Heart of Tamworth Community Project

Report of the Trustees

for the Year Ended 31 December 2025

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

Heart of Tamworth Community Project exists to serve the people of Tamworth. Everything we do is rooted in our commitment to supporting individuals and families facing hardship, creating welcoming spaces, and building a stronger, more connected community.

The trustees have prepared these accounts in accordance with the Charities SORP (FRS 102).

OUR PURPOSE

Our charitable purpose can be summarised as:

“Providing educational and social facilities aimed at relieving poverty within the town of Tamworth and the surrounding area.”

At its heart, our work is about people — ensuring that everyone in our community has access to practical support, opportunity, dignity, and belonging.

WHAT WE DO

We work to support those in the local community who are experiencing food poverty; social isolation; and risk associated with homelessness. We facilitate and deliver a wide range of activities and support for people of all ages — from pre-school children and families to older residents. We also provide welcoming meeting spaces and support partner organisations who deliver services alongside us.

Most of our activities take place at the community centres attached to Sacred Heart and St John’s churches, which continue to grow as vibrant and well-used community hubs.

ACHIEVEMENTS AND IMPACT IN 2025

Throughout 2025, many people in our community continued to feel the effects of the cost-of-living crisis, in-work poverty, insecure employment, housing pressures, and increasing social isolation. As a charity, we responded by focusing on practical, compassionate support.

This included:

- Addressing food poverty through our community pantry
- Providing emergency food parcels
- Encouraging social participation and interaction though a wide range of social groups
- Signposting individuals to partner agencies
- Offering a warm and welcoming space during colder months
- Supporting people experiencing homelessness or at risk of homelessness through our outreach work

Alongside this, we continued developing new initiatives aimed at tackling social isolation and loneliness — issues strongly highlighted in our 2022 community consultation.

Strengthening Our Strategic Direction

Following consultation and further research, the trustees reviewed and extended our strategy for 2025–2027. The renewed strategy places wellbeing — emotional, physical, and environmental — at the centre of everything we do.

Our cultural behaviour can be characterised by our committed to delivering our work with:

- **Confidence** in our purpose and action
- **Collaboration** with partners and the community
- **Compassion** for and with those we serve

In 2026, we will introduce a “Theory of Change” framework to better measure the difference our work makes. This is being developed internally, supported by pro bono expertise from external consultants, ensuring we remain accountable and impact-focused.

DEVELOPING OUR COMMUNITY HUB

The refurbished facilities at the Sacred Heart site continue to attract new partner organisations, enabling more services to be delivered under one roof. We now host over 40 activities and services each week — bringing advice, support, social opportunities, and practical help together in one accessible location.

Our vision of creating a thriving community hub is becoming a reality with an average footfall of in excess of 2100 people per month interacting with a Heart of Tamworth service.

OUR SOCIAL ENTERPRISE OPERATIONS

During 2025, we continued to operate three on-site retail ventures:

- A successful community café
- Our community food pantry
- A pre-loved clothing store

These enterprises are central to both our mission and sustainability. They provide affordable goods, welcoming spaces, volunteering opportunities, and vital income to support our charitable work.

Our pre-loved clothing store continues to provide essential clothing for those in need while also becoming known locally as a destination shop for quality pre-loved fashion.

To strengthen this work further, we are constructing a logistics hub on site. This will improve the processing of donated clothing, increase efficiency, and enable online retail operations. The building is expected to become operational in spring 2026 and will significantly enhance our long-term financial sustainability.

The growth of these ventures has increased footfall across the site, allowing us to connect more people with the support available within our community hub.

All facilities are designed to be welcoming, professional, and safe. Treating everyone who walks through our doors with dignity and respect remains fundamental to our approach, and feedback from customers, volunteers, and service users continues to be extremely positive.

OUR VOLUNTEERS

One of the greatest strengths of Heart of Tamworth is our volunteers.

