THRIVE TOGETHER BIRMINGHAM

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

A Company Limited by Guarantee

Registered number: England & Wales No. 08039675

Registered Charity No. 1153942

THRIVE TOGETHER BIRMINGHAM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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THRIVE TOGETHER BIRMINGHAM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

REFERENCE AND ADMINISTRATIVE INFORMATION

Company Number: England & Wales No. 08039675
Charity Number: 1153942

Trustees:
Church Urban Fund nominated:
Jonathan Miles
Revd David Whyte
Prof Karen Lockett-Yeung

Bishop of Birmingham nominated:
Revd David Tomlinson
Revd Douglas Machiridza
Right Revd James Langstaff

Birmingham Diocesan Board of Finance nominated:
Karen Preece
Rachel Groves

Registered Office
John Cadbury House
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Independent Examiner
James Cruse FCA, FCCA, BSc (Econ) Hons
J W Hinks Chartered Accountants
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Birmingham
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Bankers
Barclays Bank PLC
68 High Street
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REPORT OF THE TRUSTEES

The Trustees have pleasure in presenting the charitable company's report and financial statements for the year ended 31 December 2025.

The directors of Thrive Together Birmingham ("the charitable company") are its Trustees for the purpose of charity law and throughout this report are collectively referred to as its Trustees. The financial statements comply with Charities Act 2011, the special provisions of part 15 of the Companies Act 2006 relating to small companies 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 (FRS102) (updated 1 January 2019).

The Company is a Company limited by Guarantee and was incorporated on the 20 April 2012. It commenced its charitable activity on 1 January 2013. The Charity was formally registered with the Charity Commission on 24 September 2013.

STRATEGIC AIM AND OBJECTIVES

Thrive Together Birmingham ("Thrive") aims to support and grow the movement of individuals, churches and organisations who, motivated by their faith, are committed to addressing issues of poverty and to playing their part in helping their neighbourhoods to flourish.

In legal terms the objectives of the Charity are as follows:

- To promote the efficiency and effectiveness of Christian based charities in the furtherance of their objects or any one of them mainly but not exclusively, by the provision of information, advice, support and infrastructure provision;
- The relief of financial hardship, either generally or individually through the provision of grants, goods or services.

In practical terms, we seek to further our strategic aim by three core activities:

Joint Action
Creating communities of action. These communities bring together those living in poverty, members of local churches (including those of non-Anglican denomination) and other people of goodwill to seek the transformation of lives. This is the active building of civil society.

Providing resources and support
Providing resources and support for practical action. Sometimes this will be money but often it is encouragement and support. Though local Churches are active in their community they often need help to mobilise their assets for action. We are a resource for this practical local action.

Making connections
Raising the profile of local work and connecting it with the public arena. This is about connecting with other groups who share our values and the general public and bringing to their attention the work local churches across Birmingham are engaged in. We want to mobilise their support.

All the projects and programmes that we are linked to will include aspects of all three core activities.

Grantmaking

Thrive works with a range of partners who support and deliver Thrive's objects through a number of projects. In some cases Thrive receives grants from funders to support these partners to carry out relevant activities. Each of these partnerships has different expectations with regard to how grants are awarded in line with the terms and conditions set out in relevant partnership funding agreements and the expectations from the funders. Decisions on the payment of grants within each project are made by Thrive staff with oversight from trustees on a case-by-case basis in accordance with the relevant funding agreement and available project funds.

REPORT OF THE TRUSTEES (CONTINUED)

Thrive does not make grants out of its own Unrestricted Funds.

ACHIEVEMENTS AND PERFORMANCE

Thrive Together Birmingham's (Thrive) primary aim is to encourage and support people who are motivated to tackle poverty and build community, recognising that often this motivation is born out of a religious faith. As a Christian charity our values are founded on our understanding of the Christian faith, and we actively encourage Christians and churches across the diocese of Birmingham to play their part in helping their neighbourhoods to flourish working in collaboration with other faith communities and people of good will and common values. At our heart are our values - Compassion, Collaboration and Integrity.

We know we are part of a large movement of people in Birmingham and the wider West Midlands who are motivated to make a difference in their neighbourhoods, communities and the lives of people who are marginalised, and therefore we work with people and organisations of all faiths and none to develop activities that meet the needs of their communities; supporting them to build strong relationships and collaborate with other people who are also committed to addressing issues of poverty and social justice, and to helping their neighbourhoods flourish.

Therefore we describe Thrive's role as being to enable, grow, sustain and amplify the work of this wide movement of activity.

As a charity Thrive models relationship building, collaboration and partnership so we deliver our activities with other organisations who share our commitment to tackling poverty and our positive vision for supporting neighbourhoods and communities to flourish. Our approach is to identify, nurture, support, and where possible resource individuals and community organisations in local neighbourhoods so that they can respond to local issues of poverty and build community. We are proud that this has led us into effective and collaborative working relationships with many local community groups and faith organisations and using this foundation to develop our relationships with local authorities, health authority, local and national charities and businesses. We are fully committed to developing innovative relationships with partners to share our ambition and approach and develop collaborative approaches. We strive to be connected, responsive and relevant.

This approach is possible because our work is built on the commitment, expertise and adaptability of our small staff team and the attributes of the independent associates that we can call on to deliver specific pieces of activity.

Key areas of Thrive activity are described below.

Warm Welcome

Since the autumn of 2022 we have been collaborating with Birmingham City Council to build an all year round community response to the Cost of Living crisis through the development of a network of Warm Welcome venues across Birmingham. By the end of 2025 over 350 organisations had registered and were hosting regular places of connection and hospitality as a gateway to providing access to support. Many of these are small, local, volunteer led community and neighbourhood groups hosting weekly activities. Alongside these are charities offering food support, advice and guidance and other resources for people needing specific support.

Thrive's role is to develop and sustain relationships with Warm Welcome hosts and try to provide the support they need to sustain their activity to the best standard they can. To do this staff are in regular contact with members of the Warm Welcome network and frequently visit them. We have also organised network events. In this role we act as the interface with Birmingham City Council with whom we have built a strong and innovative partnership and as a result the Warm Welcome network is highly regarded and valued.
A key aspect of Thrive's role is to listen to the community activists running Warm Welcome spaces as they are best placed to know the challenges faced by people in their local communities. Using this information we

have been able to explore responses in partnership with Birmingham City Council and other Third Sector organisations that have led to some innovative new approaches to issues of poverty.

