REGISTERED CHARITY NUMBER: E&W 1180933
OSCR SC054672

TRUSTEES' REPORT AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

FOR

MY LIFE

Galloways Accounting (Bexhill) Limited
23 St Leonards Road
Bexhill On Sea
East Sussex
TN40 1HH

MY LIFE

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2026

	Page
Trustees' Report	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 14

TRUSTEES' REPORT
FOR THE YEAR ENDED 30 JUNE 2026

The trustees present their report with the financial statements of the charity for the year ended 30 June 2026. 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

Objectives and aims

The charity's objects are for the public benefit, the promotion of good mental health, in particular but not exclusively, to those within schools, prisons and young offender institutions by providing services such as mental health awareness training; mental health ambassador programmes, and the production of films about mental health.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the financial year, My Life has continued to develop its charitable activities, with a particular emphasis on improving mental health awareness, education and peer support within prisons and the wider criminal justice system.

The charity's work is founded on the belief that education, lived experience and peer-led support can make a meaningful difference to people's mental health, wellbeing and future opportunities.

Team and Organisational Development

The charity has continued to strengthen its operational team through the recruitment and development of Project Leads, all of whom have lived experience of the criminal justice system.

The employment and professional development of former prisoners remains an important feature of the charity's approach, providing meaningful opportunities for individuals to use their experiences positively, develop new skills and support others.

Project Leads are trained instructors, enabling the charity to deliver its training programmes directly within prison establishments.

The charity continues to invest in its people, recognising that the experience, commitment and credibility of its staff are central to successful engagement with prisoners, prison staff and partner organisations.

Training - Schools Project

During the year, the charity continued to prioritise its work within prisons in response to increasing demand and the opportunities to extend the reach of the Unlock My Life programme.

As a consequence, direct delivery within schools remained suspended, allowing available resources and expertise to be concentrated on the development and delivery of prison-based mental health education.

The charity continues to recognise the importance of early intervention and mental health education for children and young people and will keep opportunities for future delivery under review.

Training - Unlock My Life Project

Unlock My Life continued to be the charity's principal area of activity during the financial year, providing mental health and wellbeing education within the prison estate.

The programme has been developed in collaboration with people with lived experience of the CJS, ensuring that its content, practical examples and delivery methods are relevant to the particular challenges faced by prisoners.

An important feature of Unlock My Life is its structured approach to developing peer-led mental health support. Following their initial education, prisoners can progress to become Mental Health Ambassadors, helping to promote positive conversations about mental health, recognise when others may require additional support and encourage appropriate signposting.

ACHIEVEMENTS AND PERFORMANCE

The programme also provides opportunities for selected prisoners to undertake Instructor training, enabling them to deliver mental health education to their peers with appropriate oversight and quality assurance.

During the reporting period, the charity continued to develop its relationships with prison establishments, deliver training and support the development of Mental Health Ambassadors and prisoner instructors.

Increasing emphasis has been placed on establishing sustainable delivery arrangements within prisons, reducing long-term reliance on external instructors and enabling trained prisoners to contribute meaningfully to the wellbeing of their prison communities.

The charity recognises that progress varies between establishments, with operational requirements, staff availability and access arrangements influencing the pace at which programmes can become established.

Alongside its direct educational benefits, Unlock My Life provides opportunities for prisoners to develop confidence, communication skills, leadership and a greater sense of personal responsibility. These outcomes are consistent with the charity's wider objectives of improving wellbeing, supporting rehabilitation and creating opportunities for positive personal development.

Work Experience and Career Readiness

The charity continues to recognise the importance of employment, personal development and meaningful opportunities for people who have experienced disadvantage or involvement with the CJS.

Through its employment practices, training pathways and wider activities, My Life seeks to support individuals in developing transferable skills, confidence and experience that may improve their future employment prospects.

The progression opportunities available through Unlock My Life, particularly the Mental Health Ambassador and Instructor pathways, contribute to these objectives by encouraging leadership, communication, teamwork and responsibility.

FINANCIAL REVIEW

Financial position

Total income for the financial year was £444,141, compared with £502,467 in the previous year, representing a decrease of £58,326.

This movement was principally attributable to a reduction in the grant income received during the year.

Total expenditure for the year was £452,611, compared with £486,775 in the previous year. The principal areas of expenditure continued to relate to staffing, programme delivery, training and associated operational costs.

