COMPANY REGISTRATION NUMBER: CE008134
CHARITY REGISTRATION NUMBER: 1170076

Newbigin Community Trust

Charitable Incorporated Organisation

Financial Statements

31 December 2025

POINTON YOUNG
Chartered Accountants & Statutory Auditors
33 Ludgate Hill
Birmingham
B3 1EH

Newbigin Community Trust

Charitable Incorporated Organisation

Financial Statements

Year ended 31 December 2025

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Newbigin Community Trust

Charitable Incorporated Organisation

Chief Executive Officer's (CEO) Report

Year ended 31 December 2025

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1. Executive Review: A Message from the CEO

2025 was a year of immense transformation, resilience, and growth for Newbigin Community Trust (NCT). Navigating significant leadership transitions and structural changes, our focus remained firmly on building operational stability while expanding our presence as a vital community anchor.

Fond Goodbyes

This year, we said goodbye to some foundational members of the NCT family:

- **Louise Jones (CEO):** In April, we bid farewell to Louise after nearly 10 years of dedicated service. Louise beautifully led our Children and Families work, established the Windsor Community Hub, and stepped into the CEO role following the departure of our founder, Anji Barker. As she moved north to be closer to her fiancé, we thank her deeply for steering us through profound seasons of change. Following her departure, Megan Tucker took the lead as CEO, closely supported by Mandy Winstanley (Lodge Road Centre Manager and Advice & Guidance Lead).

- **Chrissi Davidson (Operations Lead):** In August, our long-term team member and operations lead departed to build a community hub closer to her own home. Chrissi was an invaluable asset to our operations, and we wish her the very best in her new venture.

- **Benson Community School Hub:** We also said goodbye to this hub as the school transitioned into the Oasis Multi-Academy Trust (MAT). However, we maintain a strong, positive partnership with the hub leaders there and successfully relocated the majority of our family and after-school activities to Newbigin House.

To fill these gaps, we successfully onboarded new staff team members and started to update our operational systems and pathways to ensure day-to-day effectiveness.

Growth and Stability: Project Focus

- **Windsor Community Hub:** Now under the care of our local team: Wiam Makatari and Shanice Miller, supported by Kenza El Berghachi, with Marzia Sahdiq as their line manager - this joint project with Windsor Olympus Academy continues to thrive. Developed in direct response to community feedback, the hub collaborates closely with the Academy (particularly SJ Wilkinson) to support parents and children with SEND. Shared spaces host Friday evening community football on the astro-turf, adult fitness sessions, and classrooms for Adult Education courses. We were absolutely thrilled that this partnership won the prestigious Pearson Silver Award for Partnerships.

- **Newbigin House Hub:** Led by Project Lead Marzia Sahdiq and a dedicated team of volunteers, has become a bustling, informal "home from home" operating three days a week. It focuses on young children, mothers, and families with children with SEND. The hub hosts English classes, a Mums and Toddlers group, and craft groups where mothers gather to cook and talk together, alongside thriving after-school initiatives like Bright Sparx and Kids Club.

Growth and Stability: Core Partnerships

- **Lodge Road Community Centre:** Partnering closely with Lodge Road URC, this site offers a community café, essential advice and guidance services, and inclusive activities including craft, blacksmithing, bell boating, fitness and cycling.

- **Inspiring Fitness (I.F.):** This invaluable partnership has been a game-changer, allowing us to more than double our face-to-face delivery after school and into the evenings. I.F. trained our team, provided qualifications in fitness coaching, and funded active sessions like roller skating, community badminton, circuit training, and Zumba. They have also invested heavily in our Gangz4Parkz initiative in Musgrave Road Park, providing staff, branded T-shirts, and sports equipment most Tuesdays in good weather - drawing around 50 local children each week. This collaboration continues to provide our coaches with brilliant training, employment, and development opportunities.

- **Thrive (Cadent Centre for Warmth):** This relationship has upskilled our team in tackling fuel poverty. Through it, we hosted slow-cooker cooking courses, introduced home initiatives for damp and mould, and launched the Lodge Road Laundry, which is now actively used by two to three people every single day. It has connected us with wider partners across Birmingham and helped shape our broader aim to act as an anchor organisation supporting our local communities.

- **Changemakers (Seedbeds):** This accredited course empowers local people with a desire to make a difference. Nine of our staff and volunteers completed the programme this year. It has been an incredibly empowering process for the

  graduates, who have gone on to launch their own distinct projects in local hubs with ongoing support from NCT.

  Flourish Health: West Birmingham Community Health Collaborative- has also been a great partner is supporting us access health funding, building networks across the city, supporting our projects practically, often in person with a view to offering the template for our successful activities such as our SEND project and A&E project to other community groups to do develop similar work in a way that suits their communities.

