Charity Registration No. 1154494

SOLIHULL HEALTH & EDUCATION PARTNERSHIP

(A CHARITABLE INCORPORATED ORGANISATION)

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

ANSARI & CO
Charity Accountants & Consultants
BIRMINGHAM
B28 8JG

SOLIHULL HEALTH & EDUCATION PARTNERSHIP (A CHARITABLE INCORPORATED ORGANISATION)

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SOLIHULL HEALTH & EDUCATION PARTNERSHIP (A CHARITABLE INCORPORATED ORGANISATION)

LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	*Names of Trustees have been redacted by agreement with the Charity Commission due to safety concerns and are therefore not published in this document nor the Charity Commission website available for the public. This is in line with paragraph 1.29 of the Charities SORP (FRS 102).*
Principal Address	The HUB 5-9 Hermitage Road Solihull B91 2LL
Charity Number	1154494
Independent Examiner	Mohammad Ansari Ansari & Co Kings Court, 17 School Road Birmingham B28 8JG
Bankers	HSBC Bank 34 Poplar Road Solihull B91 3AF

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report and financial statements for the year ended 31 December 2025. The Trustees confirm that the Annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "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) (effective 01 January 2019).

Structure, governance and management

Governing document/Constitution
The organisation is a charitable incorporated organisation (CIO). The charity was established by Constitution signed on 14th August 2013 and registered with the Charity Commission on 6 November 2013, under number 1154494.

Tax status
The charity is registered as a CIO and is therefore exempt from corporation tax and income tax.

Recruitment and training of trustees
The Board of Trustees currently consists of three members who were recruited due to their commitment and expertise. Role descriptions, where applicable, are issued to each Trustee and a full induction is given setting out the obligations of a Trustee. The list of current Trustees can be found on page 2 of this document.

Please note: The names of the Trustees have been redacted by agreement with the Charity Commission due to safety concerns and are therefore not published in this document or the Charity Commission website available for the public. This is in line with paragraph 1.29 of the Charities SORP (FRS 102).

Organisational structure
The Charity is principally based in Solihull, UK but works with organisations across the United Kingdom. The Trustees are responsible for the governance of the Charity, and the day-to-day management is performed by the Trustees and volunteers.

Key risks and uncertainties
The Trustees actively review the major risks which the Charity faces on a regular basis, in particular those relating to its operations and finances. They are satisfied that systems are in place to mitigate the charity's exposure to the major risks. The risk management strategy comprises:

- A regular review of the risks which the Charity may face;
- The adequacy of current systems and procedures to mitigate those risks identified in the strategy; and
- The implementation of procedures designed to minimise any potential risk on the Charity should any of those risks materialise.

The strategy is reviewed regularly by the Trustees.

Aims, objectives and activities

Aims, objectives and intended impacts
Objects:

1) To further or benefit the residents of Solihull and the neighbourhood, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare, for recreation leisure time with the objective of improving the conditions of life for the residents

   In furtherance of these objects but not otherwise, the trustees shall have power to establish or secure the establishment of a community facility and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a facility for activities promoted by the charity in furtherance of the above objects

2) To promote and preserve good health by the provision of support, education and practical advice in relation to health generally.

Public benefit statement

The section of this report above entitled 'Aims, objectives and activities' sets out the aims and priorities of the Charity. The trustees have considered the Charity Commission's guidance on public benefit. Our activities are open to everyone, regardless of age, gender or background, and most are free or low-cost.

Through education, worship, and social and advice services, The Hub benefits its members and the wider Solihull community. It also promotes understanding between faiths and helps build community cohesion.

Review of achievements and performance for the year

In 2025, The Hub continued to grow and was used extensively by the community. The year brought a new programme of adult courses, a home-education group based on site, and visits from several renowned scholars.

Congregations at Friday prayers, daily prayers and in Ramadan continued to rise steadily. This reflects the growing Muslim community in the local area. Between the 2011 and 2021 censuses, the Muslim share of Solihull's population more than doubled, from about 2.5% to about 5.3%; in 2021 about 11,532 Muslims lived in Solihull. The Hub is the largest mosque in Solihull, with jum'a attendance at over 500 people each week.

Review of achievements and performance for the year (cont.)

Ramadan (March 2025) was the busiest period of the year. Tarawih was held every night, and all 29 nights were livestreamed on The Hub's YouTube channel. The 27th night, when the recitation of the whole Qur'an was completed, drew the largest audience. Eid al-Fitr prayers were held on 31 March in two congregations.

The following provides a summary of activities held and key highlights.