The charity recorded a net deficit of £8,470 (2025: surplus £15,692) for the year.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three months of core expenditure.

Reserves at this level will ensure that, in the event of a significant drop in funding, the Charity will be able to continue its current activities while consideration is given to ways in which additional funds may be raised.

At the year end, the charity had no restricted or designated funds. The level of free reserves at the year end is £56,935 (2025: £65,005)

FUTURE PLANS

The Trustees remain committed to the continued development and expansion of Unlock My Life as the charity's principal programme, building upon the progress achieved during the reporting period and strengthening its contribution to mental health education, peer support and rehabilitation within the prison estate.

A key priority will be the consolidation of existing prison partnerships, alongside carefully managed expansion into additional establishments. Particular emphasis will be placed on developing sustainable delivery models in which trained prisoners progress to become Mental Health Ambassadors and Instructors, enabling mental health education and peer support to become embedded within prison communities.

Expansion into Scotland

Following the financial year end, the charity has made significant progress in developing its activities within the Scottish prison estate, establishing partnership arrangements to introduce and develop Unlock My Life in Scottish establishments.

This represents an important step in extending the geographical reach of the charity's work and provides opportunities to adapt and evaluate its established approach within a different prison system.

Development of Prison Staff Training

The charity has also progressed the development of a dedicated mental health and wellbeing education programme for prison staff, recognising the importance of supporting those working within challenging custodial environments.
Following the year end, partnership arrangements have been agreed to support the introduction of staff training across a number of UK prisons.

This development will complement the existing prisoner-focused programme, supporting a more comprehensive approach to mental health awareness within establishments and creating opportunities for staff to progress into Mental Health Ambassador and Instructor roles.

Programme Quality and Sustainability

As the charity's activities develop, increasing priority will be given to strengthening programme monitoring, evaluation and quality assurance. This will include more consistent recording of training activity, participant progression and the extent to which prisons are able to maintain delivery independently.

The charity will continue to provide appropriate oversight, ongoing development opportunities and support to trained Ambassadors and Instructors, recognising that long-term impact depends upon sustained engagement rather than initial training alone.

The Trustees will also continue to explore opportunities for independent evaluation and research to strengthen the evidence base supporting the programme and inform its future development.

Organisational and Financial Sustainability

The charity will continue to develop relationships with funding partners, prison operators and other organisations whose objectives align with its charitable purposes.

A particular focus will be placed on securing longer-term funding arrangements, diversifying income where appropriate and ensuring that future commitments remain proportionate to available resources.

The Trustees recognise the importance of balancing opportunities for growth with the need to maintain financial resilience, operational capacity, safeguarding standards and consistent programme quality.

Alongside its prison-based activities, the charity will remain open to opportunities to apply its experience in mental health education, lived-experience engagement and peer-led support within other settings, where these are consistent with its charitable objectives and available resources.

The Trustees believe that the developments achieved during the reporting period, together with the partnerships and opportunities established since the year end, provide a positive foundation for the charity's continued development and its ambition to improve mental health awareness, wellbeing and future opportunities for those it supports.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a Charitable Incorporated Organisation (CIO) registered in England & Wales under the charity number 1180933. The constitution document was authorised and the charity became registered on 30 November 2018. On 24 October 2025 the charity also registered in Scotland with the charity number SC054672.

Prior to being a CIO, the entity was known as Student Life (Suffolk) CIC (company number 10828527). The day after the CIO was constituted, being 1 December 2018, the previous CIC ceased to trade and merged with the CIO. No adjustments were made to the accounting policies of either entity as part of this merger.

Recruitment and appointment of new trustees

The Board will continue to network throughout the county and recommend new trustees, based on the alignment of those potential trustees, with the aims and objectives of the Charity and based upon the likelihood of potential Trustees bringing new skills and experience to the Board.

Organisational structure

The charity continues to operate with a relatively small team, supported by established relationships with partner organisations and prison establishments.

The Trustees recognise the importance of maintaining a proportionate organisational structure while ensuring that safeguarding, programme quality, financial oversight and operational accountability remain central to the charity's activities.

Induction and training of new trustees

All new trustees will receive a tour of the office and in introduction to the staff. All new trustees will shadow a designated team member for two working days, that will include internal and external meetings and workload. All new trustees will be DBS checked and will complete safeguarding training. All new trustees will be expected to shadow a member of the team for one day every three months.

