REGISTERED CHARITY NUMBER: SC050495

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2026

for

Under One Roof Scotland

Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

Under One Roof Scotland

**Contents of the Financial Statements
for the Year Ended 31 March 2026**

Under One Roof Scotland

Reference and Administrative Details
for the Year Ended 31 March 2026

TRUSTEES	B Tonner Chairperson E Leitch Vice-Chair J Hayton Treasurer J Cunliffe Secretary (appointed 25.8.25) T Cain (appointed 25.8.25) A Steven G Hartley (appointed 26.8.25) I Smith (appointed 25.8.25) P Thom (resigned 12.5.25) A McDiarmid (resigned 12.5.25)
PRINCIPAL ADDRESS	c/o Brett Nicholls Associates Herbert House 24 Herbert Street Glasgow G20 6NB
REGISTERED CHARITY NUMBER	SC050495
INDEPENDENT EXAMINER	David Nicholls FCCA Brett Nicholls Associates Herbert House 24 Herbert Street Glasgow G20 6NB
BANKERS	Co-operative Bank PO Box 250, Delf House Skelmersdale WN8 6WT

The trustees present their report with the financial statements of the charity for the year ended 31 March 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).

The organisation, which has existed for a number of years under the umbrella of larger organisations (Royal Incorporation of Architects in Scotland and Changeworks), was formed into a stand-alone charity on the 23rd September 2020.

Membership is open to:
- any individual aged 16 or over who is the owner of a tenement flat (tenement as defined under Tenements (Scotland) Act 2004 and successor legislation);
- any corporate body which provides advice or services to or represents tenement owners;
- any individual who has been nominated for membership by an unincorporated body which represents owners. No more than one individual nominated by each unincorporated body may be a member of the organisation at any given time.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objectives and aims are as follows:

The advancement of citizenship and community development

1. Under One Roof Scotland will promote the management, maintenance, improvement, sustainability and preservation of tenements and tenement communities in Scotland by means of educating tenement owners, their advisers and associated professionals; by promoting good practice and by advocating the development of better policy, practice and legislation.

The advancement of education

2. To provide a freely accessible, impartial, accurate and comprehensive body of knowledge on:
   - The legislation and good practice concerning tenement ownership and management and
   - The methods by which such buildings are constructed, maintained and improved.

3. To educate tenement owners, their advisers and other associated professions and service providers in:
   - The legal rights and responsibilities of owners of a tenement property.
   - The appropriate repair and improvement of their buildings so as to ensure both public safety and the maximum life and sustainability of their building.
   - Appropriate ways of working with other owners of the building and other organisations so as to ensure proper management and maintenance and the development of a culture of maintenance.
   - Their civic responsibilities as tenement owners.

4. To research the needs and opinions of tenement owners and their advisers.

The advancement of human rights, conflict resolution or reconciliation

5. To promote and support co-operative working between owners within a tenement or tenement neighbourhood and the development of good practice in order to ensure that the tenement and its neighbourhood is sustainably managed, maintained and improved and that there are harmonious relations between the various owners and the organisations that work with them.

ACHIEVEMENTS AND PERFORMANCE
Charitable activities
Operations

Operational work over the year focused on expanding the outreach of the charity with the public via events and marketing, revamping the website, and work to promote legislative changes in the Scottish Parliament.

Outreach and Impact

Enquiry/Information Service

- Under One Roof answered 1,413 written queries in the period, and average of 118 per month.

- Enquiries were answered from every local authority in Scotland. The two authorities with the largest tenement stock recorded the most enquires (Glasgow 32%, Edinburgh 24%, Aberdeen 5%).

- 71% of enquires came from owner-occupiers and a further 18% came from landlords, with the remaining enquires coming from factors, letting agents, RSLs, elected officials, local authorities, contractors, solicitors, architects, and tenants.

Outreach and events

- In FY25/26, Under One Roof took part in 68 outreach events and training sessions on issues related to tenement repair management, building maintenance, and retrofit, speaking to over 3,568 people.