The Hub Club Sunday School

The Hub Club Sunday School holds the Beacon Mosque Award for Best Madrassah, a national award for faith centres. It serves children aged 6 to 16. From 7 pupils in 2016 it has grown to 10 class groups with our children's provision serving close to 400 children. Its curriculum, developed with international partners including the authors of the Ghazali Children's Project, continues to gain recognition as a centre of excellence.

Pupils continue to take the iGCSE in Islamic Studies at the end of Year 10, a year before their main GCSEs. In summer 2025, 60% of grades were A* to B. Pupils also performed at assemblies, including new nasheeds, and a student Daff Club was formed, run by our teachers. The new academic year began in September 2025, with limited places in some year groups.

Radiant Hearts Project

Radiant Hearts is our online academy, developed in partnership with the authors of the Ghazali Children's Project. During 2025 it continued to enrol pupils from around the world.

Qur'an Academy

Our weekday school continues to attract students for the study and memorisation of the Qur'an. The Hifz programme, started in 2023, continues with over 30 students enrolled on this specific programme.

Adult learning

In September 2025, The Hub launched a new programme of adult courses:-

- **Quranic Arabic:** led by Shaykh Wajid Hussain, so that students can understand most of the Qur'an's vocabulary directly.
- **Foundations Reloaded:** a beginners' course on the essentials of Islam (creed, worship and character).
- **Catching Up with Revelation:** monthly conversations, opening with a three-part series on Surah al-Kahf (October to December).
- **Knowing the Prophet:** a monthly study of Qadi 'Iyad's al-Shifa with Imam Aasim Mirza.
- **Masterclasses:** Tawakkul (40 places), Salawat, and Marriage (preparing for and beyond the nikah day).

Review of achievements and performance for the year (cont.)

Youth Activities

The following activities were held for our young people during the year:-

- **The Making of Men (August):** interactive workshops led by Shaykh Wajid Hussain on purity, discipline, overcoming online temptations and faith. Demand for the session for 11–14 year olds was strong enough to add a session tailored to 15–18 year olds.
- **Youth Qiyam al-Layl and I'tikaf (Ramadan):** a night of worship at The Hub for young people.
- **The Scholar's Ascent:** a course of study available both on site and online.
- **New Year's community evening (December):** a nasheed competition for under-18s, judged by Imam Aasim, Hassanain Shah and Shaykh Wajid, plus a FIFA tournament and a family quiz.

Abna ul Rawda home education

In July 2025 the Abna ul Rawda home-education co-operative began meeting at The Hub, Monday to Thursday, 9:15am to 12:45pm. It offers a faith-rooted group for home-educated children, focused on character, adab and love of sacred knowledge. Its activities included an enrichment day on gut health and Sunnah foods, and a visit from the children's author Anisa Rasul. A Year 1 class was added for January 2026.

Spiritual gatherings and visiting scholars

The Hub's Monthly Gathering ran in most months of the year with Manaqib Nasheeds. It was open to all, and food was served. Other gatherings included:

- **Preparing for Ramadan on Nisf Sha'ban (13 February):** Imam Aasim Mirza on the virtues of Ramadan and the fiqh of fasting, followed by congregational Salatul Tasbih.
- **Echoes of Arafah (June):** a night of remembrance on the Day of Arafah, led by Shaykh Wajid Hussain and Imam Aasim.
- **Book launch (2 August):** Shaykh Dr Ahmed Saad Al-Azhari launched his new book, Forty Parables of the Qur'an, with Ihsan Institute UK.
- **Grand Mawlid (September):** Qur'an recitation by Qari Amr El-Alimy, qasa'id by Manaqib Nasheeds, and an address by Shaykh Dr Ahmed Saad Al-Azhari.
- **Fajr and bring-and-share breakfast (1 November):** open to all.

The Hub also posted reminders for each Islamic month and its key nights and days: Rajab, Al-Isra wal Mi'raj, Sha'ban, the first ten days of Dhul Hijjah, the Hijri New Year, Ashura and Rabi' al-Awwal.

Review of achievements and performance for the year (cont.)

Ladies' activities

- **Ramadan and Healing:** a free, ladies-only session with Ustadha Sabeen Qureshi on the fitrah and preparing for Ramadan.
- **Annual Ladies' Pre-Eid Event:** iftar food, stalls and henna. It continues to be one of our most popular events.
- **Sisters' Qasidah Burdah gathering:** with the As-Salikah Nasheed Group
- **Emulating the Women of God in Modern Times:** a session with Ustadha Nagebah Hayel, who studied in Damascus and at Dar al-Zahra in Tarim.
- **Sisters' Qur'an Circle:** a free weekly circle running.