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

E&W 1180933
OSCR SC054672

Principal address

21 High Street
Ipswich
Suffolk
IP1 3QH

Trustees

R A Stewart
Ms R Wedge
Ms L Dickman

Independent Examiner

Galloways Accounting (Bexhill) Limited
23 St Leonards Road
Bexhill On Sea
East Sussex
TN40 1HH

Approved by order of the board of trustees on 25 October 2026 and signed on its behalf by:

.....
R A Stewart - Trustee

Independent examiner's report to the trustees of My Life
I report to the charity trustees on my examination of the accounts of My Life (the Charity) for the year ended 30 June 2026.

Responsibilities and basis of report
As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act'), the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended) ('the 2006 Accounts Regulations').

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations, and Section 144 of the 2011 Act, does not apply.

I report in respect of my examination of the Charity's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; as well as the requirements under section 44(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

My examination is also carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies. I can confirm that I have data-verified my independence and that I have followed the ethical guidance applicable to independent examiners of charities, in line with the FRC's Revised Ethical Standard.

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

1. accounting records were not kept in respect of the Charity as required by Section 130 of the 2011 Act, Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; or
2. the accounts do not accord with those records and comply with Regulation 8 of the 2006 Accounts Regulations have not been met; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

Alastair Towler BFP ACA DChA

Galloways Accounting (Bexhill) Limited
23 St Leonards Road
Bexhill On Sea
East Sussex
TN40 1HH

Date: 26 October 2026

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	4	443,910	-	443,910	502,111
Other income		231	-	231	356
Total		444,141	-	444,141	502,467
EXPENDITURE ON					
Raising funds	5	6,742	-	6,742	3,425
Charitable activities	6				
Mental health awareness		445,869	-	445,869	483,350
Total		452,611	-	452,611	486,775
NET INCOME/(EXPENDITURE)		(8,470)	-	(8,470)	15,692
RECONCILIATION OF FUNDS					
Total funds brought forward		67,294	-	67,294	51,602
TOTAL FUNDS CARRIED FORWARD		58,824	-	58,824	67,294

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

The notes form part of these financial statements

BALANCE SHEET
30 JUNE 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Tangible assets	13	1,889	-	1,889	2,289
CURRENT ASSETS					
Debtors	14	13,137	-	13,137	12,144
Cash at bank		50,675	-	50,675	63,534
		63,812	-	63,812	75,678
CREDITORS					
Amounts falling due within one year	15	(6,877)	-	(6,877)	(9,506)
NET CURRENT ASSETS		56,935	-	56,935	66,172
TOTAL ASSETS LESS CURRENT LIABILITIES		58,824	-	58,824	68,461
CREDITORS					
Amounts falling due after more than one year		-	-	-	(1,167)
NET ASSETS		58,824	-	58,824	67,294
FUNDS	17				
Unrestricted funds				58,824	67,294
TOTAL FUNDS				58,824	67,294

The financial statements were approved by the Board of Trustees and authorised for issue on 25 October 2026 and were signed on its behalf by:

.....
R A Stewart - Trustee

The notes form part of these financial statements

1. CHARITY INFORMATION

My Life is a Charitable Incorporated Organisation (CIO) governed by a constitution dated 30 November 2018. It is registered with the Charities Commission for England and Wales under charity number 1180933, on 24 October 2025 the charity also registered with the OSCR under the charity number SC054672. The registered office is 48 Alnesbourn Crescent, Ipswich, IP3 9GD.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, 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 Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

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.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

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
Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	4 years straight line

The gain or loss arising 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 statement of financial activities.

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Taxation
The charity is exempt from 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.

continued...

2. ACCOUNTING POLICIES - continued

Fund accounting

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

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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

Employee benefits
The cost of any material unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Cash and cash equivalents
Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

3. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

4. DONATIONS AND LEGACIES

	2026	2025
	£	£
Donations	2,086	11,911
Grants	441,824	490,200
	443,910	502,111

Grants received, included in the above, are as follows:

	2026	2025
	£	£
Jamma International	400,000	420,000
Garfield Weston	25,000	20,000
Other grants	16,824	50,200
	441,824	490,200

continued...

