REGISTERED COMPANY NUMBER: 00244591 (England and Wales)
REGISTERED CHARITY NUMBER: 212527

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31st December 2025

for

Women's Farm & Garden Association (The)

JD Frost Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

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for the Year Ended 31st December 2025

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Women's Farm & Garden Association (The)

Report of the Trustees
for the Year Ended 31st December 2025

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 31st 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).

OBJECTIVES AND ACTIVITIES

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Chair's Report

This has been a year of significant transformation for Working for Gardeners. I am proud to share the progress we have made as an organisation committed to building a thriving programme of education for gardeners across the UK, as interest in horticulture both as a career and an informed amateur thrives. We are, as always, very grateful to the garden owners and Head Gardeners who make our WRAG (Work and Retrain as a Gardener) scheme possible in their amazing gardens, from grand houses to private and community gardens. They all share our belief in the mission of Working for Gardeners to provide a hands-on horticultural education for all.

Our WRAG scheme remains at the heart of what we do. In 2025, we awarded 128 certificates for meeting our training standard and had 135 new starters. Since 1993, we have now helped over 1,800 people forge new careers in horticulture, which is a fantastic achievement, but we continue to need more gardens to meet the demand of prospective trainees waiting for placements.

Our programme of educational events expanded considerably in 2025, with a wider and more varied range of courses and workshops - from pruning and propagation to plant identification - bringing members together in beautiful gardens and online. The appetite for learning within our community continues to inspire us. We have received very positive feedback from attendees, many of whom are already professional gardeners with RHS Level 2 qualifications and who want to deepen specific practical skills.

As we continue to grow, we recognised the importance of ensuring that our identity and infrastructure match our ambitions. This year, we launched a refreshed brand for the Association, and although it was still rooted in our heritage, our new branding better reflects who we are today and the vibrant community we serve. We grew our social media following and presence which was helped by our activities at Gardeners World Live where we sponsored and mentored ten of our current and former WRAG trainees with designs for the Beautiful Borders competition. Following on from this in 2026, we will be investing in a new Customer Relationship Management (CRM) system and a new website, which will transform how we connect with our members and the wider public. These are significant steps forward and lay the foundation for sustainable growth in the years ahead.

We are grateful for the continued support of our funders and donors in what is a challenging market for charitable donations and funding. Thank you to our members, volunteers, garden owners, and supporters - your commitment makes all of this possible.

FINANCIAL REVIEW

Financial position

Our income totalled £241,872 during 2025, across three principal sources: WRAG trainee fees £83,960 (35% of the total, roughly level with £80,240 during 2024); membership subscriptions £59,168 (24% of the total, well up on £49,528 during 2024); and events £44,079(18%, also substantially up on £28,096 during 2024). Income from gift aid and donations came to £48,404 (20% of the total up from £24,265 during 2024), with financial items accounting for most of the balance of £6,261 of income.

We have continued to develop our network of remarkable partner gardens across the UK in which we are able to place trainees and organise events. During 2025, 135 WRAG trainees started their placements - such training opportunities would be particularly difficult for potential career changers to access directly for themselves. We remain one of the few charities, if not the only one, in the UK that is focused on arranging and moderating paid part-time gardening placements. The trainee earns at least the National Living Wage, paid directly by the garden owner, and receives valuable practical, vocational gardening experience under the expert leadership and mentoring of either the head gardener or garden owner in truly inspirational gardens across the UK. The trainee pays an admin fee of £640 to the Charity (raised from £600 for 2024) to contribute to the assessment and support function of our Regional Managers.

We are constantly working on developing our garden network further, partly because we have continued to see demand for placements outstripping available gardens, and partly because a significant portion of our gardens each year decide to retain their WRAG trainee for continuing direct employment and do not therefore offer a new WRAG trainee placement.

These gardens in our network also provided wonderful venues and expert instruction for our practical training events. We ran 109 events across the UK during 2025, both in garden and online, up from 70 in 2024. We have continued to price these events affordably relative to the numerous other horticultural training events available from third parties, but have started to narrow the discount, with members pricing generally in the region of £50, at a discount to our non-member pricing, in order to encourage membership. Events continue to be a major area of strategic focus for us, so we are particularly grateful for the support shown by our garden owners and their head gardeners in this context. Our 1650+ members also receive regular newsletters and other communication highlighting our garden tours, workshops and skills days, as well as access to our Garden Recruitment Network.

