

BERWICKSHIRE CHRISTIAN YOUTH TRUST

Income and Expenditure for Year ending 30/06/2026

		2025/2026	2024/2025
	Income		
1	Gifts from churches and other allied organisations	£12,389.00	£10,014.29
2	Donation Income (grant/legacy)	£15,150.00	
3	Fund Raising Event Income	£631.15	£1,481.20
4	Gift aided Donations (includes HMRC gift aid refund)	£29,949.26	£28,228.01
5	Not gift aided	£5,497.35	£10,833.83
6	Other Income	£2,054.23	£1,815.05
	TOTAL INCOME	£65,670.99	£52,372.38
	Expenditure		
7	Activities	£2,586.61	£2,398.07
8	Business Expenses	£1,660.83	£1,398.06
9	Duns Office	£1,176.28	£1,285.23
10	Employee costs	£29,807.17	£39,724.09
11	Liam Calder Fund Expense	£60.00	£329.40
	TOTAL EXPENDITURE	£35,290.89	£45,134.85
	surplus/deficit for year	£30,380.10	£7,237.53

Statement of Balances

	Bank Opening Balance	£60,861.57	£53,624.04
	Surplus for year	£30,380.10	£7,237.53
	Closing Balance	£91,241.67	£60,861.57
	Bank Balances	30/06/2026	30/06/2025
	Business Current Account	£5,492.01	£4,782.93
	95 day Liquidity Manager	£71,855.60	£42,316.17
	Business Reserve account	£13,894.06	£13,762.47
		£91,241.67	£60,861.57
	Liam Calder Fund	-£5,129.83	-£5,498.37
	Reserves as per policy (based on 25/26 year)		
	Estimated 6 months total expenditure	-£17,646.00	-£18,902.00
	12 weeks staff costs	-£6,880.00	-£7,513.00
	Excess after reserves and LC Fund	£61,585.84	£28,948.20

A.S. Patterson . Dawn Holt Isabel M. Downard. P.A. Manney

18.8.2026.