Family and community activities

The Hub hosted social and fundraising events throughout the year, including:

- a Fundraiser Iftar Bring and Buy Sale
- the Hub Bring and Share Iftar, bringing together members of our diverse Muslim community
- a New Year's community evening with food stalls, henna, face painting and a family quiz

Outreach, partnerships and wellbeing

The Hub is a member of the Solihull Inter-faith Forum and is regularly invited to give talks about Islam at local schools and colleges. In 2025 we worked with partners to offer services to the wider community:

- **Free legal advice surgeries:** covering immigration, family matters, wills and probate
- **Cancer awareness talks:** with the British Islamic Medical Association (BIMA), on symptoms, prevention and national screening programmes.
- **Islamic Relief:** a regular collection at The Hub of donated goods.
- **Ihsan Institute UK:** co-hosted the launch of Forty Parables of the Qur'an.

Repairs and maintenance

The original Hub building dates from the 1960s. It has been well maintained, but parts of its infrastructure are nearing or past the end of their useful life. The refurbishment of internal parts of the building continued in 2025.

The Hub's volunteer management team continues to develop services for the local community. It works with local organisations and the Council to raise the visibility and effectiveness of the organisation.

Financial review

Principal sources of funding
The principal source of funding for the Charity is from individual and business donors within the UK and from its educational courses. Income received in the year increased to £364,287 (2024: £282,861) due mainly to an increase in voluntary donations. Expenditure in the year slightly decreased to £206,669 (2024: £219,103). Costs were kept under rigid control during the period and monitored regularly.

Reserves Policy
The Charity holds unrestricted funds which have been provided to the charity via donations and charitable activities. Under the terms of the donations, the charity must retain the assets in perpetuity and can only use the income to support its charitable activities.

The unrestricted funds represent income earned but not yet utilised in supporting charitable activities. At 31 December 2025, the charity held reserves of £954,481 (December 2024: £796,863).

Going Concern
The Charity reported a cash inflow for the year of £116,113 (2024: outflow of £24,024), and the Charity expects to make an inflow in 2026.

After making further appropriate enquiries and gaining assurances over income levels, and looking at debt repayment requirements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and at least the next 12 months from the date of signing these accounts, as required. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Future plans

In 2026 the trustees aim to:-

- continue the new adult learning programme and expand youth provision,
- continue reducing the remaining mortgage and other amounts owing
- establish paid management and administration roles as the organisation and community grow
- continue the refurbishment of the building

Statement of Trustees' responsibilities

The Trustees are required to prepare financial statements for each financial year in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income and expenditure for the year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- 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 business.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and all other applicable law. 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.

Accounts preparation

The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

This report was approved by the Trustees on 31 October 2026 and signed on their behalf, by;

Trustee
(redacted)

Independent examiner's report to the Trustees of Solihull Health & Education Partnership CIO

I report on the financial statements of the charity for the year ended 31 December 2025 which are set out on pages 12 to 22.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 and the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

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

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

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the Trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

SOLIHULL HEALTH & EDUCATION PARTNERSHIP (A CHARITABLE INCORPORATED ORGANISATION)

INDEPENDENT EXAMINERS REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Independent examiner's statement

In the course of my examination, no matter has come to my attention:-

1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 130 of the Act; and
- to prepare financial statements which accord with the accounting records and comply with accounting requirements of the Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
  have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Mohammad Ansari
Ansari & Co
Charity Accountants & Consultants
Kings Court, 17 School Road
Birmingham, B28 8JG

Dated: 31 October 2026

SOLIHULL HEALTH & EDUCATION PARTNERSHIP (A CHARITABLE INCORPORATED ORGANISATION)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	**Unrestricted Funds 2025**	**Total Funds 2025**	Unrestricted Funds 2024	Total Funds 2024
		£	**£**	£	£
Income from:					
Donations and legacies	2	**227,033**	**227,033**	137,740	137,740
Charitable activities	3	**123,766**	**123,766**	135,463	135,463
Investments	4	**13,488**	**13,488**	9,658	9,658
Total income		**364,287**	**364,287**	282,861	282,861
Expenditure on:					
Raising funds	5	**1,214**	**1,214**	1,411	1,411
Charitable activities	6	**205,455**	**205,455**	217,692	217,692
Total expenditure		**206,669**	**206,669**	219,103	219,103
Net movement in funds		**157,618**	**157,618**	63,758	63,758
Reconciliation of funds:					
Total funds brought forward		796,863	796,863	733,105	733,105
Total funds carried forward	14	**954,481**	**954,481**	796,863	796,863

All incoming resources and resources expended derive from continuing activities.

The notes on pages 15 to 22 form part of these financial statements.