We are also most grateful to have been able to continue to collaborate with our generous donors during 2025. Donations received during the year amounted to £37,093. These are instrumental in opening up placement opportunities and providing other financial support to trainees and as such, are key to delivering meaningful change to trainees' lives. Expansion of our fundraising efforts continues to be a key strategic focus for us.

During 2025, our Executive Officer (appointed in mid-2024) has continued to have day-to-day responsibility for implementation of our rolling Strategic Plan and for operations, including managing our brand identity and systems development projects. She has oversight responsibility for our network of freelance, paid Regional Managers (numbering 21 at year-end 2025 up from 18 at the prior year end) and 2 part-time staff in our administrative office in Trull. During the year, we have recruited and trained 6 new Regional Managers to allow for natural turnover. In 2025 as in other years, our main operating expenses were related to the trainee and garden coordination activities of our Regional Managers (£99,586 in 2025, up 30% over the year) and to our executive/admin team (£73,898 during 2025, up 45% primarily due to the addition of the Executive Officer role in mid-2024). Our trustees provided their time pro-bono.

Overall, our operating expenses (excluding disbursement of bursary monies) totalled £290,094 during 2025, up 15% over 2024. While these operating expenses may seem high for a charity as a percentage of incoming resources, they should really be assessed relative to our "financial footprint" rather than our incoming resources as such. We consider our financial footprint to include not just our incoming resources per these statutory accounts but also the remuneration paid to our WRAG scheme trainees by the owners of the gardens in which they are placed, which we estimate to be in the region of £1.1 million during 2025. With our financial footprint in the region of some £1.34 million, our operating expenses represent around 21% of that footprint.

In 2024, we decided to deploy some of our substantial reserves to seek to increase the scale of our charitable activities, particularly given the unmet demand for WRAG scheme placements. As part of the initiatives in this rolling Plan, during 2024 and through 2025/2026, we have been investing in the systems and marketing underpinnings needed to underpin this ambition. During 2025, we completed a review of our identity and branding and have started to freshen up the look and feel of our communications with members and the public, including in social media and online. For our statutory accounts, all of this expense is recognized in the financial year in which it is disbursed (£24,303 during 2025) rather than the bulk of it being capitalised. Had we amortised these investments over a 5-year period for our statutory accounts (as we do for our internal management accounts), our net expenditure would have been £25,108 rather than the reported £43,962, and our cashflow would have been unchanged as per the statutory accounts. We have budgeted investment of around £20,600 and upfront annual system running costs of £9,021 during 2026, primarily to develop and roll out an integrated suite of systems improvements, including a new website and tailored CRM system.

Our net expenditure in 2025 for unrestricted funds amounted to £51,421, due to the marketing investment and admin team expansion. In addition, during 2025 we received £36,150 in restricted donations and gift aid and disbursed £28,691 to fund placements and bursaries, which meant that our net income for restricted funds overall amounted to £7,459.

The Charity headed into 2026 in a healthy financial position, with net assets of £217,089, of which £179,823 was unrestricted.

Reserves policy
A reserves policy is necessary to ensure there is sufficient income to tide an organisation over in order that it may meet its liabilities, whilst fundraising is done, if and when existing sources of income are lost. It also enables contractual obligations to be met in the event that the organisation needs to be wound up.

The board considers that a minimum unrestricted reserves amount of between £35,000-£50,000 is sufficient to address both of these objectives. We can identify with relative ease the liabilities that we would face in the event of the need to close the charity's operations in an orderly manner (principally payroll to staff and expense obligations to Regional Managers and suppliers, plus office premises and contracted overheads).

Our unrestricted net assets of £179,823 exceeded our minimum reserves target. During 2026 and over the coming years, the board is deploying these reserves, together with funds raised through the generous support of our donors, to continue to support practical, hands-on horticultural learning. As presaged in our 2024 report, during the latter part of 2025 and in 2026, we have been putting in place the foundations for this strengthening of our horticultural community. This has involved capital expenditures of £23,568 during 2025 and a budgeted amount of £20,600 during 2026), in addition to the £18,762 that we have invested in increased marketing and communications spend during the year. This follows on from £19,236 marketing spend during 2024, with outsourced marketing communications, and £6,801 during 2023. We started 2026 with a much stronger expression of our mission and branding; we have freshened our website while we work on improving its functionality and ease of use; and are on track to implement an integrated set of tailored tools including a Beacon CRM system that will help us to improve our members experience and to serve our community of trainees, garden owners and other stakeholders - past, present and future.