Around 170 dedicated individuals contribute an average of 1,700 volunteer hours each month. They help run our café and shops, support community activities, and assist in delivering services across the site.

Without their generosity, commitment, and compassion, our work would simply not be possible. We remain deeply grateful for their continued support.

PUBLIC BENEFIT

The trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit. Our activities are designed to deliver clear and meaningful benefit to the people of Tamworth and surrounding areas.

FINANCIAL REVIEW

Demand for support remained high throughout 2025, while the funding environment continued to be challenging.

Grant income was largely derived from smaller, project-specific awards compared with previous years. This required continued focus on diversification of income and development of sustainable revenue streams.

Reserves Policy

The trustees aim to maintain appropriate reserves to ensure the charity can continue to operate sustainably and respond to emerging needs within the community.

LOOKING AHEAD

Heart of Tamworth is confident that it has an effective and efficient management structure; robust financial controls; and a committed active trustee board.

In 2026, we will continue to focus on supporting those experiencing food poverty, homelessness and social isolation, by:

- Strengthening sustainable income streams through our retail operations
- Developing robust impact measurement systems in line with the Theory of Change programme
- Invest in training and development of staff, volunteers and trustees
- Build collaborative relationships with local and regional partner agencies
- Further develop external communications activities to raise awareness of the services on offer
- Increase presence in Tamworth town centre
- Listening carefully to the community through further consultation

To strengthen operations, we will be;

- Exploring options to enhance our ability to support local homeless and transitional accommodation
- Invest in IT infrastructure

- Further develop volunteer recruitment, induction, development and retention programmes
- Increase presence in Tamworth town centre
- Develop a ‘disaster recovery plan’ to ensure sustainability of provision

A new three-year strategy for 2026–2029 will be developed following community engagement work planned for 2026. We remain committed to ensuring our services reflect real and identified local needs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Heart of Tamworth Community Project is a Charitable Incorporated Organisation (CIO) with a single-tier structure. The trustees are also the members of the charity.

The board meets regularly and provides strategic oversight, governance, and accountability.

The Parish Priest of St John’s Parish, currently Fr Michael White, serves as an ex officio trustee. The Parish Council of St John’s Tamworth and Father Hudson’s Society may each appoint a nominated trustee.

The trustees give their time voluntarily and are committed to ensuring the charity is well-governed, financially responsible, and community-focused.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number: 1157449
Registered CIO Number: CE002102 (England and Wales)

Registered Office:
Sacred Heart Community Centre
Silver Link Road
Glascote
Tamworth
Staffordshire
B77 2EA

Trustees Serving During the Year

- Ms C Smith (resigned 7 July 2025)
- T G D Empson
- Ms H M Bolger
- R Berry (resigned 15 August 2025)
- R R Charles
- Dr S P Peaple (resigned 31 January 2025)

- M White
- Ms E Pugh (appointed 20 May 2025)
- Ms J Massey (appointed 20 May 2025)
- Ms J Shaw (appointed 20 May 2025)
- Ms C W Quinn (appointed 25 March 2025)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

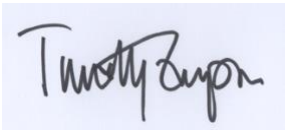
The trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards.

They are responsible for maintaining proper accounting records, safeguarding the charity's assets, and taking reasonable steps to prevent and detect fraud and other irregularities.

The trustees believe the charity remains well placed to continue serving the people of Tamworth and building a stronger, more connected community.

Approved by order of the Board of Trustees on 13th October 2026 and signed

on its behalf by:



.....
T G D Empson
Trustee

REGISTERED COMPANY NUMBER: CE002102 (England and Wales)
REGISTERED CHARITY NUMBER: 1157449

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 December 2025

for

Heart Of Tamworth Community Project

TC Group
Sterling House
97 Lichfield Street
Tamworth
Staffordshire
B79 7QF

Heart Of Tamworth Community Project

Contents of the Financial Statements
for the Year Ended 31 December 2025

	Page
Report of the Trustees	1 to 4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 14
Detailed Statement of Financial Activities	15 to 16

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

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

Heart of Tamworth Community Project exists to serve the people of Tamworth. Everything we do is rooted in our commitment to supporting individuals and families facing hardship, creating welcoming spaces, and building a stronger, more connected community.