With financial support through Birmingham City Council we have been able to collaborate on a number of activities that provide tangible support to people experiencing poverty including:

- a partnership with Groundwork to address issues of damp and mould in homes,
- free physical exercise classes through Inspiring Fitness,
- a partnership with Birmingham PlayCare Network offering free beds and early years equipment to families with children under 5 years,
- a developing project to provide free furniture and white goods to people who need them
- a food hub in partnership with Narthex Sparkhill to secure food items in bulk to resource food banks and food pantries,
- a collaboration with Birmingham City Council and businesses to secure and provide digital resources such as phones, tablets and laptops with wifi to those who lack access to these key resources

This approach has enabled Thrive to develop partnerships with the business sector who are interested in the activities we ae delivering. Our partnership with Cadent Gas Limited has continued with 10 community organisations in Birmingham funded as Cadent Warm Welcome Centres (CWWCs). Based in some of the poorest neighbourhoods of Birmingham the groups are supported through Thrive to deliver energy safety and energy saving activities to local residents, such as damp and mould training, with free slow cookers, carbon monoxide detectors, heated blankets provided by Cadent for those most in need.

The impact of this work has been significant in saving lives and transforming living conditions for many of Birmingham's most disadvantaged residents. The community builders running the Cadent Warm Welcome Centres have committed to meeting regularly with members of the Thrive team to share experiences, report on progress on key funded activities, raise the challenges facing their local communities and innovate new approaches. In a number of cases this has led to Thrive securing funding to develop appropriate responses through our partners, including Birmingham City Council and Cadent, such as the damp and mould project, fitness classes and slow cooker cookery classes.

Additionally this year we have been piloting activity to raise the profile of Warm Welcome with the health sector including GP practices in order to explore the possibility of hosting Warm Welcomes in health settings but also to develop the potential of GP referrals of patients to local Warm Welcome venues to increase connection and tackle loneliness and isolation.

Children and Families

Thrive has continued to work with our Early Years funding partner, Birmingham Forward Steps, to develop citywide approaches to early years poverty. We support staff from Family Hubs, Health Visitors and local charities working with young families across Birmingham to better understand issues of poverty and how it might impact families they support. Through convening a Child Poverty Strategy Group we bring these partners together to share insights about the challenges facing young families and developing responses. This led to the Safe Sleep Scheme in partnership with Birmingham Play Care Network (BPCN) with funding from Birmingham City Council providing free beds and other equipment for struggling families particularly those in temporary accommodation where the problems are most pronounced. Building on this in 2025 Thrive supported the development of the Buggies4Brum scheme securing support from businesses to fund pushchairs for young families alongside a recycling project collecting, repairing and recycling pre-loved buggies and pushchairs.

Key to expanding reach for these activities has been the development of a baby bank network across the city which has identified and brought together representatives of 24 small baby banks. This has created communication between committed activists who had previously not been aware of each other and given the city a recognised network through which resources and information can be shared.

For the sixth year Thrive partnered with Warwickshire Cricket Foundation, Birmingham Play Care Network, Birmingham Forward Steps and Birmingham News to organise the Toys4Birmingham campaign with around 14,500 toys and gifts donated or bought through financial donations from individuals, churches and companies and distributed to a network of through over 110 community organisations including Family Hubs, Refugee and Asylum support organisations, groups supporting families in temporary accommodation, Birmingham Childrens Trust and a multitude of small neighbourhood based charities supporting families. This year the project benefitted from support from 39 companies a number of whom in addition to donating gifts also provided volunteers to collect, sort and deliver donations.

Young People
Thrive continues to support and encourage the development and delivery of Safe Spaces for Young People through churches and community organisations as a response to the lack of provision and support to young people growing up in Birmingham and the wider region. We have continued our partnership with Church of England Birmingham, with funding from the Church Commissioners of England to support churches to develop a vision and some capacity to open Safe Spaces engaging with young people who do not belong to a church. Nine churches are now signed up to the project and have joined the Safe Spaces network. Staff funded by Thrive are supporting these groups to develop and particularly to secure the resources to make them sustainable.

With an aspiration to see the renewal of youth work provision in the city, Thrive has been exploring the possibility of developing a wider youth work partnership across the city with a view to recruiting and training more youth workers and securing greater resource to make this a reality. We have financially supported a role to play a lead role alongside other partners in establishing the youth work partnership, liaising with national youth bodies, local authorities, other strategic and local partners and potential funders.

Older Adults
Thrive continues to host and co-ordinate a collaboration of groups working in community contexts with older people known as the Body, Mind and Spirit Partnership (BMSP). This imaginative partnership of 9 churches and Christian projects funded by a grant from Birmingham City Council enables local groups to employ Development Workers to work with older adults to develop preventative activities in their local neighbourhoods. This enables participants to live independently and be well. Once again this year the activity benefitted around 1,500 older people in neighbourhoods around Birmingham with over 150 of these participants involved in enabling activities for their peers.

Thrive's key role is providing co-ordination, training and individual support to the local BMSP providers which ensures good quality practice and also that skills, ideas and good practice developed by partners in their localities are shared with the wider partnership and beyond. We have learnt the ongoing supportive role played by Thrive is key to sustaining and developing workers and their host organisations during challenging times, and we have come to appreciate that this is an important function which has been adopted more widely in our work and an approach that is shared across our team.

Community Building
Thrive has been developing and leading on a programme called Community Treasure which is designed to support, equip and shine a light on grassroots activists who are making a real difference in their local neighbourhoods. Funded by Birmingham City Council: Adults and Communities through Birmingham Voluntary Service Council (BVSC), a programme of community training, mentoring and coach tours for practitioners, commissioners and policy makers to visit places where community development through local activists is making a real difference, has been delivered. This programme has had significant impact in raising the profile of community development approaches, demonstrating the contribution made by locally based community activists, both funded and voluntary, and their organisations, and the potential for community development approaches to improve the quality of life in neighbourhoods across the city.

Community Cohesion
Issues of community cohesion are a big challenge in the West Midlands region and over 15 years of local community cohesion and community building activity has put Thrive in a key position to collaborate with

partners to develop responses to the divisions that have emerged and grown across the region. Since 2011 Thrive has employed a Near Neighbours Development Worker funded by the Ministry of Housing, Communities and Local Government (MHCLG) through the Church Urban Fund and this has given us continuity of engagement, insight and connection which have proved invaluable in responding to some localised tensions during 2025. This has been built on many years of adopting an approach of relationship building with and between people from different faith and cultural backgrounds in order to develop meaningful relationships, encouraging social action activities and building community cohesion. Key to this approach has been creating and hosting spaces where participants from diverse backgrounds can share safely and honestly often with representatives of statutory organisations present to hear a variety of perspectives.

