 the toy museum at Kirkstall Abbey in Leeds. During the final week of the 24/25 academic year students enjoyed visits to Go Ape, a climbing wall, Harrogate, the media museum and Bramhope campsite for a day of activities.

Financial review

Full details of the financial activities are contained in the attached accounts.
Total income for the year was £1,312,745 (2024 £1,229,755) and, after deducting expenditure of £1,185,040 (2024 £1,099,161), net income was £127,705 (2024 £130,594).
The net assets of the Charity at 31 August 2025 were £877,854 (2024 £717,516).

The Trustees established several years ago a policy that the Charity should maintain £75,000 in unrestricted funds. This currently equates to approximately one month's expenditure. As of 31 August 2025 the unrestricted funds were £877,854.

It is the understanding of the trustees that the funding received for EYFS provision and EHC plans is paid in return for the school providing suitable education, health and care services to a number of specified eligible pupils. These services depend on dedicated staff, facilities, and bought-in services, and on the wider management, support services and resources of the whole school. Accordingly, the trustees resolved to treat all income and expenditure related to EYFS and EHC plans as 'Unrestricted' with effect from the year commencing 1 September 2018.

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BRADFORD CHRISTIAN SCHOOL

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Principal Funding Sources
Most of the income of the Charity comes from Special Education Needs/Autism Provision funding, School fees and Early Years funding. The Charity continues to seek additional funding from individuals, organisations and Charitable Trustees that are sympathetic with its objectives.

Risk Management
The Governing Body has conducted a review of the major risks to which the Charity is exposed. Where appropriate systems or procedures have been established to mitigate the risks the Charity faces. The Governing Body is constantly reviewing all areas of the Charity's work that could be exposed to external risks and seeks to deal with these as they arise.

Plans for future periods
The Trustees purchased its property in Livingstone Road, Bradford, in February 2002. Refurbishment of the new site was completed in the autumn of 2003. During the latter part of 2005 additional work was undertaken to create a new classroom in a converted outbuilding. Subsequently two further classrooms were created by constructing a mezzanine floor above the kitchen area.

During the year end 31 August 2021 an extension was built on to the early years provision at a cost of £27,000. In July 2023 building work started on 2 additional classrooms, a budget of £300,000 was agreed by the governing body. These classrooms were completed and came into use in January 2024

Structure, governance and management
The charity is an unincorporated charity governed by its Charitable Trust Deed.

The trustees who served during the year and up to the date of signature of the financial statements were:

Recruitment and Appointment of Governors and Trustees
Due to the nature of the charity's work, the Governing Body is well represented by individuals who have the appropriate experience in education, Christian ministry and business skills. The Governing Body is constantly seeking to enhance its membership by the recruitment of the appropriate individuals who have the skills that will assist with the development of the charity. Suggestions for possible Trustees and Governors are sought from the existing bodies and other appropriate contacts from within the school community. Members of the Governing Body have taken part in training for Governors provided by Bradford Education's School Governors Service.

Trustee Induction and Training
Most Trustees are already familiar with the practical work of the Charity, but new Trustees are invited to spend time observing the different aspects of the work and meet the school staff. All new Trustees are made aware of the role of a Trustee, the Governing Documents, the ongoing financial position and the future plans of the Charity.

Organisational Structure
The school has a Governing Body that meet on a monthly basis and who are responsible for the strategic direction and policy of the Charity.

The date to day operation and development of the school is delegated to the Senior Leadership Team that is led by the Headteacher with the appropriate support of the appointed senior staff.

Accountability to the voluntary Governing Body is ensured through regular supervision by the Chair of the Governors of the Headteacher.

Public Benefit statement
The Trustees confirm they have complied with their duty in section 17 of the 2011 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

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BRADFORD CHRISTIAN SCHOOL

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees' report was approved by the Board of Trustees.

Signed by:

Zeilah Chadwick

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Zeilah Chadwick

Trustee

28 August 2026

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BRADFORD CHRISTIAN SCHOOL

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 incoming resources and application of resources of the charity for that year.

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 judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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BRADFORD CHRISTIAN SCHOOL

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BRADFORD CHRISTIAN SCHOOL

Opinion

We have audited the financial statements of Bradford Christian School (the 'charity') for the year ended 31 August 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 August 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

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Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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Other matters

Your attention is drawn to the fact that the charity has prepared financial statements 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 applicable in the UK and Republic of Ireland (FRS 102)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:
Jon Ward
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Jonathan Ward (Senior Statutory Auditor)
for and on behalf of Azets

02 September 2026 | 12:52 BST

Chartered Accountants
Statutory Auditor

Carlton House
Grammar School Street
Bradford
BD1 4NS

Azets is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

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BRADFORD CHRISTIAN SCHOOL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted funds 2025	Unrestricted funds 2024
		£	£
Income and endowments from:			
Donations and legacies	**3**	44,285	18,376
Charitable activities	**4**	1,249,186	1,202,763
Investments	**5**	539	5
Other income	**6**	18,735	8,611
Total income		1,312,745	1,229,755
Expenditure on:			
Charitable activities	**7**	1,185,040	1,099,161
Net incoming resources before transfers		127,705	130,594
Net incoming resources		127,705	130,594
Other recognised gains and losses			
Revaluation of tangible fixed assets		32,633	13,548
Net movement in funds		160,338	144,142
Fund balances at 1 September 2024		717,516	573,374
Fund balances at 31 August 2025		877,854	717,516

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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BRADFORD CHRISTIAN SCHOOL

BALANCE SHEET

AS AT 31 AUGUST 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**13**		671,646		673,419
Current assets					
Debtors	**14**	27,753		19,804	
Cash at bank and in hand		305,320		136,904	
		333,073		156,708	
Creditors: amounts falling due within one year	**16**	(117,004)		(83,341)	
Net current assets			216,069		73,367
Total assets less current liabilities			887,715		746,786
Creditors: amounts falling due after more than one year	**17**		(9,861)		(29,270)
Net assets			877,854		717,516
Income funds					
Unrestricted funds			877,854		717,516
			877,854		717,516

The financial statements were approved by the Trustees on 28 August 2026

Zeilah Chadwick

Signed by:
Zeilah Chadwick
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Trustee