The trustees have prepared these accounts in accordance with the Charities SORP (FRS 102).

OBJECTIVES AND ACTIVITIES

Objectives and activities

Charitable purposes:
This can be summarised as 'providing educational and social facilities aimed at relieving poverty within the town of Tamworth and surrounding area'.

At its heart, our work is about people - ensuring that everyone in our community has access to practical support, opportunity, dignity, and belonging.

Full objectives are available on the Charity Commission website.

Activities:
We work to support those in the local community who are experiencing food poverty; social isolation; and risk associated with homelessness. We facilitate and deliver a wide range of activities and support for people of all ages - from pre-school children and families to older residents. We also provide welcoming meeting spaces and support partner organisations who deliver services alongside us.

Most of our activities take place at the community centres attached to Sacred Heart and St John's churches, which continue to grow as vibrant and well-used community hubs.

Achievements and performance:
Throughout 2025, many people in our community continued to feel the effects of the cost-of-living crisis, in-work poverty, insecure employment, housing pressures, and increasing social isolation. As a charity, we responded by focusing on practical, compassionate support.

This included:
- Addressing food poverty through our community pantry
- Providing emergency food parcels
- Encouraging social participation and interaction though a wide range of social groups
- Signposting individuals to partner agencies
- Offering a warm and welcoming space during colder months
- Supporting people experiencing homelessness or at risk of homelessness through our outreach work

Alongside this, we continued developing new initiatives aimed at tackling social isolation and loneliness - issues strongly highlighted in our 2022 community consultation.

Strengthening Our Strategic Direction:
Following consultation and further research, the trustees reviewed and extended our strategy for 2025-2027. The renewed strategy places wellbeing - emotional, physical, and environmental - at the centre of everything we do.

Our cultural behaviour can be characterised by our committed to delivering our work with:
- Confidence in our purpose and action
- Collaboration with partners and the community
- Compassion for and with those we serve

In 2026, we will introduce a "Theory of Change" framework to better measure the difference our work makes. This is being developed internally, supported by pro bono expertise from external consultants, ensuring we remain accountable and impact-focused.

OBJECTIVES AND ACTIVITIES

Significant activities

Developing Our Community Hub

The refurbished facilities at the Sacred Heart site continue to attract new partner organisations, enabling more services to be delivered under one roof. We now host over 40 activities and services each week - bringing advice, support, social opportunities, and practical help together in one accessible location.

Our vision of creating a thriving community hub is becoming a reality with an average footfall of in excess of 2100 people per month interacting with a Heart of Tamworth service.

Our Social Enterprise Operations

During 2025, we continued to operate three on-site retail ventures:
- A successful community café
- Our community food pantry
- A pre-loved clothing store

These enterprises are central to both our mission and sustainability. They provide affordable goods, welcoming spaces, volunteering opportunities, and vital income to support our charitable work.

Our pre-loved clothing store continues to provide essential clothing for those in need while also becoming known locally as a destination shop for quality pre-loved fashion.

To strengthen this work further, we are constructing a logistics hub on site. This will improve the processing of donated clothing, increase efficiency, and enable online retail operations. The building is expected to become operational in spring 2026 and will significantly enhance our long-term financial sustainability.

The growth of these ventures has increased footfall across the site, allowing us to connect more people with the support available within our community hub.

All facilities are designed to be welcoming, professional, and safe. Treating everyone who walks through our doors with dignity and respect remains fundamental to our approach, and feedback from customers, volunteers, and service users continues to be extremely positive.