Despite challenges to securing permanent funding for this work, including through Near Neighbours, trustees have prioritised use of free reserves to sustain the post of our Near Neighbours Development Worker because connecting and growing relationships with people and organisations from different faiths and backgrounds has become a core feature of Thrive's activity. This commitment has resulted in commissioned work from Birmingham City Council to respond to issues in a number of key neighbourhoods of Birmingham and a project through the Resettlement and Migration Team to work with specific migrant groups to connect and build relationships with other residents in their local neighbourhoods.

Once again when funding was approved in the summer of 2025 our Development Worker focused on delivering Near Neighbours activities including a small grants programme, a community leadership programme for women of different faiths and cultural backgrounds, and community conversations to explore the experiences, insights and challenges faced by community leaders.

Social Value

Birmingham City Council and Solihull NHS Community Health Trust have been exploring the potential for extracting social value on their contracts with suppliers in order to support activities that bring community benefit. This amounts to a significant amount of unrealised resource that could support organisations and activities across the region. Thrive have been working to promote this opportunity with local organisations and has developed some pilot activities in collaboration with the city council and community health trust. These pilots have been successful and laid the foundation for a partnership who are working to develop this opportunity and strengthen and broaden relationships with businesses operating in the West Midlands. This year Thrive has developed our relationships with a significant number of business partners who have supported our activities and those of community organisations in our networks to the benefit of residents in neighbourhoods across the city.

Housing and Homelessness

Members of the Thrive team continue to be involved in developing responses to the huge challenge of housing and homelessness not least through collaborating on practical responses to the Archbishop of Canterbury's commission on homelessness and housing set out in the 'Coming Home' report. A West Midlands pilot has been developed and is exploring opportunities to build social housing on church land initially focusing on Birmingham. Using our experience of community building Thrive has been working with the Church Development Agency funded by the Oak Foundation to develop models to equip local projects to support residents moving into the new homes that it is planned to build on church sites across the wider West Midlands.

REPORT OF THE TRUSTEES (CONTINUED)

FUTURE PLANS

Thrive trustees are acutely aware of the long-term impact of poverty on many communities of Birmingham and the wider West Midlands which allied with the likelihood that there is likely to be no let-up in the tough economic climate, the Cost-of-Living Crisis will continue to impact a huge number of people. As part of the response to this challenge Thrive have developed a long-term strategy for community building which means that we will continue to develop relationships that lead to collaboration and partnerships that bring about innovative, community-based responses. We will do this through focusing on our priorities to enable, grow, sustain and amplify the work of our community partners across the region as people involved in these groups are in closer relationship with people in their localities than we can be. Our work complements and enhances their activity.

In 2026 we will continue to focus on the activities described above particularly on supporting the network of connection, hospitality and care through Warm Welcome as an approach to community building and community cohesion. We will also continue our involvement in associated activities around responses to poverty as well as exploring other activities that resource the work of community organisations we partner with. We will continue to keep a focus on work with older people, children, young people and families.

We will continue to develop funding strategies to ensure that our work is sustainable and that resources flow through Thrive to support the partnerships of community and faith organisations, reflecting the diversity of Birmingham's different communities, delivering activities that share our values and goals. Trustees are mindful of the financial challenges facing Third Sector organisations and have carefully built reserves as a buffer against this uncertainty so that they can ensure that the core staff team can be sustained and our work continues for the longer term.

HOW OUR ACTIVITES DELIVER PUBLIC BENEFIT

Our support activities are centred on developing and strengthening local Christian, other faith, and wider community groups in their efforts to address needs and enhance the quality of life in their local neighbourhoods particularly in response to issues of poverty. We support those working to transform the lives of the poorest and most marginalised. Through our work we are supporting and growing community activity that gives people opportunities to receive the support they need alongside opportunities to improve their quality of life, develop a sense of belonging and contribute to their community. In this way, and as demonstrated through this report, our activities deliver public benefit.

We seek to work with all faiths and denominations. We also support individuals and organisations of no faith who share our values. Ultimate beneficiaries are not restricted by faith, gender, ethnic origin, disability, age or sexual orientation. We seek to form strategic partnerships across sectors (public, private and charitable), with existing groups and organisations in Birmingham, the West Midlands and nationally, that are already engaged with aspects of poverty that are aligned with our core values and purpose.

Annually, the Trustees review the guidance on public benefit issued by the Charity Commission, and consider that our activities in 2025 fulfil the criteria.

REPORT OF THE TRUSTEES (CONTINUED)

FINANCIAL REVIEW

Financial performance

The Charity's income for the year ended 31 December 2025 was £694,875 (2024: £738,415). £126,350 (2024: £94,215) of income was unrestricted. £78,873 (2024: £75,170) of this reflected recognition of the in-kind support provided by employees of the Birmingham Diocesan Board of Finance in the day to day running of the charity. £568,525 (2024: £644,200) of income raised was for restricted purposes and has been accounted for as such.

The charity's expenditure for the year ended 31 December 2025 was £705,993 (2024: £671,313). This included the recognition of the "cost" of the in-kind support provided by employees of the Birmingham Diocesan Board of Finance in the day to day running of the charity.

The charity moves into 2026 with unrestricted funds (excluding designated funds) of £110,945 (2024: £71,727), which continues to give a firm base to deliver a full programme of development activities. The Board is conscious that it needs to continue to develop funding sources, including ensuring that contract delivery programmes encompass an element of contribution towards core costs.

The charity continues to hold designated funds towards a new Young People Programme (£20,000). This designation has been made to protect this strategically important activity whilst external funding bids are proactively pursued. The balance of designated funds as at 31 December 2025 is £20,000 (2024: £36,000).

Reserves Policy and Funds (Unrestricted and Restricted)

The Trustees have reviewed the appropriateness of the existing reserves policy during the year with regard to the funding environment in which the charity is currently operating. In particular, they have considered the relative impact of the in-kind donations from the Birmingham Diocesan Board of Finance ('BDBF') in light of the Memorandum of Understanding in place between Thrive and BDBF and the level and range of activities funded by external parties.

The revised reserves policy has been formulated in line with the recommendations of the Charity Commission of England and Wales. The basic aim is to maintain free reserves in unrestricted funds at a level which equates to approximately four months of total unrestricted charitable expenditure (excluding the in-kind donations from BDBF). This will therefore reflect the full costs of all staff employed and all core costs, whether or not any of these costs are subsequently recovered through projects.

This equates to £86,276 based on the 2026 budget. The Trustees consider that this level of funds is sufficient to give them flexibility to 'scale up or down' the development projects that the charity is involved with and to also ensure that support and governance costs are covered. The unrestricted free reserves (excluding fixed assets) as at 31 December 2025 are £110,827 (2024: £71,122), which is greater than required by our reserves policy. In addition to these free reserves, the trustees have also designated £Nil of reserves out of total designated reserves of £20,000 (2024: £26,000 out of total designated reserves of £36,000) to provide for potential costs (including redundancy) on some specific projects to ensure that an orderly closure was possible if required.