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BRADFORD CHRISTIAN SCHOOL

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**23**		189,616		197,484
Investing activities					
Purchase of tangible fixed assets		(4,082)		(276,339)	
Investment income received		539		5	
Net cash used in investing activities			(3,543)		(276,334)
Financing activities					
Repayment of bank loans		(17,657)		(13,787)	
Net cash used in financing activities			(17,657)		(13,787)
Net increase/(decrease) in cash and cash equivalents			168,416		(92,637)
Cash and cash equivalents at beginning of year			136,904		229,541
Cash and cash equivalents at end of year			305,320		136,904

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BRADFORD CHRISTIAN SCHOOL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

Charity information

Bradford Christian School is an unincorporated charity established under a Charitable Trust Deed dated 30 September 1993 and registered with the Charity Commission for England and Wales on 25 October 1993.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Fixed assets with a value lower than £500 are not capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The trustees consider that there are no critical judgements or key sources of estimation uncertainty requiring separate disclosure in these financial statements. Any accounting judgements, estimates and assumptions applied in the preparation of the financial statements are consistent with the accounting policies set out in Note 1.

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3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	44,285	18,376
Donations and gifts		
General donations	44,285	18,376
	44,285	18,376

4 Income from charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
EYFS Funding	88,559	71,546
LEA Support (DSP)	769,639	763,559
School Fees	390,988	367,658
	1,249,186	1,202,763

5 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	539	5

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6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	18,735	8,611

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7 Expenditure on charitable activities

	Charitable expenditure 2025 £	Charitable expenditure 2024 £
Direct costs		
Staff costs	828,272	751,007
Staff training	10,594	8,685
Curriculum expenses	75,528	69,638
Examination Fees	7,545	8,577
School trips and transport	14,332	920
Minibus	4,321	1,018
Bad Debt provision	3,512	7,906
	944,104	847,751
Share of support and governance costs (see note 8)		
Support	231,481	233,373
Governance	9,455	18,037
	1,185,040	1,099,161
Analysis by fund		
Unrestricted funds	1,185,040	1,099,161

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8 Support costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Staff costs	102,700	-	102,700	102,500	-	102,500
Depreciation	5,855	-	5,855	18,300	-	18,300
Rent and Rates	3,461	-	3,461	4,715	-	4,715
Insurance	17,459	-	17,459	9,767	-	9,767
Light and heat	25,828	-	25,828	24,631	-	24,631
Repairs and maintenance	56,664	-	56,664	45,699	-	45,699
Print, postage and stationery	8,438	-	8,438	8,737	-	8,737
Telephone	-	-	-	959	-	959
Refreshments and staff care	3,006	-	3,006	3,458	-	3,458
Adverting and marketing	1,000	-	1,000	3,003	-	3,003
Finance costs	1,167	-	1,167	4,940	-	4,940
Sundry	103	-	103	664	-	664
Accountancy	5,800	-	5,800	-	-	-
Audit fees	-	9,250	9,250	-	14,800	14,800
Legal and professional	-	205	205	-	3,237	3,237
	231,481	9,455	240,936	227,373	18,037	245,410
Analysed between						
Charitable activities	231,481	9,455	240,936	233,373	18,037	251,410

Governance costs includes payments to the auditors of £9,250 (2024- £14,200) for audit fees.

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	9,250	14,800
Depreciation of owned tangible fixed assets	5,855	18,300

10 Trustees

Included within staff costs is £32,031 which was paid to the spouses of S Mackenzie and R Shackleton, trustees of the charity, for services provided to the school (2024 - £31,900).

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11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Teaching, Learning Assistants and classroom staff	44	44
Support and administration	6	6
Total	50	50

Employment costs	2025 £	2024 £
Wages and salaries	854,140	798,942
Social security costs	57,150	41,378
Other pension costs	19,682	13,187
	930,972	853,507

Teaching and Learning Assistance is estimated at 88% of staff time with 12% estimated as support.

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

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13 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Total
	£	£	£
Cost or valuation			
At 1 September 2024	650,000	46,513	696,513
Additions	-	4,082	4,082
At 31 August 2025	650,000	50,595	700,595
Depreciation and impairment			
At 1 September 2024	-	23,094	23,094
Depreciation charged in the year	-	5,855	5,855
At 31 August 2025	-	28,949	28,949
Carrying amount			
At 31 August 2025	650,000	21,646	671,646
At 31 August 2024	650,000	23,419	673,419

Freehold land and buildings with a carrying amount of £650,000 were revalued at 05 August 2024 by Hayfield Robinson Property Consultants, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

The trustees do not consider that the valuation of the property was materially different at 31 August 2025 to that confirmed in the independent valuation.

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14 Debtors

	2025	2024
Amounts falling due within one year:	**£**	**£**
Trade debtors	25,846	17,767
Other debtors	(85)	(85)
Prepayments and accrued income	1,992	2,122
	27,753	19,804

15 Loans and overdrafts

	2025	2024
	£	**£**
Bank loans	26,769	44,426
Payable within one year	16,908	15,156
Payable after one year	9,861	29,270

A mortgage loan amounting to £26,679 (2024 - £44,426) is secured on the freehold property.

16 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	**£**
Bank loans	**15**	16,908	15,156
Other taxation and social security		53,655	11,623
Deferred income	**18**	-	1,408
Trade creditors		15,377	-
Other creditors		11,814	20,154
Accruals		19,250	35,000
		117,004	83,341

17 Creditors: amounts falling due after more than one year

	Notes	2025	2024
		£	**£**
Bank loans	**15**	9,861	29,270

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18 Deferred income

	2025	2024
	£	£
Other deferred income	-	1,408

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	-	1,408
Movements in the year:		
Deferred income at 1 September 2024	1,408	1,408
Released from previous periods	(1,408)	-
Deferred income at 31 August 2025	-	1,408

19 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	19,682	13,187

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

21 Analysis of net assets between funds

	Unrestricted funds 2025
	£
At 31 August 2025:	
Tangible assets	671,646
Current assets/(liabilities)	216,069
Long term liabilities	(9,861)
	877,854

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21 Analysis of net assets between funds **(Continued)**

	Unrestricted funds 2024 £
At 31 August 2024:	
Tangible assets	673,419
Current assets/(liabilities)	73,367
Long term liabilities	(29,270)
	717,516