Public benefit

The trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit. Our activities are designed to deliver clear and meaningful benefit to the people of Tamworth and surrounding areas.

Volunteers

One of the greatest strengths of Heart of Tamworth is our volunteers.

Around 170 dedicated individuals contribute an average of 1,700 volunteer hours each month. They help run our café and shops, support community activities, and assist in delivering services across the site.

Without their generosity, commitment, and compassion, our work would simply not be possible. We remain deeply grateful for their continued support.

FINANCIAL REVIEW

Financial position

Demand for support remained high throughout 2025, while the funding environment continued to be challenging.

Grant income was largely derived from smaller, project-specific awards compared with previous years. This required continued focus on diversification of income and development of sustainable revenue streams.

Reserves policy

In order to meet its charitable objectives Heart of Tamworth has grown to incorporate within its activities as café, room letting, a pre-loved clothing store and a community pantry (offering groceries and sundries at affordable prices for those in need). These activities are seen as an integral part of our fundraising and are required in order to achieve our objectives, along with any donations and grants received.

As such our reserves policy needs to reflect our obligations to our employed staff and the operational costs associated with these activities. The Trustees therefore feel an amount of £50,000 is deemed necessary to be held in reserve.

FUTURE PLANS

Heart of Tamworth is confident that it has an effective and efficient management structure; robust financial controls; and a committed active trustee board.

In 2026, we will continue to focus on supporting those experiencing food poverty, homelessness and social isolation, by:
- Strengthening sustainable income streams through our retail operations
- Developing robust impact measurement systems in line with the Theory of Change programme
- Invest in training and development of staff, volunteers and trustees
- Build collaborative relationships with local and regional partner agencies
- Further develop external communications activities to raise awareness of the services on offer
- Increase presence in Tamworth town centre
- Listening carefully to the community through further consultation

To strengthen operations, we will be;
- Exploring options to enhance our ability to support local homeless and transitional accommodation
- Invest in IT infrastructure
- Further develop volunteer recruitment, induction, development and retention programmes
- Increase presence in Tamworth town centre
- Develop a 'disaster recovery plan' to ensure sustainability of provision

A new three-year strategy for 2026-2029 will be developed following community engagement work planned for 2026. We remain committed to ensuring our services reflect real and identified local needs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

Heart of Tamworth Community Project is a Charitable Incorporated Organisation (CIO) with a single-tier structure. The trustees are also the members of the charity.

Recruitment and appointment of new trustees

The board meets regularly and provides strategic oversight, governance, and accountability.

The Parish Priest of St John's Parish, currently Fr Michael White, serves as an ex officio trustee. The Parish Council of St John's Tamworth and Father Hudson's Society may each appoint a nominated trustee.

The trustees give their time voluntarily and are committed to ensuring the charity is well-governed, financially responsible, and community-focused.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

CE002102 (England and Wales)

Registered Charity number

1157449

Registered office

Sacred Heart Community Centre
Silver Link Road
Glascote
Tamworth
Staffordshire
B77 2EA

Trustees
Ms C Smith (resigned 7.7.25)
T G D Empson
Ms H M Bolger
R Berry (resigned 15.8.25)
R R Charles
Dr S P Peaple (resigned 31.1.25)
M White
Ms E Foster (appointed 20.5.25)
Ms J Massey (appointed 20.5.25)
Ms J Shaw (appointed 20.5.25)
Ms C W Quinn (appointed 25.3.25)

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees (who are also the directors of Heart Of Tamworth Community Project for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing 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;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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.