The Trustees will continue to review the appropriateness of the reserves policy annually to ensure that it reflects the prevailing environment in which the charity is operating.

As set out in note 11 to the financial statements, the charity holds and administers several restricted funds. As at 31 December 2025 restricted funds totalled £233,825 (2024: £268,161) which are not available for the general purposes of the charity.

REPORT OF THE TRUSTEES (CONTINUED)

Risk Management – principal risks and uncertainties

The trustees are responsible for the identification, mitigation and/or management of risk. They have a risk management strategy which comprises:

- A review of principal risks and uncertainties that the charity faces at each board meeting within the Chief Executive's reporting;
- The establishment of policies, systems and procedures to mitigate those risks identified in the review process;
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

The principal risks and uncertainties that have been identified and their management are:

- Maintaining and sourcing key funding contracts and grants.

The trustees maintain an ongoing relationship with the charity's core funders in order to be alert to any possible reductions in the level of their support. Other activities are delivered only when specific funds are available, and staff recruited accordingly.

Trustees continue to diversify the range of its funders in order to reduce dependency on initial core funders. Now that the charity is becoming more established with a higher reputation this is more possible.

- Succession of Key members of staff and trustees.

The trustees recognise that they need to give attention to succession planning given the small number of key members of staff.

The trustees are aware of pressure on staff as the range of services delivered increases and are building a capable staff team who can cover each other's work during short periods of absence. We are also building a network of contacts who will enable us to identify individuals who can be contracted to undertake short term pieces of work as and when required.

- Operational Management

As our work has grown in range and complexity, the trustees are agreed that it is essential that, moving forward, it is essential that the Operations Manager role is maintained as a core funded role rather than being funded from projects ongoing at any point in time.

- Development and maintenance of church community engagement

This is one of our core activities as our delivery model is based on developing and extending relationships with churches. Primarily our church engagement is not designed to create a dependent relationship particularly in terms of funding. Churches are enabled to develop sustainable activities that are not reliant on significant funding, and most are encouraged to work in partnership with other churches or community organisations as this approach enables resources and responsibility to secure them to be shared.

REPORT OF THE TRUSTEES (CONTINUED)

Key relationships

Key relationships in the pursuit of our charitable objectives are with our stakeholders:

- Bishop of Birmingham
- Birmingham Diocesan Board of Finance
- Church Urban Fund
- Birmingham City Council
- Local churches, businesses, community organisations and faith groups at grass roots level

Related party transactions with these key stakeholders are detailed in note 13 to the financial statements.

REPORT OF THE TRUSTEES (CONTINUED)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Structure

Thrive Together Birmingham is a company limited by guarantee and was registered as a charity on 24 September 2013. The Charitable Company is governed by its Memorandum and Articles of Association which were adopted by the Board of Trustees on 20 April 2012 and subsequently amended at a meeting on 14 January 2021.

The charity was originally a joint venture between the Church Urban Fund ("CUF") and the Bishop of Birmingham as the key stakeholders. Following some changes within CUF, the Trustees agreed an amendment to the Memorandum and Articles of Association on 14 January 2021 to include the Birmingham Diocesan Board of Finance as a third key stakeholder to formally reflect the role that they have had for many years.

The Memorandum and Articles of Association determine the allocation of trustee appointments between the key stakeholders. Nomination rights are shared equally between the three key stakeholders (3 for each stakeholder).

Trustees are nominated by invitation having established that they have the necessary skills and expertise to contribute to the charity's activities and are able to discharge their obligations as Trustees. The skills and composition of the Board is reviewed on a regular basis, taking into consideration succession planning, representation and experience, empathy and knowledge of the charity.

Trustees' induction & training

On appointment, trustees undergo an induction programme that includes briefings from key staff and the Chair of the Trustees. A welcome pack includes an overview of the charity, copies of key governance documents as well as a copy of the Charity Commission's guidance 'The Essential Trustee: What You Need to Know' and 'Public Benefit: Running a Charity'. Trustees are positively encouraged to visit projects supported by the charity. This maintains their awareness of grass roots issues and developments.

At the quarterly trustees' meetings, the Trustees agree broad strategy and areas of activity for the charity, including the consideration of development projects, reserves and risk management policies and performance. Specific task groups meet between formal board meetings when appropriate or necessary and all staff and trustees take part in an annual "Away Day" that reflects on future strategy and ways of working to ensure that they remain relevant to Thrive.

Management and Organisational Structure

Day to day management is delegated to the Chief Executive (Fred Rattley) who is seconded from the Birmingham Diocesan Board of Finance, with support from the Operations Manager (Sarah Turner) and the finance team of the Birmingham Diocesan Board of Finance.

REPORT OF THE TRUSTEES (CONTINUED)

Key Management Personnel remuneration

The trustees consider the board of trustees and the Chief Executive as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day-to-day basis. All trustees give their time freely and no trustee remuneration was paid in the year. Details of key management remuneration and related party transactions are disclosed in notes 7 and 13 to the financial statements.

Trustees are required to disclose all relevant interests and register them with the Chair and in accordance with the charity's Conflict of Interests policy withdraw from decisions where a conflict of interest arises.

The pay of the Chief Executive is reviewed annually and determined by the Birmingham Diocesan Board of Finance as he is a seconded employee of that organisation. Remuneration in that organisation is benchmarked with that of similar organisations and due consideration is given to the level of annual increments awarded to stipendiary clergy. The trustee board of Thrive Together Birmingham does not directly influence the pay of the Chief Executive.

REPORT OF THE TRUSTEES' (CONTINUED)

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Thrive Together Birmingham for the purposes of company law) are responsible for preparing a trustee's annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

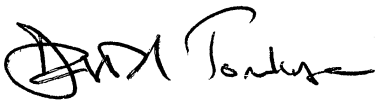
Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of the affairs of the charitable company and of the surplus or deficit incurred by the charitable company for that year. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to exist.

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

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legalisation in the UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Board and signed on its behalf by:



Date: 7 July 2026

Rev David Tomlinson
Chair and Trustee

Independent examiner's report to the trustees of Thrive Together Birmingham ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025, which are set out on pages 15-33.