22 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

23 Cash generated from operations

	2025 £	2024 £
Surplus for the year	127,705	130,594
Adjustments for:		
Investment income recognised in statement of financial activities	(539)	(5)
Depreciation and impairment of tangible fixed assets	5,855	18,300
Movements in working capital:		
(Increase)/decrease in debtors	(7,949)	24,404
Increase in creditors	65,952	24,191
(Decrease) in deferred income	(1,408)	-
Cash generated from operations	189,616	197,484

24 Analysis of changes in net funds

	At 1 September 2024 £	Cash flows £	At 31 August 2025 £
Cash at bank and in hand	136,904	168,416	305,320
Loans falling due within one year	(15,156)	(1,752)	(16,908)
Loans falling due after more than one year	(29,270)	19,409	(9,861)
	92,478	186,073	278,551

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BRADFORD CHRISTIAN SCHOOL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

Charity registration number 1027573

Docusign Envelope ID: 1F2A68EB-4988-822B-82C5-2A48F115A3DB

BRADFORD CHRISTIAN SCHOOL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees		
	Simon Mackenzie	(Resigned 26 June 2025)
	Richard Shackleton	(Resigned 26 June 2025)
	Akpobibibo Onduku	(Resigned 26 June 2025)
	John Iceton	
	Adetola Ayenitaju	
	Heather Thomson	
	Zeilah Chadwick	(Appointed 27 September 2025)
Governors	Richard Shackleton - Chair	(Resigned 26 June 2025)
	Akpobibibo Onduku	(Resigned 26 June 2025)
	Simon Mackenzie	(Resigned 26 June 2025)
	Hannah Pickles - Clerk	
	Kevin Ryan	(Resigned 23 May 2024)
	Susanne Wells	(Resigned 19 March 2026)
	Neil Iceton	
	Adetola Ayenitaju	
	Zeilah Chadwick	
	Dave Chadwick	
	Jane Prothero - Headteacher	
	Sam Stockill	(Appointed 1 December 2025)
Charity number	1027573	
Principal address	Livingston Road Bolton Woods Bradford BD2 1BT	
Registered office	Livingstone Road Bolton Woods Bradford BD2 1BT	
Auditor	Azets Audit Services Carlton House Grammar School Street Bradford BD1 4NS	
Bankers	Co-operative Bank PO Box 250 Skelnersdale WN8 6WT	
	Kingdon Bank Limited Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS	

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BRADFORD CHRISTIAN SCHOOL

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BRADFORD CHRISTIAN SCHOOL

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees present their annual report and financial statements for the year ended 31 August 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The details on the Legal and Administrative Information page form part of the Trustees Report.

Objectives and activities
The charitable objects are the advancement of education on the basis of Christian principles.

Mission and Vision
Our Mission: To provide a holistic Christian education for all and to inspire discipleship.
Our Vision: To be a Christian community in which everyone grows in character, faith, knowledge, understanding and wisdom.

Achievements and performance
The main area of charitable activity is the provision of a Christian alternative to secular education. We currently have 146 on the school roll. We have 62 families from the Christian community in the Bradford area and 35 from non - faith or other backgrounds.

Bradford Christian School does not reflect the doctrines of any one church or denomination but is open to serve the wider Christian community in Bradford.

We undertake to educate children from Nursery (age 3) to Year 11 (age 16). Our pupils' studies normally culminate in GCSE examinations.

We recognise and seek to attain standards set by the Independent Schools' Standards and the Independent School Inspection.

Each member of staff at Bradford Christian School is first and foremost a dedicated Christian who loves and seeks to serve God.

Most of the teachers are professionally qualified and have previously taught in other local schools. We also offer teacher training to our own staff and colleagues from other Christian schools. We are also pleased to mentor student teachers or those involved in work experience programmes from local universities and colleges.

The school teaching staff is supplemented by committed parents and volunteers.

The school offers a full range of curricular and extracurricular activities a number of which take place away from the main site due to spatial constraints. This includes Duke of Edinburgh Bronze and Silver Awards for students in Years 9 and 10.

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The school also runs an Autism Provision for students with Autism placed with us by the local education authority. This part of the school is managed as a department in itself with 28 students and a dedicated staff team and is currently full.

The school aims to present children with the created world in all its aspects, enabling them to relate correctly to it and to eventually make a useful and godly contribution to society. It is our desire that children see the world and its people from God's perspective and acquire the ability to base all their decisions on the scriptural principles they have been taught. It is our hope that our pupils will be able to face life with all its problems and challenges with hope, determination and resourcefulness. We sincerely desire to see all our pupils make the best of their God-given abilities, whatever they may be, thus preparing them to be useful citizens and effective servants in the Church of Christ.

Bradford Christian School is a member of the Independent Schools Association and is inspected by the Independent School Inspectorate.

Bradford Christian School is affiliated to the Christian Schools' Trust (Charity Number 293315), a fellowship of around 25 Christian schools across Great Britain.

The school does not admit pupils on the basis of academic ability or family background. It is, however, vital that parents have a clear understanding of the vision of the school and that they are supportive of its aims. To this end the school interviews all prospective parents before awarding places to pupils. Fees are charged with a view to covering the day to day running costs of the school. Gifts supplement the finances of the school, covering any shortfall and allowing for some expansion. The school greatly values the financial and prayer support it receives from a wide range of people from across the country. The fees are set by the governing body. Families with an income below £45,000 are invited to apply for a bursary if they need additional support with fees.

Subjects offered to GCSE level in 2024 – 2025 were: Maths, English, Literature, Combined Science (dual award), Computing, Spanish, Geography, History, Art and Religious Education.

Educational trips and residentials for middle and upper school ran during this year. Year 5/6 enjoyed a residential opportunity to York attending evensong at York Minister and enjoying a fun day at Flamingo Land. Year 7/8 spent a few days in London taking in the sights and watching a west end show. Upper school spent 4 days in Berlin taking in the city's sights, enjoying the history of the city and watching a basketball game. EYFS enjoyed a trip to Ponderosa zoo, year 1/2 the toy museum at Kirkstall Abbey in Leeds. During the final week of the 24/25 academic year students enjoyed visits to Go Ape, a climbing wall, Harrogate, the media museum and Bramhope campsite for a day of activities.