5. RAISING FUNDS

Raising donations and legacies

	2026	2025
	£	£
Sundries	119	99
Advertising	6,623	3,326
	6,742	3,425

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Mental health awareness	340,428	105,441	445,869

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2026	2025
	£	£
Staff costs	223,795	228,608
Direct charitable costs	32,230	41,676
Travel	38,069	42,134
Other staff costs	3,062	6,502
Bad debts	-	1,287
Consultancy	43,272	48,308
	340,428	368,515

8. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Mental health awareness	82,877	1,709	20,855	105,441

Included within governance costs are amounts payable to the Independent Examiner of £1,800 (2025: £1,500) for independent examination services; and £8,141 (2025: £1,860) for other services.

Support costs, included in the above, are as follows:

	2026 Mental health awareness	2025 Total activities
	£	£
Wages	7,205	-
Other operating leases	7,102	6,802
Rent and rates	14,206	46,416
Insurance	5,779	5,674
Light and heat	1,405	-
Telephone	2,596	2,333
Postage and stationery	12,659	13,084
Sundries	5,604	4,862
Repairs and renewals	21,132	8,601
Subscriptions	1,472	708
Staff entertaining	2,604	3,630
Depreciation of tangible and heritage assets	1,113	1,070
Bank charges	1,652	1,225
Carried forward	84,529	94,405

continued...

8. SUPPORT COSTS - continued

	2026 Mental health awareness £	2025 Total activities £
Brought forward	84,529	94,405
Interest payable and similar charges	57	107
Bookkeeping	190	1,630
Accountancy and legal fees	20,665	18,693
	105,441	114,835

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 June 2026 nor for the year ended 30 June 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 June 2026 nor for the year ended 30 June 2025.

10. STAFF COSTS

	2026 £	2025 £
Wages and salaries	211,972	212,820
Social security costs	15,097	12,233
Other pension costs	3,931	3,555
	231,000	228,608

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

	2026	2025
Total	9	9

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

The total employee benefits of the key management personnel of the charity were £nil (2025: £23,975).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	502,111	-	502,111
Other income	356	-	356
Total	502,467	-	502,467
EXPENDITURE ON			
Raising funds	3,425	-	3,425
Charitable activities			
Mental health awareness	483,350	-	483,350
Total	486,775	-	486,775
NET INCOME	15,692	-	15,692

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	51,602	-	51,602
TOTAL FUNDS CARRIED FORWARD	67,294	-	67,294

12. RETIREMENT BENEFIT SCHEMES

Charge to profit or loss in respect of defined contribution schemes during the year was £3,931 (2025: £3,555).

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

13. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 July 2025	4,335
Additions	713
At 30 June 2026	5,048
DEPRECIATION	
At 1 July 2025	2,046
Charge for year	1,113
At 30 June 2026	3,159
NET BOOK VALUE	
At 30 June 2026	1,889
At 30 June 2025	2,289

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade debtors	-	2,200
Other debtors	10,546	8,713
Prepayments and accrued income	2,591	1,231
	13,137	12,144

continued...

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Bank loans and overdrafts (see note 16)	1,167	2,000
Trade creditors	2,814	3,242
Taxation and social security	2,041	2,850
Other creditors	855	716
Accruals and deferred income	-	698
	6,877	9,506

16. LOANS

An analysis of the maturity of loans is given below:

	2026	2025
	£	£
Amounts falling due within one year on demand:		
Bank loans	1,167	2,000
Amounts falling between one and two years:		
Bank loans - 1-2 years	-	1,167

17. MOVEMENT IN FUNDS

	At 1/7/25	Net movement in funds	At 30/6/26
	£	£	£
Unrestricted funds			
General fund	67,294	(8,470)	58,824
TOTAL FUNDS	67,294	(8,470)	58,824

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	444,141	(452,611)	(8,470)
TOTAL FUNDS	444,141	(452,611)	(8,470)

Comparatives for movement in funds

	At 1/7/24	Net movement in funds	At 30/6/25
	£	£	£
Unrestricted fund	51,602	15,692	67,294
TOTAL FUNDS	51,602	15,692	67,294

continued...

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	502,467	(486,775)	15,692
TOTAL FUNDS	502,467	(486,775)	15,692

18. CAPITAL COMMITMENTS

	2026	2025
	£	£
Contracted but not provided for in the financial statements	5,974	12,026

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 June 2026 (2025: £nil).