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

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

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

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

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

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

James Cruse FCA, FCCA

J W Hinks LLP
Chartered Accountants
19 Highfield Road
Edgbaston
Birmingham
West Midlands
B15 3BH

Date: 07/07/2026

STATEMENT OF FINANCIAL ACTIVITIES
(including an income and expenditure account)

	Note	Unrestricted funds	Designated funds	Restricted funds	**Total funds 2025**	Total funds 2024
		£	£	£	**£**	£
INCOME FROM:						
Donations	2	19,471	-	9,378	**28,849**	**26,151**
Charitable activities	3	106,879	-	559,147	**666,026**	**712,264**
		126,350	-	568,525	**694,875**	**738,415**
EXPENDITURE						
Charitable activities	4	96,367	6,765	602,861	**705,993**	**671,313**
TOTAL EXPENDITURE		96,367	6,765	602,861	**705,993**	**671,313**
Net income/(expenditure)		29,983	(6,765)	(34,336)	**(11,118)**	**67,102**
Transfers between funds		9,235	(9,235)	-	--	-
NET MOVEMENT IN FUNDS		39,218	(16,000)	(34,336)	**(11,118)**	**67,102**
RECONCILIATION OF FUNDS						
Total funds at 1 January 2025	11	71,727	36,000	268,161	375,888	308,786
Total funds at 31 December 2025	11	**110,945**	**20,000**	**233,825**	**364,770**	**375,888**

All activities derive from continuing operations.
For analysis of transfers between funds see note 11.
The Statement of Financial Activities includes all gains and losses recognised in the year.

BALANCE SHEET
COMPANY NUMBER 08039675

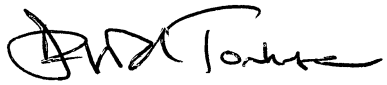
	Note	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible assets	8	**118**		605	
			118		605
CURRENT ASSETS					
Debtors- receivable within one year	9	**28,722**		10,854	
Cash at bank		**356,268**		380,589	
		384,990		391,443	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	10	**(20,338)**		(16,160)	
NET CURRENT ASSETS			**364,652**		375,283
TOTAL ASSETS LESS CURRENT LIABILITIES			**364,770**		375,888
NET ASSETS			**364,770**		375,888
FUNDS	11				
Restricted income funds			**233,825**		268,161
Unrestricted designated funds			**20,000**		36,000
Unrestricted – general funds			**110,945**		71,727
TOTAL CHARITY FUNDS			**364,770**		375,888

The accompanying accounting policies and notes form part of these financial statements.
For the year ended 31 December 2025, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Responsibilities of directors/trustees:
The members have not required the charitable company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.

The directors/trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

Approved by the Trustees on 7 July 2026 and signed on their behalf by:



Revd David Tomlinson – Chair and Trustee

CASH FLOW STATEMENT

	Notes	2025 £	2024 £
Cash provided by operating activities	a	(41,827)	118,790
Cash flows from investing activities:			
Interest income		17,506	-
Purchase of tangible fixed assets		-	-
Cash provided by/(used in) investing activities		17,506	-
Increase/decrease in cash and cash equivalents in the year		(24,321)	118,790
Cash and cash equivalents at the beginning of the year	b	380,589	261,799
Cash and cash equivalents at the end of the year	b	356,268	380,589

a Reconciliation of net (expenditure)/income to net cash flow from operating activities

	2025 £	2024 £
Net (expenditure)/income for the year as per the SOFA	(11,118)	67,102
Adjusted for:		
Depreciation	487	739
Investment income	(17,506)	-
Loss on fixed asset disposals	-	-
Decrease/(increase) in debtors	(17,868)	84,770
(Decrease)/increase in creditors	4,178	(33,821)
Net cash provided by operating activities	(41,827)	118,790

b Analysis of cash and cash equivalents

		£
Cash at bank and in hand as at 1 January 2025	380,589	261,799
Cashflow in year ended 31 December 2025	(24,321)	118,790
Cash at bank and in hand as at 31 December 2025	356,268	380,589

1 Principal accounting policies

Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (updated 1 January 2019) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Thrive Together Birmingham meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historic cost or transaction value unless otherwise stated in the relevant accounting policy note.

Status of the company

The charitable company is limited by guarantee and does not have share capital. The liability of members is limited to £1 per member.

Going Concern statement

The financial statements have been prepared on a going concern basis which assumes that the charity will continue to operate. The validity of this assumption is dependent upon the continuance of support from the charity's key funders and stakeholders (Church Urban Fund ('CUF'), Bishop of Birmingham and Birmingham Diocesan Board of Finance ('BDBF') and in response to the progress made by the charity in pursuing a viable budget including the obtaining of further grants and donations. The charity's business plan shows that the charity will be able to operate in the foreseeable future. Based on this understanding the director trustees believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments, which would result from the basis of preparation being inappropriate.

Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds subject to conditions imposed by the donor or by specific terms of the appeal under which the funds are raised. The restrictive conditions are binding upon the charitable company.

Income

All income is recognised in the Statement of Financial Activities when the charitable company is legally entitled, ultimate receipt is probable, and the amount can be quantified with reasonable accuracy.

Income relating to future periods, in accordance with donor-imposed conditions specifying the time period, has been treated as deferred income.

Income dependent on certain conditions, amounting to more than mere administrative requirements, is recognised when the conditions have been fulfilled.

Donated services

Donated services (in kind) are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from use by the charity of the items is probable and that economic benefit can be measured reliably. On receipt, donated services are recognised on the basis of the value of the gift to the charity, namely at the equivalent cost to the donating organisation. A corresponding amount is then recognised in expenditure for the period.

1 Principal accounting policies (continued)

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charitable company to the expenditure. All expenditure is accounted for on an accruals basis. Expenditure is classified under the following activity headings:

- Costs of raising funds comprises the costs of publicity.
- Expenditure on charitable expenditure includes the costs of the project delivery undertaken to further the purposes of the charity and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of Support Costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activity. Support costs include back-office costs, finance, personnel and governance costs which support the charitable company's activities. These costs have been allocated to activities based on time spent and are shown in note 6.

Pension costs and other post-retirement benefits
The charity contributes into a Group Personal Pension Plan for employees. This pension plan is defined contribution in nature and as required under FRS102 the annual cost is recognised as incurred and included in the Statement of Financial Activities.

Fixed assets and depreciation
Capital items costing over £250 are capitalised and included in fixed assets. Deprecation is provided to write the cost of the asset off over its estimated useful economic life by equal annual instalments at rates estimated to write off their costs less any residual value over the expected useful lives that are as follows:

- IT equipment – 3 years
- Office equipment – 5 years

Taxation
As a registered charity no provision is considered necessary for taxation.