- Almost 75% of events were held online. Participants were mostly owners-occupiers, private landlords, with the remaining made up of staff from councils, elected official (councillors, MSPs and MPs), social housing providers and factors.

- 16 different local authorities co-hosted at least one event (all local authorities were invited to co-host an event). Multiple events were done in co-ordination with local authority staff in Aberdeen City, Aberdeenshire, Argyll and Bute, Dundee, East Ayrshire, Edinburgh, Falkirk, Glasgow, North Lanarkshire, Perth and Kinross, and South Lanarkshire.

- The charity hosted a successful 12 events on damp and mould aimed at landlords, ahead of the introduction on new legislation. Over 1,500 attendees took part.

- Under One Roof hosted 12 retrofit-specific projects over reporting period, partnering with Vattenfall (district heating), Changeworks/ EcoCosi (solar/PV), and Loco Homes (general retrofit).

- 36 of the events focused on common repairs. 12 of the events focused on retrofit, with other events focusing on insurance, legislation, and the Repairing Standard.

- Four training sessions were held with local authority housing teams.

- Feedback on outreach events:
o 87% of feedback respondents ranked events as ‘very’ or ‘extremely’ useful
o 94% said their knowledge ‘greatly or somewhat improved’ as a result of attending an Under One Roof event

Communications

- Social media postings, new website content, and newsletter subscriptions have continued to increase the reach of the organisation over the reporting period.

- There was a 25% increase of followers on Facebook, 62% increase of followers on Instagram, and 21% increase of followers on LinkedIn over the period.

- The website’s total views increased by 15% over the total financial year. New website users increased by 56%.

- Monthly newsletter subscriptions increased by 12% over the reporting period.

ACHIEVEMENTS AND PERFORMANCE
Charitable Activities
Policy, research, and resources

- The Chief Executive continued to act as the secretariat/organiser of the Scottish Parliament Working Group on Tenement Management, as well as inputting into the Scottish Parliament's Cross-Party Housing Group. Three meetings of the Tenement Maintenance Working Group were held in the reporting period.

- The third meeting of the group featured a report on Building Reserve Funds authored by Gillian Campbell and commissioned by Under One Roof titled 'Building Reserve Funds - a workable model for Scotland.' The report, funded by the MCS Foundation, examines the use of mandatory Building Reserve Funds in Germany, the Netherlands, Ireland, Spain and France to explore how they might work in Scotland.

- The charity also was funded by MCS to produce a toolkit titled 'Financing Repairs and Retrofit: A toolkit for flat owners in Scotland. This will provide a guide to tenement owners on what funding is available for tenement owners in Scotland from organisations, Scottish Government and each local authority. It is scheduled to be published online and printed by the end of the reporting period.

- The charity continued to develop three separate pieces of work in conjunction with Dr Iain Cairns of the Strathclyde Institute for Sustainable Communities, to be published in FY26/27.
o A toolkit for owners' associations on retrofit and tenement buildings
o A democratic skills toolkit that will provide guidance for forming and maintaining owners' associations
o A policy briefing for members of the Scottish Parliament on the need for tenement repair and retrofit reform

FINANCIAL REVIEW
Financial position
The charity generated a surplus of £32,845 for the year ended 31 March 2026 (2025: £29,797).

At 31 March 2026, the charity's funds totalled £160,766 (2025: £127,921) with £150,153 of these being unrestricted free reserves (2025: £126,752), and £613 representing the net book value of tangible fixed assets (2025: £1,169). The charity holds £10,000 in restricted funds at 31 March 2026 (2025: £nil).

Reserves policy
It is the policy of the trustees to hold unrestricted reserves at a level equal to 6 months of expenditure. The trustees consider that reserves at this level will allow the charity to continue operations in the event of a loss of funding while other sources of income can be considered.