SOLIHULL HEALTH & EDUCATION PARTNERSHIP (A CHARITABLE INCORPORATED ORGANISATION)

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	10	**671,894**		689,227	
Investments	10	**290,000**		290,000	
			961,894		979,227
Current assets					
Cash at bank and in-hand	18	**153,825**		37,712	
Debtors	11	**23,918**		22,930	
		177,743		60,642	
Creditors:					
Amounts falling due within one year	12	**37,648**		37,416	
Net current assets			**140,095**		23,226
Creditors:					
Amounts falling due after one year	13		**(147,508)**		(205,590)
Net assets			**954,481**		796,863
Funds					
Unrestricted: General	14		**954,481**		796,863
			954,481		796,863

The notes on pages 15 to 22 form part of these financial statements.

The financial statements were approved by the Trustees on 31 October 2026 & signed on their behalf, by:

Trustee
(redacted)

SOLIHULL HEALTH & EDUCATION PARTNERSHIP (A CHARITABLE INCORPORATED ORGANISATION)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2025	2024
		£	£
Cash flows from operating activities:			
Net cash provided by operating activities	18	**102,625**	(18,067)
Cash flows from investing activities:			
Add: Net Income from investments		**13,488**	9,658
Less: Purchase of fixed assets		**-**	(15,615)
Net cash provided by investing activities		**13,488**	(5,957)
Increase / (decrease) in cash & cash equivalents in the reporting period		**116,113**	(24,024)
Cash & cash equivalents at the beginning of the reporting period		37,712	61,736
Cash & cash equivalents at the end of the reporting period	19	**153,825**	37,712

The notes on pages 15 to 22 form part of these financial statements.

1. Accounting policies

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 (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The following principal accounting policies have been applied:

a) Incoming resources

Income includes the total funds received during the period and comprises donations collected directly or by volunteers and income from fundraising events. Income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty.

Income tax reclaimable under the Gift Aid Scheme is recognised on an accruals basis once income is considered probable.

Donors are given the option to restrict their donation when it is made. Any Gift Aid claimed on restricted donations is classed as unrestricted income.

b) Resources expended and basis of allocation

Expenditure is included when incurred and has been shown in the Statement of Financial Activities inclusive of non-recoverable Value Added Tax.

Expenditure on operational programmes is recognised in the period in which it is incurred.

Currently all costs are directly attributable to specific activities, but where required, certain shared costs will be apportioned to activities in furtherance of the objects of the Charity.

c*) Funds accounting*

Funds held by the charity are:

Unrestricted funds - These are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

Designated funds - These are unrestricted funds earmarked by the trustees for particular purposes.

d) Tangible Fixed assets

Tangible fixed assets are depreciated per the following rates:

Land & Buildings - 2% straight line
Furniture & Equipment - 20% straight line

e) 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.

f) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2. Donations and legacies

	Unrestricted Funds 2025 £	**Total Funds 2025 £**	Total Funds 2024 £
Voluntary donations	**227,033**	**227,033**	137,740
	227,033	**227,033**	137,740

3. Charitable activities - income

	Unrestricted Funds 2025 £	**Total Funds 2025 £**	Total Funds 2024 £
Course & Academy fees	**117,159**	**117,159**	134,283
Hire income	**2,895**	**2,895**	1,180
Other income	**3,712**	**3,712**	-
	123,766	**123,766**	135,463

4. Investments

	Unrestricted Funds 2025 £	**Total Funds 2025 £**	Total Funds 2024 £
Income from property investments	**12,625**	**12,625**	9,658
Income from deposit investments	**863**	**863**	-
	13,488	**13,488**	9,658

5. Raising funds

	Unrestricted Funds 2025 £	**Total Funds 2025 £**	Total Funds 2024 £
Fundraising, advertising & marketing	**1,214**	**1,214**	1,411
	1,214	**1,214**	1,411

6. Charitable activities - costs

	Unrestricted Funds 2025 £	**Total Funds 2025 £**	Total Funds 2024 £
Building & utilities costs	**71,049**	**71,049**	76,710
Courses & events costs	**124,281**	**124,281**	135,232
Governance costs	**10,125**	**10,125**	5,750
	205,455	**205,455**	217,692

Due to the running of the Centre being part of the purposes of the Charity, all building related expenses are recognised as charitable and there are no support costs to apportion.

7. Net incoming resources for the year

	2025	2024
This is stated after charging:-	**£**	£
Examiners' remuneration	**1,500**	1,000
Depreciation on tangible fixed assets	**17,333**	17,046

8. Staff & trustees costs

There were no employees in the year (2024: NIL).