Cash and cash equivalents
Cash and cash equivalents include cash at bank and in hand and short-term deposits repayable on or within a three-month notice period.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors
Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

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

2 Donations

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total £	2024 Total £
BDBF- contribution to office costs donation	**3,000**	-	**3,000**	3,000
Church of England Parish donations	-	-	-	10,000
Individual and other Christian organisation donations	**16,471**	-	**16,471**	-
Trusts and Foundations	-	**9,378**	**9,378**	13,151
	19,471	**9,378**	**28,849**	26,151

3 Income from charitable activities

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total £	2024 Total £
BDBF – in kind donation of services	**78,873**	-	**78,873**	75,170
Near Neighbours (incl. Catalyst)	-	**27,398**	**27,398**	38,211
Birmingham City Council – Body Mind Spirit Partnership (BMSP)	-	**225,000**	**225,000**	225,000
Church Action on Poverty – Food Pantry	-	-	-	2,060
Community Treasure	-	**29,540**	**29,540**	-
Community Cohesion	-	**9,800**	**9,800**	-
Poverty Truth Commission	-	-	-	11,253
Birmingham Forward Steps/Early Years BCC	-	**20,357**	**20,357**	27,143
Digital Inclusion	-	-	-	21,739
Refugee & Asylum Seeker Support	-	**14,950**	**14,950**	-
Birmingham Safe Spaces Innovation	-	**70,602**	**70,602**	53,912
Warm Welcome (Cadent Gas)	-	**61,500**	**61,500**	117,603
Warm Welcome	-	-	-	50,000
Warm Welcome Mapping	-	-	-	14,000
Warm Welcome Slow Cooker Project	-	-	-	26,173
Warm Welcome Support	-	**100,000**	**100,000**	45,000
Interest receivable	**17,506**	-	**17,506**	-
Other income	**10,500**	-	**10,500**	5,000
	106,879	**559,147**	**666,026**	712,264

Income from charitable activities relates to income generated from contractual arrangements and other services provided.
In 2024, income to restricted funds was £632,094 and £80,170 to unrestricted funds.
The in-kind services by the BDBF represents employee time spent on the day to day running of Thrive Together Birmingham and other accountancy costs.

4 Expenditure on charitable activities

	2025 Project Activity £	2025 Support and Governance £	2025 Total £	2024 Total £
Funded from Unrestricted Funds:				
Other Development activities	-	**96,367**	**96,367**	58,516
	-	**96,367**	**96,367**	58,516
Funded from Designated Funds:				
Places of Welcome	-	-	-	-
Near Neighbours staff costs	-	-	-	-
Safe Spaces for Young People	**6,765**	-	**6,765**	1,769
Communications	-	-	-	-
	6,765	-	**6,765**	1,769
Funded from Restricted Funds:				
Near Neighbours	**23,232**	-	**23,232**	49,070
Body, Mind & Spirit Partnership	**261,070**	-	**261,070**	246,636
Poverty Truth Commission	-	-	-	30,343
Refugee & Asylum Seeker Support	**10,997**	-	**10,997**	-
Birmingham Forward Steps (formerly Early Years Service)	**29,611**	-	**29,611**	26,024
Food Pantry	**3,739**	-	**3,739**	2,000
Community Cohesion	**9,800**	-	**9,800**	-
Community Treasure	**16,410**	-	**16,410**	-
Birmingham Safe Spaces Innovation	**70,602**	-	**70,602**	53,912
Digital Inclusion Project	-	-	-	20,970
Toys4BHam	**8,324**	-	**8,324**	15,093
Faith New Deal	-	-	-	3,955
Homelessness	**570**	-	**570**	5,000
Warm Welcome (Cadent)	**58,457**	-	**58,457**	137,720
Warm Welcome incl. Arts (BCC)	**18,232**	-	**18,232**	6,178
Warm Up Brum/WW Support	**54,038**	-	**54,038**	14,127
Warm Welcome Food Project	**23,779**	-	**23,779**	-
Warm Welcome Mapping Project	**14,000**	-	**14,000**	-
	602,861	-	**602,861**	611,028
Total	**609,626**	**96,367**	**705,993**	671,313

4 Expenditure on charitable activities (continued)

2024 comparatives

	2024 Project Activity £	2024 Support and Governance £	2024 Total £
Funded from Unrestricted Funds:			
Other Development activities	-	58,516	58,516
	-	58,516	58,516
Funded from Designated Funds:			
Safe Places	1,769	-	1,769
	1,769	-	1,769
Funded from Restricted Funds:			
Near Neighbours	49,070	-	49,070
Body, Mind & Spirit Partnership	246,636	-	246,636
Poverty Truth Commission	30,343	-	30,343
Early Years Health & Wellbeing Service	26,024	-	26,024
Food Pantry	2,000	-	2,000
Birmingham Safe Spaces Innovation	53,912	-	53,912
Digital Inclusion Project	20,970	-	20,970
Toys4BHam	15,093	-	15,093
Faith New Deal	3,955	-	3,955
Homelessness	5,000	-	5,000
Warm Welcome (Cadent)	137,720	-	137,720
Warm Welcome incl. Arts (BCC)	6,178	-	6,178
Warm Welcome Support	14,127		14,127
	611,028	-	611,028
Total	612,797	58,516	671,313

5 Analysis of Grants Made

	Number	2025 Value £	2024 Value £
Funded from Restricted Funds:			
Body, Mind & Spirit Partnership	**27**	**174,119**	172,984
Early Years	**-**	**-**	5,000
Birmingham Safe Spaces Innovation	**7**	**25,600**	15,000
Warm Welcome (Cadent)	**11**	**16,750**	100,000
Warm Welcome (BCC)	**2**	**840**	1,000
Warm Welcome (Food)	**11**	**23,780**	-
Homelessness	**-**	**-**	5,000
Total	**58**	**241,089**	298,984

2024 comparative

	Number	2024 Value £
Funded from Restricted Funds:		
Body, Mind & Spirit Partnership	**37**	172,984
Early Years	**1**	5,000
Birmingham Safe Spaces Innovation	**3**	15,000
Warm Welcome (Cadent)	**20**	100,000
Warm Welcome (BCC)	**2**	1,000
Homelessness	**1**	5,000
Total	**64**	298,984

6 Analysis of support and governance costs

	Support costs	**Governance**	**2025 Total**
	£	**£**	**£**
Wages and salaries, including in kind services from BDBF	**78,873**	**23,831**	**102,704**
Office rent	**10,800**	**-**	**10,800**
Administrative support costs	**21,947**	**-**	**21,947**
Travel and training costs	**1,233**	**-**	**1,233**
Insurance	**2,301**	**-**	**2,301**
Depreciation	**487**	**-**	**487**
Independent Examination	**-**	**3,200**	**3,200**
Board Strategy Day and expenses	**660**	**-**	**660**
Bank Charges on transactions	**118**	**-**	**118**
Management charges recovered from projects	**(47,083)**	**-**	**(47,083)**
Total	**69,336**	**27,031**	**96,367**