Financial review

Full details of the financial activities are contained in the attached accounts.
Total income for the year was £1,312,745 (2024 £1,229,755) and, after deducting expenditure of £1,185,040 (2024 £1,099,161), net income was £127,705 (2024 £130,594).
The net assets of the Charity at 31 August 2025 were £877,854 (2024 £717,516).

The Trustees established several years ago a policy that the Charity should maintain £75,000 in unrestricted funds. This currently equates to approximately one month's expenditure. As of 31 August 2025 the unrestricted funds were £877,854.

It is the understanding of the trustees that the funding received for EYFS provision and EHC plans is paid in return for the school providing suitable education, health and care services to a number of specified eligible pupils. These services depend on dedicated staff, facilities, and bought-in services, and on the wider management, support services and resources of the whole school. Accordingly, the trustees resolved to treat all income and expenditure related to EYFS and EHC plans as 'Unrestricted' with effect from the year commencing 1 September 2018.

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BRADFORD CHRISTIAN SCHOOL

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Principal Funding Sources
Most of the income of the Charity comes from Special Education Needs/Autism Provision funding, School fees and Early Years funding. The Charity continues to seek additional funding from individuals, organisations and Charitable Trustees that are sympathetic with its objectives.

Risk Management
The Governing Body has conducted a review of the major risks to which the Charity is exposed. Where appropriate systems or procedures have been established to mitigate the risks the Charity faces. The Governing Body is constantly reviewing all areas of the Charity's work that could be exposed to external risks and seeks to deal with these as they arise.

Plans for future periods
The Trustees purchased its property in Livingstone Road, Bradford, in February 2002. Refurbishment of the new site was completed in the autumn of 2003. During the latter part of 2005 additional work was undertaken to create a new classroom in a converted outbuilding. Subsequently two further classrooms were created by constructing a mezzanine floor above the kitchen area.

During the year end 31 August 2021 an extension was built on to the early years provision at a cost of £27,000. In July 2023 building work started on 2 additional classrooms, a budget of £300,000 was agreed by the governing body. These classrooms were completed and came into use in January 2024

Structure, governance and management
The charity is an unincorporated charity governed by its Charitable Trust Deed.

The trustees who served during the year and up to the date of signature of the financial statements were:

Recruitment and Appointment of Governors and Trustees
Due to the nature of the charity's work, the Governing Body is well represented by individuals who have the appropriate experience in education, Christian ministry and business skills. The Governing Body is constantly seeking to enhance its membership by the recruitment of the appropriate individuals who have the skills that will assist with the development of the charity. Suggestions for possible Trustees and Governors are sought from the existing bodies and other appropriate contacts from within the school community. Members of the Governing Body have taken part in training for Governors provided by Bradford Education's School Governors Service.

Trustee Induction and Training
Most Trustees are already familiar with the practical work of the Charity, but new Trustees are invited to spend time observing the different aspects of the work and meet the school staff. All new Trustees are made aware of the role of a Trustee, the Governing Documents, the ongoing financial position and the future plans of the Charity.

Organisational Structure
The school has a Governing Body that meet on a monthly basis and who are responsible for the strategic direction and policy of the Charity.

The date to day operation and development of the school is delegated to the Senior Leadership Team that is led by the Headteacher with the appropriate support of the appointed senior staff.

Accountability to the voluntary Governing Body is ensured through regular supervision by the Chair of the Governors of the Headteacher.

Public Benefit statement
The Trustees confirm they have complied with their duty in section 17 of the 2011 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

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BRADFORD CHRISTIAN SCHOOL

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees' report was approved by the Board of Trustees.

Signed by:

Zeilah Chadwick

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Zeilah Chadwick

Trustee

28 August 2026

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BRADFORD CHRISTIAN SCHOOL

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 incoming resources and application of resources of the charity for that year.

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 judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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BRADFORD CHRISTIAN SCHOOL

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BRADFORD CHRISTIAN SCHOOL

Opinion

We have audited the financial statements of Bradford Christian School (the 'charity') for the year ended 31 August 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 August 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

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Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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Other matters

Your attention is drawn to the fact that the charity has prepared financial statements 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 applicable in the UK and Republic of Ireland (FRS 102)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:
Jon Ward
9C3C6D7095AA41C...

Jonathan Ward (Senior Statutory Auditor)
for and on behalf of Azets

02 September 2026 | 12:52 BST

Chartered Accountants
Statutory Auditor

Carlton House
Grammar School Street
Bradford
BD1 4NS

Azets is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

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BRADFORD CHRISTIAN SCHOOL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted funds 2025	Unrestricted funds 2024
		£	£
Income and endowments from:			
Donations and legacies	**3**	44,285	18,376
Charitable activities	**4**	1,249,186	1,202,763
Investments	**5**	539	5
Other income	**6**	18,735	8,611
Total income		1,312,745	1,229,755
Expenditure on:			
Charitable activities	**7**	1,185,040	1,099,161
Net incoming resources before transfers		127,705	130,594
Net incoming resources		127,705	130,594
Other recognised gains and losses			
Revaluation of tangible fixed assets		32,633	13,548
Net movement in funds		160,338	144,142
Fund balances at 1 September 2024		717,516	573,374
Fund balances at 31 August 2025		877,854	717,516

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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BRADFORD CHRISTIAN SCHOOL

BALANCE SHEET

AS AT 31 AUGUST 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**13**		671,646		673,419
Current assets					
Debtors	**14**	27,753		19,804	
Cash at bank and in hand		305,320		136,904	
		333,073		156,708	
Creditors: amounts falling due within one year	**16**	(117,004)		(83,341)	
Net current assets			216,069		73,367
Total assets less current liabilities			887,715		746,786
Creditors: amounts falling due after more than one year	**17**		(9,861)		(29,270)
Net assets			877,854		717,516
Income funds					
Unrestricted funds			877,854		717,516
			877,854		717,516

The financial statements were approved by the Trustees on 28 August 2026

Zeilah Chadwick

Signed by:
Zeilah Chadwick
41361E713F8C4F3...