For the year ended 31 March 2026, 6 months expenditure equalled £112,071. At 31 March 2026, unrestricted free reserves stood at £150,153, therefore the trustees are satisfied this policy is being met. Funds in excess of the reserves policy will be reinvested in the development of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
Under One Roof Scotland is a charity governed by the terms of its Constitution.

Recruitment and appointment of new trustees
Trustees are elected by the members. The maximum number of charity trustees is 12. At each annual general meeting one third of trustees retire from office but are eligible for re-election.

Organisational structure
The trustees have appointed a Chief Executive to undertake the day-to-day running of the charity and to oversee delivery of services.

Key management remuneration
In the opinion of the trustees there is one member of key management; the Chief Executive. The total employer cost relating to this post in 2025-26 was £65,504 (2025: £62,082).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees are aware of the major risks affecting the charity and consider that, as far as possible, appropriate procedures are in place to mitigate those risks.

Risks are reviewed regularly at trustee meetings. Other reference and administrative information, including the names of trustees who served during the accounting period, is set out on page 1.

Approved by order of the board of trustees on 31/08/2026 and signed on its behalf by:

Brenda Tonner

75A40000-F152-464F-4DFA-08DF09A11674

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B Tonner - Trustee

Independent Examiner's Report to the Trustees of
Under One Roof Scotland

I report on the accounts for the year ended 31 March 2026 set out on pages seven to sixteen.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report
My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention :

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

75A40000-F152-464F-4E01-08DF09A11674

David Nicholls FCCA
Fellow of the Association of Chartered Certified Accountants
Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

Date: 07/09/2026

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Under One Roof Scotland

Statement of Financial Activities
for the Year Ended 31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	114,479	131,819	246,298	185,549
Other trading activities	4	188	-	188	6,523
Other income	5	10,500	-	10,500	5,000
Total		125,167	131,819	256,986	197,072
EXPENDITURE ON					
Charitable activities	6				
Provision of property advice for tenement flat owners in Scotland		102,322	121,819	224,141	167,275
NET INCOME		22,845	10,000	32,845	29,797
RECONCILIATION OF FUNDS					
Total funds brought forward		127,921	-	127,921	98,124
TOTAL FUNDS CARRIED FORWARD		150,766	10,000	160,766	127,921

CONTINUING OPERATIONS
This statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities in both years.
Comparative figures for the previous year by fund type are shown in note 11.

The notes on pages 9 to 16 form part of these financial statements

Under One Roof Scotland

Balance Sheet
31 March 2026

	Notes	2026 £	2025 £
FIXED ASSETS			
Tangible assets	12	613	1,169
CURRENT ASSETS			
Debtors	13	109,724	94,684
Cash at bank		151,200	131,050
		260,924	225,734
CREDITORS			
Amounts falling due within one year	14	(100,771)	(98,982)
NET CURRENT ASSETS		160,153	126,752
TOTAL ASSETS LESS CURRENT LIABILITIES		160,766	127,921
NET ASSETS		160,766	127,921
FUNDS	16		
Unrestricted funds:			
General fund		150,153	126,752
Designated- Fixed Asset Fund		613	1,169
		150,766	127,921
Restricted funds		10,000	-
TOTAL FUNDS		160,766	127,921

The financial statements were approved by the Board of Trustees and authorised for issue on 03/09/2026 75A40000-F152-464F-4DEE-08DF09A11674 and were signed on its behalf by:

Jim Hayton
75A40000-F152-464F-4DE7-08DF09A11674

J Hayton - Trustee

The notes on pages 9 to 16 form part of these financial statements

1. GENERAL INFORMATION

Under One Roof Scotland ("the charity") is a Scottish charitable incorporated organisation and governed by its constitution dated 23 September 2020. It was registered as a charity in Scotland (registered number SC050495) on 23 September 2020. It's registered address is c/o Brett Nicholls Associates, Herbert House, 24 Herbert Street, Glasgow, G20 6NB.