During the period £NIL (December 2024: £NIL) of expenses were incurred for the reimbursement of Trustees' expenses. The Trustees received no other remuneration this year or the prior year.

9. Volunteers

The charity is being run through the kind help of at least 15 committed volunteers making up the equivalent time of three full time employees. The Trustees would like to thank all the volunteers without whom the Centre would not be able to run.

10. Fixed assets

	Investments	**Land & Buildings**	**Equipment & Furniture**	**Total**
	£	**£**	**£**	**£**
Cost				
At 31 December 2024	290,000	866,652	13,292	1,154,329
Additions	-	-	-	-
At 31 December 2025	**290,000**	**866,652**	**13,292**	**1,154,329**
Depreciation				
At 31 December 2024	-	177,425	13,292	173,671
Charge for the period	-	17,333	-	-
At 31 December 2025	-	**194,758**	**13,292**	**173,671**
Net book value				
At 31 December 2025	**290,000**	**671,894**	**-**	**961,894**
At 31 December 2024	*290,000*	*689,227*	*-*	*979,227*

11. Debtors

	2025	2024
	£	£
Trade debtors	**23,309**	22,442
Prepayments	**609**	488
	23,918	22,930

All amounts are receivable within one year.

12. Creditors
Amounts owing within one year

	2025	2024
	£	£
Trade creditors	**9,948**	10,216
Accruals	**2,500**	2,000
Al-Rayan Bank loan	**25,200**	25,200
	37,648	37,416

13. Creditors
Amounts owing after one year

	Al Rayan Bank	**Loans from individuals**	**Total 2025**	Total 2024
	£	**£**	**£**	£
Long-term creditors are repayable as follows:-				
Within one year	**13,000**	**-**	**13,000**	12,000
Years two to five	**52,000**		**52,000**	81,000
After five years	**82,508**	**-**	**82,508**	112,590
	147,508	**-**	**147,508**	205,590

14. Statement of funds

Current year (2025):

	Brought forward £	**Incoming resources £**	**Resources expended £**	**Transfers £**	**Carried forward £**
Unrestricted funds:-					
General reserve	796,863	**364,287**	**(206,669)**	**-**	**954,481**
Total funds	796,863	**364,287**	**(206,669)**	**-**	**954,481**

Prior year (2024):

	Brought forward £	Incoming resources £	Resources expended £	Transfers £	Carried forward £
Unrestricted funds:-					
General reserve	733,105	282,861	(219,103)	-	796,863
Total funds	733,105	282,861	(219,103)	-	796,863

15. Analysis of net assets between funds

(a) 2025	**Unrestricted funds £**	**Total funds £**
Fund balances at 31 December 2025 are represented by:-		
Fixed assets & investments	**961,894**	**961,894**
Net current assets	**140,095**	**140,095**
Long-term creditors	**(147,508)**	**(147,508)**
Total funds	**954,481**	**954,481**

15. Analysis of net assets between funds (cont.)

(b) 2024	Unrestricted funds £	Total funds £
Fund balances at 31 December 2024 are represented by:		
Fixed assets & investments	979,227	979,227
Net current assets	23,226	23,226
Long-term creditors	(205,590)	(205,590)
Total funds	796,863	796,863

16. Commitments under operating leases

As lessor:

As at 31 December 2025, the charity had commitments owed to it under non-cancellable operating leases as follows:

	Investment buildings	
	2025 £	2024 £
Within one year	15,000	9,900
Between one and three years	-	-
Over three years	-	-

17. Related parties

There were no related party amounts due at the end of the year (2024: £45,000 owed to three Trustees, given in long-term interest free loans for the purchase of the Centre). There were no other related party transactions in the year or in the year to 31 December 2025.

18. Reconciliation of cash flows from operating activities

	2025	2024
	£	£
Net income / (expenditure) for the reporting period	**157,618**	63,758
Add: Depreciation charge	**17,333**	17,046
Less: Net income from investments	**(13,488)**	(9,658)
(Increase) / decrease in debtors	**(988)**	8,954
Increase / (decrease) in creditors	**(57,850)**	(98,167)
Net cash provided by operating activities	**102,625**	(18,067)

19. Analysis of cash and cash equivalents

	2025	2024
	£	£
Cash at bank and in hand	**153,825**	37,712
Total of cash and cash equivalents	**153,825**	37,712

19A. Analysis of changes in net debt

	At start of year	**Cashflows in year**	**At end of year**
	£	**£**	**£**
Cash	37,712	**116,113**	**153,825**
Loans falling due within one year	(25,200)	**-**	**(25,200)**
Loans falling due after one year	(205,590)	**58,082**	**(147,508)**
	(193,078)	**174,195**	**(18,883)**