Trustee

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BRADFORD CHRISTIAN SCHOOL

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**23**		189,616		197,484
Investing activities					
Purchase of tangible fixed assets		(4,082)		(276,339)	
Investment income received		539		5	
Net cash used in investing activities			(3,543)		(276,334)
Financing activities					
Repayment of bank loans		(17,657)		(13,787)	
Net cash used in financing activities			(17,657)		(13,787)
Net increase/(decrease) in cash and cash equivalents			168,416		(92,637)
Cash and cash equivalents at beginning of year			136,904		229,541
Cash and cash equivalents at end of year			305,320		136,904

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BRADFORD CHRISTIAN SCHOOL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

Charity information

Bradford Christian School is an unincorporated charity established under a Charitable Trust Deed dated 30 September 1993 and registered with the Charity Commission for England and Wales on 25 October 1993.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Fixed assets with a value lower than £500 are not capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The trustees consider that there are no critical judgements or key sources of estimation uncertainty requiring separate disclosure in these financial statements. Any accounting judgements, estimates and assumptions applied in the preparation of the financial statements are consistent with the accounting policies set out in Note 1.

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3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	44,285	18,376
Donations and gifts		
General donations	44,285	18,376
	44,285	18,376

4 Income from charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
EYFS Funding	88,559	71,546
LEA Support (DSP)	769,639	763,559
School Fees	390,988	367,658
	1,249,186	1,202,763

5 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	539	5

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6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	18,735	8,611

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7 Expenditure on charitable activities

	Charitable expenditure 2025 £	Charitable expenditure 2024 £
Direct costs		
Staff costs	828,272	751,007
Staff training	10,594	8,685
Curriculum expenses	75,528	69,638
Examination Fees	7,545	8,577
School trips and transport	14,332	920
Minibus	4,321	1,018
Bad Debt provision	3,512	7,906
	944,104	847,751
Share of support and governance costs (see note 8)		
Support	231,481	233,373
Governance	9,455	18,037
	1,185,040	1,099,161
Analysis by fund		
Unrestricted funds	1,185,040	1,099,161

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8 Support costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Staff costs	102,700	-	102,700	102,500	-	102,500
Depreciation	5,855	-	5,855	18,300	-	18,300
Rent and Rates	3,461	-	3,461	4,715	-	4,715
Insurance	17,459	-	17,459	9,767	-	9,767
Light and heat	25,828	-	25,828	24,631	-	24,631
Repairs and maintenance	56,664	-	56,664	45,699	-	45,699
Print, postage and stationery	8,438	-	8,438	8,737	-	8,737
Telephone	-	-	-	959	-	959
Refreshments and staff care	3,006	-	3,006	3,458	-	3,458
Adverting and marketing	1,000	-	1,000	3,003	-	3,003
Finance costs	1,167	-	1,167	4,940	-	4,940
Sundry	103	-	103	664	-	664
Accountancy	5,800	-	5,800	-	-	-
Audit fees	-	9,250	9,250	-	14,800	14,800
Legal and professional	-	205	205	-	3,237	3,237
	231,481	9,455	240,936	227,373	18,037	245,410
Analysed between						
Charitable activities	231,481	9,455	240,936	233,373	18,037	251,410

Governance costs includes payments to the auditors of £9,250 (2024- £14,200) for audit fees.

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	9,250	14,800
Depreciation of owned tangible fixed assets	5,855	18,300

10 Trustees

Included within staff costs is £32,031 which was paid to the spouses of S Mackenzie and R Shackleton, trustees of the charity, for services provided to the school (2024 - £31,900).

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11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Teaching, Learning Assistants and classroom staff	44	44
Support and administration	6	6
Total	50	50

Employment costs	2025 £	2024 £
Wages and salaries	854,140	798,942
Social security costs	57,150	41,378
Other pension costs	19,682	13,187
	930,972	853,507

Teaching and Learning Assistance is estimated at 88% of staff time with 12% estimated as support.

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

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13 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Total
	£	£	£
Cost or valuation			
At 1 September 2024	650,000	46,513	696,513
Additions	-	4,082	4,082
At 31 August 2025	650,000	50,595	700,595
Depreciation and impairment			
At 1 September 2024	-	23,094	23,094
Depreciation charged in the year	-	5,855	5,855
At 31 August 2025	-	28,949	28,949
Carrying amount			
At 31 August 2025	650,000	21,646	671,646
At 31 August 2024	650,000	23,419	673,419

Freehold land and buildings with a carrying amount of £650,000 were revalued at 05 August 2024 by Hayfield Robinson Property Consultants, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

The trustees do not consider that the valuation of the property was materially different at 31 August 2025 to that confirmed in the independent valuation.

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14 Debtors

	2025	2024
Amounts falling due within one year:	**£**	**£**
Trade debtors	25,846	17,767
Other debtors	(85)	(85)
Prepayments and accrued income	1,992	2,122
	27,753	19,804

15 Loans and overdrafts

	2025	2024
	£	**£**
Bank loans	26,769	44,426
Payable within one year	16,908	15,156
Payable after one year	9,861	29,270

A mortgage loan amounting to £26,679 (2024 - £44,426) is secured on the freehold property.

16 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	**£**
Bank loans	**15**	16,908	15,156
Other taxation and social security		53,655	11,623
Deferred income	**18**	-	1,408
Trade creditors		15,377	-
Other creditors		11,814	20,154
Accruals		19,250	35,000
		117,004	83,341

17 Creditors: amounts falling due after more than one year

	Notes	2025	2024
		£	**£**
Bank loans	**15**	9,861	29,270

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18 Deferred income

	2025	2024
	£	£
Other deferred income	-	1,408

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	-	1,408
Movements in the year:		
Deferred income at 1 September 2024	1,408	1,408
Released from previous periods	(1,408)	-
Deferred income at 31 August 2025	-	1,408

19 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	19,682	13,187

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

21 Analysis of net assets between funds

	Unrestricted funds 2025
	£
At 31 August 2025:	
Tangible assets	671,646
Current assets/(liabilities)	216,069
Long term liabilities	(9,861)
	877,854

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21 Analysis of net assets between funds **(Continued)**

	Unrestricted funds 2024 £
At 31 August 2024:	
Tangible assets	673,419
Current assets/(liabilities)	73,367
Long term liabilities	(29,270)
	717,516