2024 Comparative

	Support costs	Governance	2024 Total
	£	£	£
Wages and salaries, including in kind services from BDBF	75,170	8,888	84,058
Office rent	10,500	-	10,500
Administrative support costs	6,986	-	6,986
Travel and training costs	414	-	414
Insurance	2,127	-	2,127
Depreciation	739	-	739
Independent Examination	-	3,686	3,686
Board Strategy Day and expenses	-	94	94
Bank Charges on transactions	142	-	142
Management charges recovered from projects	(50,230)	-	(50,230)
Total	45,848	12,668	58,516

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2025	2024
	£	£
Wages and salaries	**192,961**	174,465
Employer National Insurance	**23,397**	14,373
Pension costs	**11,503**	10,270
	227,861	199,108
This can be further analysed as:		
Wages and salaries of employed staff – project activity	**125,157**	115,050
Wages and salaries of employed staff – Support & governance	**23,831**	8,888
In-kind donation of staff time from BDBF – Support & governance	**78,873**	75,170
Total – Support & governance	**102,704**	84,058
Total	**227,861**	199,108

No employees had employee benefits in excess of £60,000 (2024: nil). Pension costs are allocated to activities in line with the nature of the activities that a particular staff member works on.

The charity trustees were not paid or received any other benefits from employment with the charity. Trustee travel expenses reimbursed during the year amounted to £nil (2024: £nil).

The key management personnel of the charity comprise the trustees and the Chief Executive. The Chief Executive is on secondment from the Birmingham Diocesan Board of Finance, which equates to a salaries-in-kind cost of £69,068. (2024: £65,830) including employer related costs. The charity has not paid any employee benefits directly to the key management personnel of the charity.

Thrive maintains a small core of permanent staff, who are deployed on a range of projects as required in addition to covering core administration tasks. Additional staff and consultants are then engaged on fixed term arrangements as required to deliver current projects.

For employed staff the average monthly head count and the average monthly number of full-time equivalents during the year was 4 and 4 (2024: 4 and 3).

8 Fixed assets

	Computer Equipment	Office Equipment	Total
	£	£	£
Cost/deemed cost or valuation			
At 1 January 2025	2,732	1,744	4,476
Additions	-	-	-
Disposals	-	-	-
At 31 December 2025	**2,732**	**1,744**	**4,476**
Accumulated depreciation			
At 1 January 2025	2,127	1,744	3,871
Charge for the year	487	-	487
Depreciation on disposals	-	-	-
At 31 December 2025	**2,614**	**1,744**	**4,358**
Net book value			
At 31 December 2025	**118**	-	**118**
At 31 December 2024	605	-	605

9 Debtors

Amounts receivable within 1 year:	2025	2024
	£	£
Prepayments and Accrued Income	**7,068**	633
Other Debtors	**21,654**	10,221
	28,722	10,854

10 Creditors: amounts falling due within one year:

	2025	2024
	£	£
Trade Creditors	**5,371**	1,180
Accruals	**14,855**	3,504
Other Creditors and Deferred Income	**112**	11,476
	20,338	16,160

11 Funds

	Balance at 1 January 2025 £	Income £	Expenditure £	Transfers £	Balance at 31 December 2025 £
Restricted funds:					
Homelessness	2,214	-	(570)	-	1,644
Community Treasure	-	29,540	(16,410)	-	13,130
Community Cohesion	-	9,800	(9,800)	-	-
Near Neighbours Programme	-	27,398	(23,232)	-	4,166
Body Mind & Spirit Partnership	105,730	225,000	(261,070)	-	69,660
Food Pantry and Food poverty	6,959	-	(3,739)	-	3,220
Birmingham Forward Steps/Early Years	21,677	20,357	(29,611)	-	12,423
Warm Welcome Grants (incl. Arts)	51,116	-	(18,232)	-	32,884
Warm Welcome Support Costs	30,873	100,000	(54,038)	-	76,835
Warm Welcome Mapping Project	14,000	-	(14,000)	-	-
Warm Welcome Slow Cooker Project	26,173	-	(23,779)	-	2,394
Warm Welcome Cadent Gas	6,758	61,500	(58,457)	-	9,801
Toys4BHam	2,661	9,378	(8,324)	-	3,715
Refugee & Asylum Seeker Support	-	14,950	(10,997)	-	3,953
Birmingham Safe Spaces Innovation	-	70,602	(70,602)	-	-
	268,161	568,525	(602,861)	-	233,825
Unrestricted funds:					
Designated Near Neighbours Staff Costs	18,000	-	-	(18,000)	-
Designated Redundancy Costs	8,000	-	-	(8,000)	-
Designated Young People Programme	10,000	-	(6,765)	16,765	20,000
	36,000	-	(6,765)	(9,235)	20,000
General Fund	71,727	126,350	(96,367)	9,235	110,945
Total funds	375,888	694,875	(705,993)	-	364,770

11 Funds (continued)

2024 comparatives

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 December 2024 £
Restricted funds:					
Homelessness	7,214	-	(5,000)	-	2,214
Near Neighbours Programme	10,859	38,211	(49,070)	-	-
Body Mind & Spirit Partnership	127,366	225,000	(246,636)	-	105,730
Poverty Truth Commission	19,091	11,253	(30,344)	-	-
Food Pantry and Food poverty	6,899	2,060	(2,000)	-	6,959
Early Years Health & Wellbeing Service	20,558	27,143	(26,024)	-	21,677
Digital Inclusion Project	-	21,739	(20,970)	(769)	-
Warm Welcome Grants (incl. Arts)	7,294	50,000	(6,178)	-	51,116
Warm Welcome Support Costs	-	45,000	(14,127)	-	30,873
Warm Welcome Mapping Project	-	14,000	-	-	14,000
Warm Welcome Slow Cooker Project	-	26,173	-	-	26,173
Warm Welcome Cadent Gas	26,874	117,603	(137,719)	-	6,758
Faith New Deal	3,955	-	(3,955)	-	-
Birmingham Safe Spaces Innovation	-	53,912	(53,912)	-	-
Toys4BHam	5,648	12,106	(15,093)	-	2,661
	235,758	644,200	(611,028)	(769)	268,161
Unrestricted funds:					
Designated Near Neighbours Staff Costs	18,000	-	-	-	18,000
Designated Redundancy Costs	4,000	-	-	4,000	8,000
Designated Young People Programme	7,000	-	(1,769)	4,769	10,000
	29,000	-	(1,769)	8,769	36,000
General Fund	44,028	94,215	(58,516)	(8,000)	71,727
Total funds	308,786	738,415	(671,313)	-	375,888

11 Funds (continued)

Details of the restricted funds are as follows:

Homelessness – This fund is used to support homelessness work and developing activity in Birmingham in response to '*Coming Home*', a report commissioned by the Archbishops of Canterbury and York in response to the housing crisis.