Places and Future Infrastructure

To secure our long-term future, we have entered promising discussions with the Church of England, who own Newbigin House. As they plan to build a number of affordable family homes behind the property, NCT is positioned to provide vital community development support for the incoming residents. Parallel to this, we are actively exploring the opportunity to purchase Newbigin House outright, giving the charity permanent ownership and long-term security.

2. Strategic Impact & Key Achievements

Capacity Building & Internal Progression

Faced with the vacancy of three core leadership roles, we focused on building internal strength from within our own community:

- **Local Expertise:** We successfully filled critical operational gaps by onboarding a local community member with strong bookkeeping and entrepreneurial experience.

- **Leadership Opportunities:** We stepped existing staff members up into leadership roles to oversee our Children, Youth, and Family Hubs projects.

- **Specialised Roles:** We employed a dedicated volunteer holding a SENCO qualification to lead our SEND Project, while our Lodge Road manager took cross-hub responsibility for overseeing our Advice and Guidance pathways.

Developing Local Leaders

- **Project Launches:** Building on the Seedbeds accredited course, five of our staff members used their new skills and seed funding to launch distinct community initiatives.

- **Wider Community Impact:** The program also successfully supported a sister group to our SEND project to become fully established as its own independent, constituted group within the Birchfield area.

Workforce Development & Upskilling

Beyond increasing our frontline activities, our core partnerships with Windsor Academy, Thrive and Inspiring Fitness provided transformative professional pathways for our team:

- **Employment & Training:** The staff taken on through our work with Inspiring Fitness and Thrive gained practical skills around self-employment, data collection, and formal fitness qualifications.

- **Specialised Knowledge:** Team members were formally trained to identify and address fuel poverty, damp, and mould, building their confidence while celebrating their professional successes.

- **Expanded Networks:** Our integration with the broader Birmingham ecosystem introduced our team to invaluable networks, including the Narthex food hub, the Amazon Multibank, Toys for Brum, Buggies for Brum, and the city's wider baby bank network.

Key Learnings: A House with Many Doors

Our work this year deepened our understanding of how to address social isolation. We know from experience that finding connection and belonging is the ultimate catalyst for accessing wider health, education, and peer-support networks. People are stronger together.

We now look at Newbigin as **"a house with many doors."** Neighbours might first cross our threshold in a crisis, to use a washing machine, to bring their child to roller skating, or to take an English class. Once inside and connected, they naturally transition to other services; like seeking EHCP support for a child with SEND or dropping in to the community cafe to keep warm, and have hot food, on colder days. Together with Inspiring Fitness, we view our active sessions as far more than physical exercise; they are trusted entry points to entry points to wider care and support.

3. Financial Review & Resource Allocation

Income Generation & Sustainability

To ensure structural resilience, our strategy remains focused on securing multi-year grants alongside targeted annual project funding. We are incredibly grateful to our funding partners for their vital contributions this year:

Multi-Year Funding Partners (Year 3 of 3)

- **BBC Children in Need:** £29,328 per annum (SEND Projects)
- **The Henry Smith Charity:** £64,000 per annum (Capacity Building and funding key engagement activities eg Cafe Manager role)
- **National Lottery Reaching Communities:** £108,000 per annum (Operations capacity building to help NCT work towards becoming established as an Anchor organisation)

Significant One-Year Grants Secured

- **BCC Cultural Action Area:** £59,000 *(To launch a local music festival and expand neighbourhood creative opportunities)*
- **Awards for All:** £20,000
- **Eveson Trust:** £20,000 *(Providing critical support for our SEND family services and clubs)*
- **N Power:** £19,000 *(Allocated to the 'Neighbour to Leader' initiative to build local leadership)*
- **Cadbury:** £18,000 *(Dedicated to youth work and establishing new lead youth roles)*

Strategic Capacity Agreements

Our key formal partnerships have supported us to increase our face-to-face delivery:

- **Windsor Olympus Academy:** Service Level Agreement (SLA).
- **Lodge Road URC:** Memorandum of Understanding (MOU) to share facilities, staff, and joint community delivery.
- **Seedbeds:** Providing the accredited *Change Makers* framework for local leaders to our staff team and local people.
- **Inspiring Fitness:** Strategic collaboration providing mentoring, training qualifications, sports equipment, and direct funding to double our community fitness footprint.
- **Thrive and Cadent (Centres for Warmth):** Contributed £10,000 in unrestricted funding over 18 months. This agreement also provided significant resources, including slow cookers, heated blankets, carbon monoxide monitors, specialised team training for damp and mould mitigation, and the dedicated washing machine and dryer units used on a daily basis by local families in temporary housing or with a damp and mould problem.