22 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

23 Cash generated from operations

	2025 £	2024 £
Surplus for the year	127,705	130,594
Adjustments for:		
Investment income recognised in statement of financial activities	(539)	(5)
Depreciation and impairment of tangible fixed assets	5,855	18,300
Movements in working capital:		
(Increase)/decrease in debtors	(7,949)	24,404
Increase in creditors	65,952	24,191
(Decrease) in deferred income	(1,408)	-
Cash generated from operations	189,616	197,484

24 Analysis of changes in net funds

	At 1 September 2024 £	Cash flows £	At 31 August 2025 £
Cash at bank and in hand	136,904	168,416	305,320
Loans falling due within one year	(15,156)	(1,752)	(16,908)
Loans falling due after more than one year	(29,270)	19,409	(9,861)
	92,478	186,073	278,551

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AZETS

Audit findings report

Bradford Christian School

Year ended 31 August 2025



Docusign Envelope ID: 1F2A68EB-4988-822B-82C5-2A48F115A3DB

Strictly Private & Confidential

The Board of Trustees
Bradford Christian School
Livingstone Road
Bradford
BD2 1BT

Our ref: PTNR/MAN/CODE
28 August 2026

Dear Board of Trustees

Bradford Christian School
Audit findings for the year ended 31 August 2025

This Audit Findings Report highlights the significant findings arising from the audit for the benefit of those charged with governance. We appreciate that you may be aware of some of the matters contained in this report, however as required by International Standard on Auditing (UK) 260 we are communicating them to you formally.

As auditor we are responsible for performing the audit, in accordance with International Standards on Auditing (UK) (ISAs UK)), which is directed towards forming and expressing an opinion on the financial statements. The audit of the financial statements does not relieve management or those charged with governance of their responsibilities, including those in respect of the preparation of financial statements.

There is more detail in respect of the responsibilities of the auditor and those charged with governance within our engagement letter. Our standard terms and conditions can be found at https://www.azets.co.uk/terms-of-business.

The contents of this report relate only to those matters which came to our attention during the conduct of our normal audit procedures which are designed primarily for the purpose of expressing our opinion on the financial statements. We do not accept any responsibility for any loss occasioned to any third party acting or refraining from acting on the basis of the content of this report, as this report was not prepared for, nor intended for, any other purpose.

We would like to take this opportunity to record our appreciation for the kind assistance provided by your team during our audit. If we can be of any further assistance, please contact Jon Ward.

Yours faithfully

Azets Audit Services

Jon Ward

Senior Statutory Auditor

Azets Audit Services

We are an accounting, tax, audit, advisory and business services group that delivers a personal experience both digitally and at your door.

Accounting | Tax | Audit | Advisory | Technology

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VAT Registration No. 219 0608 22. Registered office: 2nd Floor, Regis House, 45 King William St, London EC4R 9AN. Registered to carry on audit work in the UK under Firm Number C004632199 and regulated for a range of investment business activities by the Institute of Chartered Accountants in England & Wales. The term 'Board Director' is used to refer to a statutory director and principal of the company as registered at Companies House. Any other designations that include the term 'Partner' or 'Director' are not registered statutory directors or principals of the registered company.

ICAEW CHARTERED ACCOUNTANTS

Docusign Envelope ID: 1F2A68EB-4988-822B-82C5-2A48F115A3DB

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1. Executive summary

Audit overview

This table summarises the significant matters arising from the statutory audit of Bradford Christian School for the year ended 31 August 2025 for those charged with governance.

Audit opinion	We do not propose any modifications to our audit opinion which is unqualified. We have no matters to report regarding the adoption of the going concern basis or inadequate disclosures relating to material uncertainties. Our audit work is substantially complete and there are currently no matters which would require modification of our audit report.
Audit approach	There were no changes to our audit approach as set out to you in our letter dated 26 June 2026.
Significant audit findings	We have reported our significant audit findings on pages 3 and audit adjustments on page 9. The impact on the charity's surplus is £761 The audit experienced a number of challenges, including delays in receiving information, reconciliation issues requiring resolution, and delays in the provision of draft financial statements. These matters impacted the progress of the audit and resulted in deviations from the agreed timetable.
Audit adjustments	We are required to communicate all potential adjustments, other than those considered to be clearly trivial, to management and to request that management corrects them. Audit adjustments proposed can be seen in section 5 below. Presentational and reclassification adjustments were proposed and accepted by management. The aggregate impact of unadjusted misstatements on the profit and loss account, were they to be processed, would result in a combined decrease to the charity's surplus of approximately £7,850 which is immaterial to the financial statements. Details of adjusted misstatements are included on 10. All unadjusted differences are collectively and individually under materiality.

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Internal controls	The purpose of the audit was for us to express an opinion on the financial statements. The audit included consideration of internal controls relevant to the preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control. Our audit is, therefore, not designed to identify all control weaknesses. However, where, as part of our testing, we identify deficiencies in internal control, we have reported these to you on page 11.

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2. Significant audit findings

This section of our report includes a summary of significant audit findings relating to significant risk areas identified at planning and other risk areas that required special consideration or arose during the course of the audit.

Significant risk areas identified at planning

Significant risks are risks that require special audit consideration and include identified risks of material misstatement that:

- our risk assessment procedures identified as being close to the upper range of the spectrum of inherent risk due to their nature and a combination of the likelihood and potential magnitude of misstatement; or
- are required to be treated as significant risks due to requirements of ISAs (UK), for example in relation to management override of internal controls.

Significant risks at the financial statement level

The below table summarises conclusions in relation to significant risks of material misstatement identified at the financial statement level. These risks are considered to have a pervasive impact on the financial statements as a whole and potentially affect many assertions for classes of transaction, account balances and disclosures.

Key risk area	Audit Approach	Conclusions
Management override of controls Management is in a unique position to perpetrate fraud because of their ability to manipulate accounting records and prepare fraudulent financial statements by overriding controls that otherwise appear to be operating effectively. Although the level of risk of management override of controls will vary from entity to entity, the risk is nevertheless present in all entities. Due to the unpredictable way in which such override could occur, it is a risk of material misstatement due to fraud and thus a significant risk. Risk of material misstatement: Very High	Procedures performed to mitigate risks of material misstatement in this area will include: • Review of accounting estimates, judgements and decisions made by management; • Testing of journal entries; • Review of any unusual significant transactions; • Substantive Audit Data Analytics	The risk of material misstatement as a result of management override of controls has been mitigated through our audit testing.