Approved by order of the board of trustees on 12 June 2026 and signed on its behalf by:

T G D Empson - Trustee

Heart Of Tamworth Community Project

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		81,303	145,453	226,756	149,793
Other trading activities	2	223,215	-	223,215	193,893
Investment income	3	1,016	-	1,016	-
Total		305,534	145,453	450,987	343,686
EXPENDITURE ON					
Raising funds		96,365	11,669	108,034	190,628
Charitable activities					
Direct Costs		135,502	95,219	230,721	189,297
Other		57,016	-	57,016	56,671
Total		288,883	106,888	395,771	436,596
NET INCOME/(EXPENDITURE)		16,651	38,565	55,216	(92,910)
Transfers between funds	11	(29)	29	-	-
Net movement in funds		16,622	38,594	55,216	(92,910)
RECONCILIATION OF FUNDS					
Total funds brought forward		548,350	8,326	556,676	649,586
TOTAL FUNDS CARRIED FORWARD		564,972	46,920	611,892	556,676

The notes form part of these financial statements

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	8	376,435	-	376,435	425,455
CURRENT ASSETS					
Debtors	9	4,983	-	4,983	1,828
Cash at bank and in hand		197,497	46,920	244,417	150,268
		202,480	46,920	249,400	152,096
CREDITORS					
Amounts falling due within one year	10	(13,943)	-	(13,943)	(20,875)
NET CURRENT ASSETS		188,537	46,920	235,457	131,221
TOTAL ASSETS LESS CURRENT LIABILITIES		564,972	46,920	611,892	556,676
NET ASSETS		564,972	46,920	611,892	556,676
FUNDS	11				
Unrestricted funds				564,972	548,350
Restricted funds				46,920	8,326
TOTAL FUNDS				611,892	556,676

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 12 June 2026 and were signed on its behalf by:

T G D Empson - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised on receipt. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of donation.

Other income is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of the charity, net of discounts and VAT.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Tangible fixed assets are stated at historical cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Depreciation is charged so as to allocate the cost of assets over their estimated useful lives. Depreciation is provided on the following basis:

Property	14 years
Plant and Machinery	10% straight line
Fixtures, Fittings and Equipment	10% or 20% straight line
Computers	33% straight line

The gain or loss on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in the net income/(expenditure) for the year.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Throughout these financial statements, TBC refers to Tamworth Borough Council.

continued...

1. ACCOUNTING POLICIES - continued

Going Concern
At the time of approving the accounts, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Debtors
Debtors are measured on initial recognition at settlement amount after any discounts or amounts advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

Cash and cash equivalents
Cash and cash equivalents include cash in hand and deposits held with banks.

Liabilities
Provisions for liabilities are measured on recognition of its historical cost and then subsequently measure at the best estimate of the amount required to settle the obligation at the reporting date.

Transfer between funds
All grants and donations which are restricted or designated are held under restricted funds. When a capital item is purchased, the value is transferred between the funds, unless it is restricted in perpetuity.

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Shop income	80,654	45,700
Rental income	26,275	26,988
Cafe income	116,286	121,205
	223,215	193,893

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	1,016	-

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	57,015	56,672
Surplus on disposal of fixed assets	-	(78)

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

continued...

5. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

No trustee received any payments other than reimbursement for expenses incurred wholly and exclusively on behalf of the Charity.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
Community office	5	4
Cafe	3	3
	8	7

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	49,230	100,563	149,793
Other trading activities	193,893	-	193,893
Total	243,123	100,563	343,686
EXPENDITURE ON			
Raising funds	87,536	103,092	190,628
Charitable activities			
Direct Costs	132,878	56,419	189,297
Other	56,671	-	56,671
Total	277,085	159,511	436,596
NET INCOME/(EXPENDITURE)	(33,962)	(58,948)	(92,910)
Transfers between funds	(1,164)	1,164	-
Net movement in funds	(35,126)	(57,784)	(92,910)
RECONCILIATION OF FUNDS			
Total funds brought forward	583,476	66,110	649,586
TOTAL FUNDS CARRIED FORWARD	548,350	8,326	556,676

continued...

8. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 January 2025	510,650	152,224	39,311	1,829	704,014
Additions	-	-	7,995	-	7,995
At 31 December 2025	510,650	152,224	47,306	1,829	712,009
DEPRECIATION					
At 1 January 2025	145,900	101,175	30,218	1,266	278,559
Charge for year	36,475	15,125	4,943	472	57,015
At 31 December 2025	182,375	116,300	35,161	1,738	335,574
NET BOOK VALUE					
At 31 December 2025	328,275	35,924	12,145	91	376,435
At 31 December 2024	364,750	51,049	9,093	563	425,455

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	4,000	-
VAT	-	735
Prepayments	983	1,093
	4,983	1,828

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Social security and other taxes	3,326	4,468
VAT	341	2,013
Other creditors	9,841	13,959
Accruals and deferred income	435	435
	13,943	20,875

continued...

11. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General	548,350	16,651	(29)	564,972
Restricted funds				
Befriending Club	2,109	-	-	2,109
SPF Funding from TBC	(1,235)	1,206	29	-
Memory Cafe	868	(192)	-	676
Co-op Lunch Club	6,584	(6,584)	-	-
TBC Asylum Seekers Games Club	-	3,377	-	3,377
Albert Gubay 1	-	258	-	258
Albert Gubay 2	-	40,000	-	40,000
Mending Circle	-	500	-	500
	8,326	38,565	29	46,920
TOTAL FUNDS	556,676	55,216	-	611,892

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General	305,534	(288,883)	16,651
Restricted funds			
Winter Warmers	10,665	(10,665)	-
SPF Funding from TBC	12,500	(11,294)	1,206
Memory Cafe	1,608	(1,800)	(192)
Co-op Lunch Club	1,050	(7,634)	(6,584)
TBC Asylum Seekers Games Club	6,300	(2,923)	3,377
Albert Gubay 1	21,330	(21,072)	258
Albert Gubay 2	60,000	(20,000)	40,000
TBC - Additional Funding	31,500	(31,500)	-
Mending Circle	500	-	500
	145,453	(106,888)	38,565
TOTAL FUNDS	450,987	(395,771)	55,216

continued...

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General	583,476	(33,962)	(1,164)	548,350
Restricted funds				
Winter Warmers	32,238	(32,238)	-	-
Lunch Club	6,869	(6,093)	(776)	-
Befriending Club	9,429	(7,320)	-	2,109
Shop Building	3,393	(4,557)	1,164	-
SPF Funding from TBC	13,639	(14,874)	-	(1,235)
Memory Cafe	542	326	-	868
Co-op Lunch Club	-	5,808	776	6,584
	66,110	(58,948)	1,164	8,326
TOTAL FUNDS	649,586	(92,910)	-	556,676

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General	243,123	(277,085)	(33,962)
Restricted funds			
Winter Warmers	-	(32,238)	(32,238)
Lunch Club	6,276	(12,369)	(6,093)
Befriending Club	-	(7,320)	(7,320)
Shop Building	31,200	(35,757)	(4,557)
SPF Funding from TBC	52,500	(67,374)	(14,874)
Memory Cafe	2,587	(2,261)	326
Co-op Lunch Club	8,000	(2,192)	5,808
	100,563	(159,511)	(58,948)
TOTAL FUNDS	343,686	(436,596)	(92,910)

continued...

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General	583,476	(17,311)	(1,193)	564,972
Restricted funds				
Winter Warmers	32,238	(32,238)	-	-
Lunch Club	6,869	(6,093)	(776)	-
Befriending Club	9,429	(7,320)	-	2,109
Shop Building	3,393	(4,557)	1,164	-
SPF Funding from TBC	13,639	(13,668)	29	-
Memory Cafe	542	134	-	676
Co-op Lunch Club	-	(776)	776	-
TBC Asylum Seekers Games Club	-	3,377	-	3,377
Albert Gubay 1	-	258	-	258
Albert Gubay 2	-	40,000	-	40,000
Mending Circle	-	500	-	500
	66,110	(20,383)	1,193	46,920
TOTAL FUNDS	649,586	(37,694)	-	611,892