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 and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on an accruals basis, and on a going concern basis, accordance with:

- the Charities and Trustee Investment (Scotland) Act 2005;
- Regulation 8 (Statement of account - Fully accrued accounts) of The Charities Accounts (Scotland) Regulations 2006;
- the Financial Reporting Standard applicable in the UK and Republic of Ireland, published in March 2018 ("FRS 102"), to the extent that it applies to small entities and public benefit entities;
- '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, published in October 2019 (FRS 102)' ("the Charities SORP");
- UK Generally Accepted Accounting Practice; and
- the historical cost convention.

The charity meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value, unless otherwise stated in the relevant accounting policy.

The financial statements are presented in UK sterling, which is the charity's functional currency, and rounded to the nearest pound.

There have been no changes to the basis of preparation this financial year or to the previous financial year's 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.

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

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

Computer equipment - 25% on cost

All assets costing more than £500 are capitalised and valued at historic cost.

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2. ACCOUNTING POLICIES - continued

Taxation
Under One Roof Scotland is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

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 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.

Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments
The charity has financial assets and financial liabilities that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Going Concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

3. DONATIONS AND LEGACIES

	2026 £	2025 £
Donations	828	450
Local Authority Funding	113,651	119,298
Grants	131,819	65,801
	246,298	185,549

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

	2026 £	2025 £
SafeDeposits Scotland Charitable Trust	25,000	-
Scottish Government	75,819	65,801
The MCS Foundation	31,000	-
	131,819	65,801

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4. OTHER TRADING ACTIVITIES

	2026 £	2025 £
Training	-	6,300
Book sales	188	223
	188	6,523

5. OTHER INCOME

	2026 £	2025 £
Employment Allowance	10,500	5,000

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Provision of property advice for tenement flat owners in Scotland	217,613	6,528	224,141

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2026 £	2025 £
Staff costs	152,036	116,887
Office Rental	2,820	554
Tenement Consultants	6,000	7,320
Telephone	-	137
Postage and stationery	7,734	62
General Contingency	115	351
Recruitment	1,130	780
Software Subscriptions	3,113	3,895
Website, Domain and Email	1,030	1,512
Payroll Costs	889	810
Advertising	14,930	6,064
CPD Conferences	590	400
Staff Training	3,078	5,000
IT Equipment	-	871
IT Support	2,511	2,431
Membership Fees	809	629
Travel	607	929
Insurance	1,315	1,130
Sessional staff	18,350	10,300
Depreciation	556	756
	217,613	160,818

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8. SUPPORT COSTS

	2026	2025
	£	£
Preparation and Independent Examination of Accounts	1,350	1,350
Accounting Fees	5,040	5,040
Bank Fees	138	67
	6,528	6,457

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

10. STAFF COSTS

	2026	2025
	£	£
Wages and salaries	123,108	95,661
Social security costs	15,465	9,909
Other pension costs	13,463	11,317
	152,036	116,887

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

	2026	2025
Staff members	4	4

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

The number of employees whose employee benefits (including employer pension costs) exceeded £60,000 was:

	2026	2025
£60,001 - £70,000	1	1

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11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	119,748	65,801	185,549
Other trading activities	6,523	-	6,523
Other income	5,000	-	5,000
Total	131,271	65,801	197,072
EXPENDITURE ON			
Charitable activities			
Provision of property advice for tenement flat owners in Scotland	101,474	65,801	167,275
NET INCOME	29,797	-	29,797
RECONCILIATION OF FUNDS			
Total funds brought forward	98,124	-	98,124
TOTAL FUNDS CARRIED FORWARD	127,921	-	127,921

12. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1 April 2025 and 31 March 2026	3,024
DEPRECIATION	
At 1 April 2025	1,855
Charge for year	556
At 31 March 2026	2,411
NET BOOK VALUE	
At 31 March 2026	613
At 31 March 2025	1,169

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13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade debtors	100,910	82,600
Payroll Account	1,617	5,890
Other Debtors	215	675
Accrued Income	6,500	5,519
Prepayments	482	-
	109,724	94,684

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade creditors	1,405	2,492
Accrued expenses	4,086	2,242
Deferred income	95,280	94,248
	100,771	98,982

Deferred income comprises of income received for projects which Under One Roof Scotland was not entitled to until the following year.