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Inappropriate use of going concern assumption Risk that the entity's use of the going concern assumption may not be appropriate. **Risk of material misstatement:** Medium elevated	Procedures performed to mitigate risks of material misstatement in this area include • Review management's assessment of going concern. • Evaluate the appropriateness of management's assessment, including the form, period covered, and completeness of information included. • Review the future budget and identify key assumptions.	Going concern assessed as appropriate from testing performed

Significant and other risks at the assertion level for classes of transaction, account balances and disclosures

The below table summarises conclusions in relation to significant and other key risks of material misstatement assertion level for classes of transaction, account balances and disclosures.

Key risk area	Audit Approach	Conclusions
Risk of error in income recognition in charity fees income Revenue recognition – ISA 240 presumed fraud risk on completeness of charity fees income agreed to be rebutted and a risk of error to be raised. Proof in total agreed to be done to ascertain the completeness of charity fees income. **Risk of material misstatement:** Risk of error/Very high	Procedures performed to mitigate risks of material misstatement in this area include: • Proof in total test for charity fees income • Test fee income from agreement to ledger • Test occurrence of income- leavers during the year.	Based on the results of our procedures we consider that income recognition is reasonable and has been appropriately applied to charity fees income. The errors noted are not material to the financial statements.

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Risk of error in EYSF income recognition Revenue from EYSF grant funding is funding from Bradford Council for students approved to receive the funding. The risk of fraud is low as applications have to be approved by Bradford Council before funding is received per term. **Risk of material misstatement:** Medium elevated	Procedures performed to mitigate risks of material misstatement in this area include: • Test EYSF grant income transactions. • Test EYSF income cut-off by reviewing pre and post year end receipts.	From our testing, EYFS income is not materially misstated.
Risk of error in EHC income recognition Revenue recognition – ISA 240 presumed fraud risk on completeness of EHC income agreed to be rebutted and a risk of error to be raised. Proof in total agreed to be done to ascertain the completeness of EHC income similar to charity fees income. **Risk of material misstatement:** Risk of error/Very high	Procedures performed to mitigate risks of material misstatement in this area include: • Proof in total test for EHC income. • Test fee income from agreement to ledger.	Based on the results of our procedures we consider that income recognition is reasonable and has been appropriately applied to EHC income.
Risk of inaccurate claim of VAT balances from HMRC Risk that the VAT liability is inaccurate based on HMRC assessment outcome. **Risk of material misstatement:** Medium- elevated	Procedures performed to mitigate risks of material misstatement in this area include: • Test assessment of VAT balances	From our testing, VAT balances is not materially misstated.
Support costs allocation **Risk of material misstatement:** Medium-elevated	Procedures performed to mitigate risks of material misstatement in this area include: • Test support costs allocation	Testing completed on the split of support costs. No issues noted

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Related Party Transactions Unidentified related parties balances and transactions. **Risk of material misstatement:** Medium-elevated	Procedures performed to mitigate risks of material misstatement in this area include: • Confirm transactions with trustees • Test related party balances and transactions	Testing completed on related party transactions. No issues noted.

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3. Going concern

As auditors, we are required to “obtain sufficient appropriate audit evidence about the appropriateness of management's use of the going concern assumption in the preparation and presentation of the financial statements and to conclude whether there is a material uncertainty about the entity's ability to continue as a going concern” (ISA (UK) 570).

Management’s assessment of going concern

Bradford Christian Charity has prepared its financial statements on the going concern basis. Management believe that the financial statements should be prepared on the going concern basis as it has a surplus and adequate cash and fund reserves.

Management’s assessment covers a period of at least 12 months from expected date of approval of the accounts

Audit work performed

ISA 570 (revised) specifies mandatory procedures that we are required to carry out on going concern.

We have obtained management’s budget analysis for 2026 and 2027 and reviewed the key assumptions.

We have considered the charity's current financial position, including positive operating results, liquidity and available reserves, and noted no indicators that would cast significant doubt on the charity's ability to continue as a going concern.

Conclusion

We concur with management’s assessment that it is appropriate to continue to adopt the going concern basis and there are no material uncertainties relating to going concern which should be disclosed in the financial statements.

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4. Audit communication

Materiality

Whilst our audit procedures are designed to identify misstatements which are material to our audit opinion, we also report to those charged with governance and management any uncorrected misstatements of lower value errors to the extent that our audit identifies these.

Under ISA (UK) 260 'Communication with those charged with governance', we are obliged to report uncorrected omissions or misstatements other than those which are 'clearly trivial' to those charged with governance. ISA (UK) 260 defines 'clearly trivial' as matters that are clearly inconsequential, whether taken individually or in aggregate and whether judged by any quantitative or qualitative criteria.

An omission or misstatement is regarded as material if it would reasonably influence the users of the financial statements. The assessment of what is material is a matter of professional judgement and is affected by our assessment of the risk profile of the business and the needs of the users.

Accounting policies

The accounting policies used in preparing the financial statements are unchanged from the prior year. These have been deemed appropriate for the audited period.

Presentation and disclosures

Our work included a review of the adequacy of disclosures in the financial statements and consideration of the appropriateness of the accounting policies and estimation techniques adopted by the entity.

Overall, we found the disclosed accounting policies, significant accounting estimates and the overall disclosures and presentation to be appropriate.

Fraud and suspected fraud

We have previously discussed the risk of fraud with management. We have not been made aware of any incidents in the period nor have any incidents come to our attention as a result of our audit testing.

Our work as auditor is not intended to identify any instances of fraud of a non-material nature and should not be relied upon for this purpose. In the event that the trustees wish to obtain enhanced assurance with regard to the effectiveness of internal control in preventing and detecting fraud we should be happy to provide additional services.

Written representations

We will present the final letter of representation to the Board to sign at the same time as the financial statements are approved.

Related parties

We are not aware of any related party transactions which have not been disclosed.

Confirmations from third parties

All requested third party confirmations in respect of bank confirmations have been received.

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5. Adjusted misstatements

Adjusted audit differences

Our summary of adjusted audit differences is presented below. List of accounts adjustments to be provided separately.