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General	548,657	(565,968)	(17,311)
Restricted funds			
Winter Warmers	10,665	(42,903)	(32,238)
Lunch Club	6,276	(12,369)	(6,093)
Befriending Club	-	(7,320)	(7,320)
Shop Building	31,200	(35,757)	(4,557)
SPF Funding from TBC	65,000	(78,668)	(13,668)
Memory Cafe	4,195	(4,061)	134
Co-op Lunch Club	9,050	(9,826)	(776)
TBC Asylum Seekers Games Club	6,300	(2,923)	3,377
Albert Gubay 1	21,330	(21,072)	258
Albert Gubay 2	60,000	(20,000)	40,000
TBC - Additional Funding	31,500	(31,500)	-
Mending Circle	500	-	500
	246,016	(266,399)	(20,383)
TOTAL FUNDS	794,673	(832,367)	(37,694)

continued...

12. RELATED PARTY DISCLOSURES

At the 31 December 2025, the charity owed the parish of St John the Baptist £9,540 (2024 £11,419) for items or services purchased on behalf of or in conjunction with the charity.

During the year £90 (2024 £77) was reimbursed to R Charles, trustee for expenses wholly and exclusively on behalf of the Charity.

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	83,411	104,317
Grants / Funding	143,345	45,476
	226,756	149,793
Other trading activities		
Shop income	80,654	45,700
Rental income	26,275	26,988
Cafe income	116,286	121,205
	223,215	193,893
Investment income		
Deposit account interest	1,016	-
Total incoming resources	450,987	343,686
EXPENDITURE		
Raising donations and legacies		
Winter Warmers	-	15,247
Summer Scheme	10,460	7,801
Befriending Club	-	7,320
Firewalk	-	(110)
Lunch Club	7,872	14,561
Building Work	-	60,062
Other Donations / Deductions	8,315	4,110
TBC - Games Club	206	-
Albert Gubay	1,072	-
	27,925	108,991
Other trading activities		
Shop expenditure	37,484	30,670
Cafe expenditure	42,625	50,967
	80,109	81,637
Charitable activities		
Wages	156,712	120,233
Rates and water	569	190
Insurance	2,025	1,952
Light and heat	20,984	16,628
Telephone	3,199	1,072
Postage and stationery	9	-
Advertising	5,220	5,220
Sundries	2,826	3,381
Computer and Software	2,468	3,225
Motor Expenses	1,543	1,425
Recruitment and Training	586	1,404
Premises Expenses	20,057	19,170
Cleaning	7,415	7,455
Carried forward	223,613	181,355

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	2025 £	2024 £
Charitable activities		
Brought forward	223,613	181,355
Charitable/Fund Raising	7,108	7,007
Professional Fees	-	1,013
	230,721	189,375
Other		
Long leasehold	36,475	36,475
Plant and machinery	15,125	15,122
Fixtures and fittings	4,943	4,529
Computer equipment	473	545
	57,016	56,671
Support costs		
Finance		
Loss on sale of tangible fixed assets	-	(78)
Total resources expended	395,771	436,596
Net income/(expenditure)	55,216	(92,910)

The Heart of Tamworth Community Project

Independent Examiner's Report

For the year ended 31 December 2025

Report on the accounts of The Heart of Tamworth Community Project for the year ended 31 December 2025, which are set out on pages 5 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) oi the Charities Act 2011 (the 2011 Act) and that an independent examination is needed it is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a true and fair view' and the report is limited to those matters set out in the next statement

Independent examiner's statement

In connection with my examination, no matter has come to my attention: (l)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 2011 Act and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or (2)to which, in my opinion, attention should be drawn in order to enable a proper Understanding Of the accounts to be reached

John Faulkner CA, Independent Examiner

63 Amington Road
Bolehall
Tamworth
B77 3LN

Date: 18th August 2026