Charitable Expenditure

Our total expenditure for the year stood at **£351,009**, broken down as follows:

- **Unrestricted Funds Spent:** £67,194
- **Restricted Funds Spent:** £283,845

These funds directly established our Early Years and SEND hub at Newbigin House, sustained the Windsor Hub at Windsor Olympus Academy, and all their weekly activities. It supported our drop-in Advice and Guidance services across all sites. They also funded vital community enrichment activities, including our annual seaside trip and regular group day trips to destinations like the Wyre Forest and Telford Town Park.

Reserves Position

The Board of Trustees has ring-fenced our cash reserves to protect the charity's future infrastructure:

- **Salaries Reserve:** £70,000 *(Maintained to ensure full organisational security and cover potential winding-up costs)*
- **Newbigin House Reserve:** £31,832 *(Actively accumulating to position the charity to secure a favourable loan agreement for purchasing the Newbigin House property)*

4. Looking Ahead: Future Plans & Challenges

Evolving Needs: Developing as a Community Anchor

Our overarching vision is to firmly establish NCT as an Asset-Based Community Development (ABCD) Anchor Organisation. Working closely with our partners and trustees, we will focus on:

- **Championing Local Solutions:** Positioning local people and community groups as the primary authors of solutions to the challenges our neighbourhood faces regarding health, employment, social isolation, and housing.
- **Incubating Local Initiatives:** Launching our first three locally led projects as independent, constituted groups with their own bank accounts and constitutions. These groups will remain closely linked to NCT, benefiting from our networking, spaces, insurance, finance, training, and operational support, with the freedom to branch out entirely when/if they feel ready.
- **Nurturing Grassroots Groups:** Supporting the long-term success of independent local groups by providing training, networks, and practical resources.
- **Addressing Local Housing Needs:** Actively investigating how NCT can practically support local housing development, including the potential of Newbigin House to offer safe places to live for local families experiencing domestic violence/abuse (DV/DA) or sudden eviction.

Key Priorities: Strengthening Infrastructure & Leadership

To successfully step into this wider anchor role, we must build our internal capacity by strengthening our operations, pathways, and team development:

- **Operational Readiness:** Upgrading and expanding our internal systems across HR, finance, fundraising, reporting, and data collection.
- **Robust Frameworks:** Standardising and coordinating clear organisational pathways for onboarding, staff supervision, safeguarding protocols, a Single Central Record (SCR), and risk assessments.
- **Leadership Pipelines:** Bringing through Project and Senior Leaders from within our current team, providing them with training, more responsibility, and opportunities to network externally with supportive organisations.
- **Strategic Hiring:** Onboarding an Executive Assistant to directly support the CEO and oversee staff development and supervision pathways.

Long-Term Sustainability & Places

To secure the charity's future and guarantee permanent spaces for local people to develop their own initiatives, our focus will be on:

- **Asset Ownership:** Advancing our plans to purchase Newbigin House and secure the lease of the Musgrave Road Park Building.
- **Sustaining Strategic Alliances:** Continuing to dedicate specific staff members to nurture and co-develop projects alongside our core institutional, academic, housing, and healthcare partners.

5. Thank You & Acknowledgements

Our impact is only possible because of the collective effort of our community. We want to extend our deepest thanks to our volunteers, our dedicated staff, our funders, our partners, and every individual donor. Your support for NCT is helping us offer opportunities for connection, purpose, and belonging each day, alongside celebrating and championing the talented, resourceful, and community-minded people of Winson Green.



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Megan Tucker

Chief Executive Officer

Newbigin Community Trust

Charitable Incorporated Organisation

Trustees' Annual Report

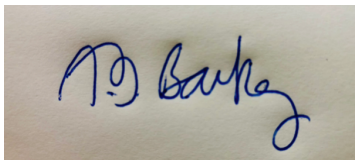
Year ended 31 December 2025

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	Newbigin Community Trust	
Charity registration number	1170076	
Company registration number	CE008134	
Principal office and registered office	28 Handsworth New Road Birmingham B18 4PT United Kingdom	
The trustees	Dorothy Tipton	
	Olivia-Jade Bain	(Appointed 1 January 2025)
	Sonia Dharna	(Appointed 1 January 2025)
	Kat Simmonds	
	Steven Potter	
	Ashley Barker	
Independent examiner	Steven Brown FCA BA Hons 33 Ludgate Hill Birmingham B3 1EH	

The trustees' annual report was approved on 23 October 2026 and signed on behalf of the board of trustees by:



.....
Ashley Barker
Trustee

Newbigin Community Trust

Charitable Incorporated Organisation

Independent Examiner's Report to the Trustees of Newbigin Community Trust

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Newbigin Community Trust ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