Community Treasure – This fund is used to support a programme of community building activities funded by Birmingham City Council and delivered in partnership with Birmingham Voluntary Service Council (BVSC)

Cohesion – This fund relates to activities commissioned by Birmingham City Council to respond to issues of social cohesion in localities of Birmingham.

Near Neighbours Programme – These funds relate to our "Near Neighbours" programme funded by a central government grant via the Church Urban Fund. This is used to fund the day-to-day operations of this project.

Body Mind & Spirit Partnership – This fund relates to our work through the 'Body, Mind and Spirit Partnership' that is commissioned by Birmingham City Council to deliver support and activities to older people.

Poverty Truth Commission – This fund relates to a grant from the Birmingham City Council Public Health to support the operational costs of hosting a Poverty Truth Commission in Birmingham. This activity has now ended.

Food Pantry and Food Poverty– This fund relates to support for Food Poverty projects.

Early Years Health & Wellbeing Services – This fund relates to our work through the Early Years Health & Wellbeing Services contract from Birmingham Community Healthcare NHS Foundation Trust to support their delivery to families with young children.

Digital Inclusion Project -This fund relates to a grant from Birmingham City Council to deliver a time limited project providing digital resources and associated support to Warm Welcome partners supporting individuals experiencing digital exclusion.

Warm Welcome Grants (incl. Arts) – This relates to funding to create a small grants fund to support churches and Christian organisations responding to the Cost of Living Crisis by offering a place of Warm Welcome and towards the costs of developing Warm Welcome activity around Birmingham.

Warm Welcome Support Costs – This relates to grants from Birmingham City Council for specific pieces of development work in supporting groups participating in Birmingham Warm Welcome network.

Warm Welcome Mapping Project – This relates to a specific project funded by Birmingham City Council to explore the potential for a partnership between the Birmingham Warm Welcome network and health providers in Birmingham.

Warm Welcome Slow Cooker project – This relates to funding received from Birmingham City Council for operational costs of Warm Welcome centres to run slow cooker training courses.

Warm Welcome Cadent Gas – This fund relates to a grant from Cadent Gas Ltd towards salary costs to manage Warm Welcome activity and to support an investment programme to community organisations working in partnership with Thrive.

Faith New Deal – This fund relates to a grant from the Ministry for Housing, Communities & Local Government to a partnership of members of the Together Network to deliver a consultation activity across the country. In Birmingham our focus was hearing the experiences of families with young children.

11 Funds (continued)

Birmingham Safe Spaces Innovation Fund – This relates to a grant from Church Commissioners of England via Birmingham Diocesan Board of Finance to develop Safe Spaces for Young People with Anglican churches in the Diocese of Birmingham.

Toys4BHam – This fund relates to donations received to support a Christmas Appeal for Toys which were distributed to families suffering as a result of the Cost of Living Crisis.

Refugees and Asylum Seekers Support – This fund relates to a grant from Birmingham City Council Resettlement Team to support community integration activity with specific migrant groups in the city.

Details of the designated unrestricted funds are as follows:

Young People Programme – Trustees have made activity to support young people a priority so with the threat to youth services across Birmingham they have designated funds to support consultancy costs for Thrive to collaborate in an emerging citywide youth work partnership.

12 Net Assets by Fund

	2025 Unrestricted funds £	**2025 Designated funds £**	**2025 Restricted funds £**	**2025 Total funds £**
Fixed assets	**118**	**-**	**-**	**118**
Debtors	**1,716**	**-**	**27,006**	**28,722**
Cash	**123,985**	**20,000**	**212,283**	**356,268**
Creditors less than 1 year	**(14,874)**		**(5,464)**	**(20,338)**
	110,945	**20,000**	**233,825**	**364,770**

2024 Comparatives

	2024 Unrestricted funds £	2024 Designated funds £	2024 Restricted funds £	2024 Total funds £
Fixed assets	605	-	-	605
Debtors	633	-	10,221	10,854
Cash	73,993	36,000	270,596	380,589
Creditors less than 1 year	(3,504)	-	(12,656)	(16,160)
	71,727	36,000	268,161	375,888

13 Controlling Interests and related party transactions

The charity is a joint venture between the Church Urban Fund ("CUF"), the Bishop of Birmingham and the Birmingham Diocesan Board of Finance as set out in the Report of the Trustees on page 11.

CUF is the lead accountable body for the Near Neighbours Programme funded by the Ministry for Housing, Communities & Local Government. Thrive Together Birmingham is a project partner in the Programme and received £27,398 of grant funding via CUF (2024: £38,211).

The Birmingham Diocesan Board of Finance contributed in kind donations of £78,873 (2024: £75,170) of employee time and other costs towards the day to day running of the charity. The Birmingham Diocesan Board of Finance contributed £3,000 (2024: £3,000) towards the office costs of Thrive Together Birmingham.

14 Prior Year Comparative Statement of Financial Activities

	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total Funds 2024 £
INCOME FROM:				
Donations	14,045	-	12,106	26,151
Charitable activities	80,170	-	632,094	712,264
TOTAL INCOME	94,215	-	644,200	738,415
EXPENDITURE				
Charitable activities	58,516	1,769	611,028	671,313
TOTAL EXPENDITURE	58,516	1,769	611,028	671,313
Net income/(expenditure)	35,699	(1,769)	33,172	67,102
Transfers between funds	(8,000)	8,769	(769)	-
NET MOVEMENT IN FUNDS	27,699	7,000	32,403	67,102
RECONCILIATION OF FUNDS				
Total funds at 1 January 2024	44,028	29,000	235,758	308,786
Total funds at 31 December 2024	**71,727**	**36,000**	**268,161**	**375,888**

ACKNOWLEDGEMENT OF FUNDERS

The Trustees of Thrive Together Birmingham acknowledge their thanks to the following funders for their generosity to the charity during the year ended 31 December 2025:

Birmingham City Council
Birmingham City Council: Public Health
Birmingham Community Healthcare NHS Foundation Trust
The Birmingham Diocesan Board of Finance
Cadent Gas Ltd
Church Commissioners for England via The Birmingham Diocesan Board of Finance
Ministry for Housing, Communities & Local Government via Church Urban Fund
Bishop of Birmingham
Birmingham Cathedral
Birmingham Voluntary Service Council (BVSC)
Heart of England Community Foundation: Harry Payne Fund
Amazon UK
Bay Media Ltd
Donations via Charitable Giving website
Anonymous donations from various individuals