Going concern
The Trustees have considered the Going Concern of the Charity, and with the level of Unrestricted Reserves at the year-end it is considered that the Going Concern of the Charity is assured for 2026.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Association is a company, limited by guarantee, as defined by the Companies Act 2006. The governing document of the charity is its Memorandum and Articles of Association dated 11 December 1929 (as altered by Special Resolutions on 1 April 1950 and 18 April 1964) and Articles of Association passed by Special Resolution at the AGM 10th July 2011.The Articles of Association were updated and amended by Special Resolution on 19th September 2020 to comply with the latest Charity Commission regulations, and the working name of Working for Gardeners Association was adopted on the same date. These documents can be viewed in the members section of the WFGA website. They are also available on the Charity Commission website for the general public to access at any time.

In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The Board of Trustees set the agenda and budget for the Association. A Trustee is elected for a period of three years, with re-election for a further three, after six years the Trustee must step down for a period of at least one year.

The Chairman of the Board of Trustees is selected from within the Board.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees reviewed and updated the WFGA Risk Management policy document in accordance with government advice in 2025. The next review is due during 2026.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
00244591 (England and Wales)

Registered Charity number
212527

Registered office
7 Trull Farm Buildings
Trull
Tetbury
Gloucestershire
GL8 8SQ

Trustees
Amanda Ponsonby MBE
James McArthur
Susan Reed
Daniel Cartwright
Rosalind Chandler
Catherine Hastie - Chair (appointed 1/3/2025)

Company Secretary

Independent Examiner
JD Frost Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Report of the Trustees
for the Year Ended 31st December 2025

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 6 July 2026 and signed on its behalf by:

.....
James McArthur - Trustee

Independent Examiner's Report to the Trustees of
Women's Farm & Garden Association (The)

Independent examiner's report to the trustees of Women's Farm & Garden Association (The) ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2025.

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

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

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

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

Jenny Frost

Mrs J D Frost

JD Frost Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Date: 17/09/2026

Women's Farm & Garden Association (The)

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

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	146,071	-	146,071	132,663
Charitable activities					
Charity running costs		44,079	-	44,079	28,096
Christine Ladley Fund		-	7,650	7,650	3,650
National Garden Scheme		-	-	-	(2,100)
George Cadbury Fund		-	10,000	10,000	-
Other		-	16,500	16,500	7,500
Other trading activities	3	1,464	-	1,464	3,778
Investment income	4	4,797	-	4,797	6,678
Other income		9,311	2,000	11,311	12,320
Total		205,722	36,150	241,872	192,585
EXPENDITURE ON					
Raising funds	5	350	-	350	70
Charitable activities					
Events		18,116	-	18,116	9,116
Garden and Trainee coordination		99,586	-	99,586	76,841
Marketing and communication		18,187	-	18,187	19,236
Branding review		24,303	-	24,303	-
Charity running costs		100,861	-	100,861	76,567
Christine Ladley Fund		-	8,550	8,550	6,075
National Garden Scheme		-	9,341	9,341	58,181
Stanley Smith Fund		-	-	-	3,694
Other		-	10,800	10,800	801
Other		-	-	-	968
Total		261,403	28,691	290,094	251,549
Net gains on investments		4,260	-	4,260	3,600
NET INCOME/(EXPENDITURE)		(51,421)	7,459	(43,962)	(55,364)
RECONCILIATION OF FUNDS					
Total funds brought forward		231,244	29,807	261,051	316,415
TOTAL FUNDS CARRIED FORWARD		179,823	37,266	217,089	261,051

The notes form part of these financial statements

Balance Sheet
31st December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	10	102	-	102	1,070
Investments	11	68,214	-	68,214	62,156
		68,316	-	68,316	63,226
CURRENT ASSETS					
Debtors	12	20,405	4,875	25,280	21,550
Cash at bank		114,405	33,022	147,427	187,775
		134,810	37,897	172,707	209,325
CREDITORS					
Amounts falling due within one year	13	(23,303)	(631)	(23,934)	(11,500)
NET CURRENT ASSETS		111,507	37,266	148,773	197,825
TOTAL ASSETS LESS CURRENT LIABILITIES		179,823	37,266	217,089	261,051
NET ASSETS		179,823	37,266	217,089	261,051
FUNDS	15				
Unrestricted funds				179,823	231,244
Restricted funds				37,266	29,807
TOTAL FUNDS				217,089	261,051

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31st 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.

The notes form part of these financial statements

Balance Sheet - continued
31st December 2025

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 6 July 2026 and were signed on its behalf by:

.....
James McArthur - 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, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

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.

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.