.....
Steven Brown FCA BA Hons
Independent Examiner
Pointon Young Chartered Accountants
33 Ludgate Hill
Birmingham
B3 1EH
23 October 2026

Newbigin Community Trust

Charitable Incorporated Organisation

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	**4**	140,664	377,251	517,915	464,295
Total income		140,664	377,251	517,915	464,295
Expenditure					
Expenditure on charitable activities	**5**	67,164	283,845	351,009	434,185
Total expenditure		67,164	283,845	351,009	434,185
Net income and net movement in funds		73,500	93,406	166,906	30,110
Reconciliation of funds					
Funds Transfer		89,117	(89,117)	-	-
Total funds brought forward		29,029	113,948	142,977	112,867
Total funds carried forward		191,646	118,237	309,883	142,977

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

The notes on pages 13 to 18 form part of these financial statements.

Newbigin Community Trust

Charitable Incorporated Organisation

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	**9**	14,973	7,968
Current assets			
Debtors	**10**	43,710	11,428
Cash at bank and in hand		265,094	152,627
		308,804	164,055
Creditors: amounts falling due within one year	**11**	13,894	29,046
Net current assets		294,910	135,009
Total assets less current liabilities		309,883	142,977
Funds of the charity			
Restricted funds		118,237	113,948
Unrestricted funds		191,646	29,029
Total charity funds	**12**	**309,883**	**142,977**

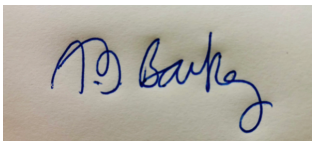
For the year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

These financial statements were approved by the board of trustees and authorised for issue on 23 October 2026, and are signed on behalf of the board by:



.....

Ashley Barker
Trustee

The notes on pages 13 to 18 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 28 Handsworth Road, Birmingham, B18 4PT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources
All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

3. Accounting policies *(continued)*

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	25% straight line
Motor vehicles	-	25% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Donations			
Donations and legacies	140,664	377,251	517,915
	140,664	**377,251**	**517,915**

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Donations			
Donations and legacies	81,636	382,659	464,295
	81,636	**382,659**	**464,295**

5. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Charitable costs	21,945	49,796	71,741
Employee Cost	21,806	227,593	249,399
Other Expenses	23,413	6,456	29,869
	67,164	**283,845**	**351,009**

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Charitable costs	5,912	112,324	118,236
Employee Cost	29,568	258,713	288,281
Other Expenses	17,200	10,468	27,668
	52,680	**381,505**	**434,185**

6. Net income

Net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	5,542	3,712

7. Staff Costs

The average number of employees during the year is analysed as follows:

	2025	2024
Number of Staff	30	26

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

8. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

9. Tangible fixed assets

	Motor vehicles	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 January 2025	13,165	5,908	19,073
Additions	12,000	547	12,547
At 31 December 2025	25,165	6,455	31,620
Depreciation			
At 1 January 2025	6,377	4,728	11,105
Charge for the year	4,697	845	5,542
At 31 December 2025	11,074	5,573	16,647
Carrying amount			
At 31 December 2025	14,091	882	14,973
At 31 December 2024	6,788	1,180	7,968

10. Debtors

	2025	2024
	£	£
Trade debtors	30,125	9,522
Prepayments and accrued income	13,585	1,906
	43,710	**11,428**

11. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	280	-
Accruals and deferred income	8,752	25,684
Social security and other taxes	4,289	2,647
Other creditors	573	715
	13,894	**29,046**

12. Analysis of charitable funds

Unrestricted funds:

	1 January 2025	Income	Transfer	Expenditure	31 December 2025
	£	£	£	£	£
Designated funds	-	31,832	70,000	-	101,832
General funds	29,029	108,832	19,117	(67,164)	89,814
Total Unrestricted funds	**29,029**	**140,664**	**89,117**	**(67,164)**	**191,646**

	1 January 2024	Income	Transfer	Expenditure	31 December 2024
	£	£	£	£	£
Designated funds	-	-	-	-	-
General funds	73	81,636	-	(52,680)	29,029
Total Unrestricted funds	**73**	**81,636**	**-**	**(52,680)**	**29,029**

Restricted funds:

	1 January 2025	Income	Transfer	Expenditure	31 December 2025
	£	£	£	£	£
Restricted Fund	113,948	377,251	(89,117)	(283,845)	118,237

	1 January 2024	Income	Transfer	Expenditure	31 December 2024
	£	£	£	£	£
Restricted Fund	112,794	382,659	-	(381,505)	113,948

Designated funds balance as at December 2025 includes the Salaries Reserve of £70,000 and the Newbigin House Reserve of £31,832.