No	Detail	Assets	Liabilities	Equity	Profit / (loss)
Details of adjusted audit differences		**Dr / (Cr) £**	**Dr / (Cr) £**	**Dr / (Cr) £**	**Dr / (Cr) £**
1	Charity Fees income Other creditors (Being correction of charity fees bond liability)		8,129		8,129
2	Bad debt expense Provision for bad debts	(8,890)			(8,890)
Total		**(8,890)**	**8,129**		**(761)**

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6. Unadjusted misstatements

Unadjusted audit differences

Our summary of unadjusted audit differences is presented below. We have discussed these with management and confirmed that all unadjusted differences are collectively and individually under materiality.

No	Detail	Assets	Liabilities	Equity	Profit / (loss)
Details of unadjusted audit differences		**Dr / (Cr) £**	**Dr / (Cr) £**	**Dr / (Cr) £**	**Dr / (Cr) £**
1	EHC plan funding Trade debtors (Unreconciled and unsupported difference in EHC income between expectation and income on Xero)	8,574			8,574
2	Charity Fees income Trade debtors (Extrapolated difference between the charity fees breakdown sent to parents and the invoiced amount)	3,647			3,647
3	Charity Fees income Trade debtors (Charity fees proof in total difference of £16K between the annual expected income and the accounts)	16,212			16,212
4	Trade debtors Deferred Income (Parent paid for charity fees a year in advance for the 25/26 charity period)	2,721	(2,721)		
5	Trade debtors Trade creditors (Reclassify negative debtors to creditors- precautionary for if pupils parents request the monies owing to them due to over payments)	6,753	(6,753)		
6	Payroll taxes Wages and salaries (PAYE brought forward variance)		1,700		1,700
7	Bad debt expense Provision for Bad debt (Balance sheet) Extrapolated audit differences from trade debtor valuation testing	(22,283)			(22,283)
Total		**15,624**	**(7,774)**		**7,850**

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7. Internal controls

Control environment

The purpose of the audit was for us to express an opinion on the financial statements. The audit included consideration of internal controls relevant to the preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control. Our audit is, therefore, not designed to identify all control weaknesses and the matters reported below are limited to those deficiencies that we have identified during the audit.

Follow up on prior year control recommendations

As part of our audit process, we have specifically followed up on control weaknesses and recommendations either raised in last year's report or carried forward from prior reports.

Control weaknesses and recommendations

Control weaknesses and recommendations identified from our current year work are summarised below. The control weaknesses are categorised into three risk ratings as shown in the key.

Key

1. Significant deficiency
2. Other deficiency
3. Other observations

Table of control weaknesses and recommendations

Risk rating	Control weakness identified	Implication	Recommendation	Management Response
1	The audit team has noted the absence of controls over journal entries i.e. lack of review of manual journals posted by the Hannah Pickles, Charity Business Manager.	Increased risk of error or fraud due to insufficient segregation of duties.	There should be a documented review process of journal entries which can agreed on Xero audit trail.	This will be part of the new agreed way of working between Azets, the school and the trustees
2	From testing of EHC income, from our leavers testing we were unable to obtain an IPA (Individual Placement Agreement) for JS who left within the year.	Lack of adequate supporting documentation for income.	All supporting documentation should be maintained to support the income being recognized in the year.	This student started at the school prior to my involvement in the finances of the school. All students who have started since my involvement have an IPA.

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3	Proof in total difference of £16K in Charity fees between the annual expected income and the accounts which unreconciled.	Unreconciled errors between Xero and supporting charity fees income schedule.	Reconciliation should be made between the proof in total calculations and the accounts for charity fees income to ensure that income is not materially misstated.	Something I will learn with the support plan that has been put in place.
4	Bonds reconciliation differences of £8K noted between client bond schedule and the accounts	Unreconciled errors between Xero and supporting bonds schedule.	Reconciliation should be done and updated between the bonds schedule and Xero to ensure accuracy of the bonds balance.	This difference may be due to some bonds not being recorded on Xero as received prior to us using Xero for accounting.
5	From our wages sample tested we have identified difference between net pay as per the payroll reports and the bank due to over payments of wages to employees. The total difference from the sample was £1,629.15.	Risk of material misstatement of wages.	Although amounts are trivial and we have seen repayments by employees, controls need to be strengthened to prevent the over payments from occurring and preventing placing reliance on the employees repaying.	We will consider using Xero direct payment facility but the cost may mean we continue with manual payment. This was a human error made at a time of great personal stress.
6	Debtors with no subsequent receipts noted from the audit testing. In addition, a bulk of the debtors were flagged as irrecoverable from discussions with management but were not provided for.	Risk of overstatement of debtors.	Review of debtors including making provisions or write-off of amount deemed irrecoverable.	This will be reviewed as part of the support plan
	The Charity did not meet the Charity Commission filing deadline of June 2026. The audit team notified the Charity Commission of the late filing. Management should strengthen its reporting timetable to ensure future statutory deadlines are met.	Non-compliance with Charity Commission filing requirements.	Ensure filling deadline as met going forward	My work load as DSL has been very heavy since January along with starting a level 5 qualification. My role is under review to try and help lighten my load a little.

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8. Independence and ethics

In accordance with our profession's ethical requirements and further to our audit planning letter issued confirming audit arrangements there are no further matters to bring to your attention in relation to our integrity, objectivity, and independence.

We confirm that Azets Audit Services and the engagement team complied with the FRC's Ethical Standard. We confirm that all threats to our independence have been properly addressed through appropriate safeguards and that we are independent and able to express an objective opinion on the financial statements.

Audit and non-audit services

The following services were provided in the year to 31 August 2025 and to 31 August 2024.

Audit services	Fees 2025 £
Audit of charity	14,500
Total audit services	14,500

Non-audit service	Fees 2025	Fees 2024	Type of threat	Safeguard
Preparation of statutory accounts	£ 2,500	£5000	Management and self-review	The accounts preparation is performed, controlled and managed by ABAS team who are separate from the audit team. Adjustments are discussed and approved by management.
VAT	£ 2,500	-	Management and self-review	Separate team/department involved in the provision of the VAT advice. Azets team do not make management decisions and have no requirement to represent the client.

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