Branding
All expenditure on branding review and systems development has been expensed and not amortised, including costs with multi-year benefits.

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

Fixtures and fittings - 20% on reducing balance

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.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	2,943	2,895
Memberships	59,168	49,528
Work and Retrain As a Gardener (WRAG Scheme) Fees	83,960	80,240
	146,071	132,663

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Other income	1,464	3,778

4. INVESTMENT INCOME

	2025	2024
	£	£
Dividends	1,514	1,669
Other fixed asset invest - FII	634	38
Deposit account interest	2,649	4,971
	4,797	6,678

5. RAISING FUNDS

Investment management costs

	2025	2024
	£	£
Portfolio management	350	69

6. NET INCOME/(EXPENDITURE)

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

	2025	2024
	£	£
Depreciation - owned assets	968	968

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

	2025	2024
	£	£
Trustees' expenses	599	2,613

8. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	72,323	50,028
Other pension costs	1,575	1,068
	73,898	51,096

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

	2025	2024
Office	4	3

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

9. 2024 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	132,663	-	132,663
Charitable activities			
Charity running costs	28,096	-	28,096
Christine Ladley Fund	-	3,650	3,650
National Garden Scheme	-	(2,100)	(2,100)
Other	-	7,500	7,500
Other trading activities	3,778	-	3,778
Investment income	6,678	-	6,678
Other income	9,445	2,875	12,320
Total	180,660	11,925	192,585
EXPENDITURE ON			
Raising funds	70	-	70
Charitable activities			
Events	9,116	-	9,116
Garden and Trainee coordination	76,841	-	76,841
Marketing and communication	19,236	-	19,236
Charity running costs	76,567	-	76,567
Christine Ladley Fund	-	6,075	6,075
National Garden Scheme	-	58,181	58,181
Stanley Smith Fund	-	3,694	3,694
Other	-	801	801
Other	968	-	968
Total	182,798	68,751	251,549
Net gains on investments	3,600	-	3,600
NET INCOME/(EXPENDITURE)	1,462	(56,826)	(55,364)

9. 2024 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	229,782	86,633	316,415
TOTAL FUNDS CARRIED FORWARD	231,244	29,807	261,051

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1st January 2025 and 31st December 2025	13,679
DEPRECIATION	
At 1st January 2025	12,609
Charge for year	968
At 31st December 2025	13,577
NET BOOK VALUE	
At 31st December 2025	102
At 31st December 2024	1,070

11. FIXED ASSET INVESTMENTS

	Listed investments £	Investment cash £	Totals £
MARKET VALUE			
At 1st January 2025	60,986	1,170	62,156
Additions	67,486	67,955	135,441
Disposals	(66,772)	(67,135)	(133,907)
Revaluations	4,524	-	4,524
At 31st December 2025	66,224	1,990	68,214
NET BOOK VALUE			
At 31st December 2025	66,224	1,990	68,214
At 31st December 2024	60,986	1,170	62,156

There were no investment assets outside the UK.

11. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31st December 2025 is represented by:

	Listed investments	Investment cash	Totals
	£	£	£
Valuation in 2025	66,224	-	66,224
Cost	-	1,990	1,990
	66,224	1,990	68,214

Fixed Assets Investments refer to a sum of cash reserves that the charity holds in an equities portfolio with medium risk profile, managed by Quilter Cheviot during 2025 and since 2011.

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	2,725	-
Prepayments and accrued income	22,097	21,550
Prepayments	458	-
	25,280	21,550

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Bank loans and overdrafts (see note 14)	631	-
Trade creditors	7,885	6,694
Social security and other taxes	801	464
Pension Fund	306	208
Net wages control	159	-
Accruals and deferred income	12,550	130
Accrued expenses	1,602	4,004
	23,934	11,500

14. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	631	-

15. MOVEMENT IN FUNDS

	At 1/1/25 £	Net movement in funds £	At 31/12/25 £
Unrestricted funds			
General fund	213,895	(38,596)	175,299
Revaluation Reserve	17,349	(12,825)	4,524
	231,244	(51,421)	179,823
Restricted funds			
Christine Ladley Fund	2,431	1,100	3,531
Fairlight Hall	486	-	486
National Garden Scheme	15,748	(9,341)	6,407
George Cadbury Fund	2,568	10,000	12,568
Other funds	8,574	5,700	14,274
	29,807	7,459	37,266
TOTAL FUNDS	261,051	(43,962)	217,089

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	205,722	(261,403)	17,085	(38,596)
Revaluation Reserve	-	-	(12,825)	(12,825)
	205,722	(261,403)	4,260	(51,421)
Restricted funds				
Christine Ladley Fund	9,650	(8,550)	-	1,100
National Garden Scheme	-	(9,341)	-	(9,341)
George Cadbury Fund	10,000	-	-	10,000
Other funds	16,500	(10,800)	-	5,700
	36,150	(28,691)	-	7,459
TOTAL FUNDS	241,872	(290,094)	4,260	(43,962)

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/24	Net movement in funds	At 31/12/24
	£	£	£
Unrestricted funds	229,782	1,462	231,244
Restricted funds			
Christine Ladley Fund	3,856	(1,425)	2,431
Fairlight Hall	486	-	486
National Garden Scheme	76,029	(60,281)	15,748
George Cadbury Fund	2,568	-	2,568
Stanley Smith Fund	3,694	(3,694)	-
Other funds	-	8,574	8,574
	86,633	(56,826)	29,807
TOTAL FUNDS	316,415	(55,364)	261,051

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

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds	180,660	(182,798)	3,600	1,462
Restricted funds				
Christine Ladley Fund	4,650	(6,075)	-	(1,425)
National Garden Scheme	(2,100)	(58,181)	-	(60,281)
Stanley Smith Fund	-	(3,694)	-	(3,694)
Other funds	9,375	(801)	-	8,574
	11,925	(68,751)	-	(56,826)
TOTAL FUNDS	192,585	(251,549)	3,600	(55,364)

15. 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	At 31/12/25
	£	£	£
Unrestricted funds	229,782	(49,959)	179,823
Restricted funds			
Christine Ladley Fund	3,856	(325)	3,531
Fairlight Hall	486	-	486
National Garden Scheme	76,029	(69,622)	6,407
George Cadbury Fund	2,568	10,000	12,568
Stanley Smith Fund	3,694	(3,694)	-
Other funds	-	14,274	14,274
	86,633	(49,367)	37,266
TOTAL FUNDS	316,415	(99,326)	217,089

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

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds	386,382	(444,201)	7,860	(49,959)
Restricted funds				
Christine Ladley Fund	14,300	(14,625)	-	(325)
National Garden Scheme	(2,100)	(67,522)	-	(69,622)
George Cadbury Fund	10,000	-	-	10,000
Stanley Smith Fund	-	(3,694)	-	(3,694)
Other funds	25,875	(11,601)	-	14,274
	48,075	(97,442)	-	(49,367)
TOTAL FUNDS	434,457	(541,643)	7,860	(99,326)

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2025.

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

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	2,943	2,895
Memberships	59,168	49,528
Work and Retrain As a Gardener (WRAG Scheme) Fees	83,960	80,240
	146,071	132,663
Other trading activities		
Other income	1,464	3,778
Investment income		
Dividends	1,514	1,669
Other fixed asset invest - FII	634	38
Deposit account interest	2,649	4,971
	4,797	6,678
Charitable activities		
Christine Ladley Fund	7,650	3,650
National Garden Scheme	16,500	5,400
Events	44,079	28,096
George Cadbury Fund	10,000	-
	78,229	37,146
Other income		
Tax recovered on gift aid	11,311	12,320
Total incoming resources	241,872	192,585
EXPENDITURE		
Other trading activities		
Stock for resale	-	1
Investment management costs		
Portfolio management	350	69
Charitable activities		
Events costs	18,116	9,116
Garden & trainee coordination	99,586	76,841
Christine Ladley Fund	8,550	6,075
NGS & other	20,141	62,676
	146,393	154,708
Support costs		

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

	2025 £	2024 £
Support costs		
Management		
Marketing and communication	18,187	19,236
Branding review	24,303	-
Office expenses	1,524	3,113
Equipment	968	968
	44,982	23,317
Finance		
Wages	72,323	50,028
Pensions	1,575	1,068
Bank charges	3,554	3,269
Accountancy	1,600	1,500
Book keeping	1,195	1,300
	80,247	57,165
Other		
Rent, rates and insurance	5,776	5,376
Light and heat	814	799
Postage and stationery	2,040	2,064
Sundries	484	270
Broadband & website	3,066	2,089
	12,180	10,598
Governance costs		
Trustees' expenses	599	2,613
AGM/meetings	5,343	3,078
	5,942	5,691
Total resources expended	290,094	251,549
Net expenditure before gains and losses	(48,222)	(58,964)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	17,085	-
Net expenditure	(31,137)	(58,964)