	2026	2025
	£	£
At 1 April	94,248	67,079
Deferred in year	95,280	94,248
Released in year	(94,248)	(67,079)
At 31 March	95,280	94,248

Deferred income in the year for projects that will be carried out in 2026/27 include:

Edinburgh Council	17,702
North Lanarkshire Council	5,206
Fife Council	5,206
South Lanarkshire Council	5,206
Dundee Council	4,165
Renfrewshire Council	4,165
West Dunbartonshire Council	2,604
Falkirk Council	2,604
Inverclyde Council	2,083
North Ayrshire Council	2,083
Perth & Kinross Council	2,083
West Lothian Council	2,083
South Ayrshire Council	1,562
Highland Council	1,562
East Ayrshire Council	1,562
Argyll & Bute Council	1,562
Angus Council	1,562
Aberdeenshire Council	1,562
East Lothain Council	1,562
Stirling Council	1,041
East Renfrewshire Council	1,041
East Dunbartonshire Council	1,041
Glasgow City Council	26,032
TOTAL	**95,280**

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15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Fixed assets	613	-	613	1,169
Current assets	250,924	10,000	260,924	225,734
Current liabilities	(100,771)	-	(100,771)	(98,982)
	150,766	10,000	160,766	127,921

Comparatives for analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	1,169	-	1,169	725
Current assets	225,734	-	225,734	174,017
Current liabilities	(98,982)	-	(98,982)	(76,618)
	127,921	-	127,921	98,124

16. MOVEMENT IN FUNDS

	At 1/4/25 £	Net movement in funds £	At 31/3/26 £
Unrestricted funds			
General fund	126,752	23,401	150,153
Designated- Fixed Asset Fund	1,169	(556)	613
	127,921	22,845	150,766
Restricted funds			
The MCS Foundation	-	10,000	10,000
TOTAL FUNDS	127,921	32,845	160,766

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	125,167	(101,766)	23,401
Designated- Fixed Asset Fund	-	(556)	(556)
	125,167	(102,322)	22,845
Restricted funds			
SafeDeposit Scotland Charitable Trust	25,000	(25,000)	-
Scottish Government	75,819	(75,819)	-
The MCS Foundation	31,000	(21,000)	10,000
	131,819	(121,819)	10,000
TOTAL FUNDS	256,986	(224,141)	32,845

continued...

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/24 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
Unrestricted funds				
General fund	97,399	30,553	(1,200)	126,752
Designated- Fixed Asset Fund	725	(756)	1,200	1,169
	98,124	29,797	-	127,921
TOTAL FUNDS	98,124	29,797	-	127,921

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	131,271	(100,718)	30,553
Designated- Fixed Asset Fund	-	(756)	(756)
	131,271	(101,474)	29,797
Restricted funds			
Scottish Government	65,801	(65,801)	-
TOTAL FUNDS	197,072	(167,275)	29,797

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

18. PURPOSES OF UNRESTRICTED FUNDS

General Fund - this represents the unrestricted, free reserves of the charity.

Designated Fixed Asset Fund - This represents the Net Book Value of the charity's tangible fixed assets.

19. PURPOSES OF RESTRICTED FUNDS

SafeDeposits Scotland Charitable Trust - funding to conduct educational webinars for private landlords and letting agents to support their management of tenements in Scotland.

Scottish Government - The project is to support costs related to staffing expenditure, promotion of existing and new projects focused on events and information provision to owner-occupiers and landlords, and income generation activities.

The MCS Foundation - To research and publish a report aimed at influencing the Scottish Government to move towards introducing mandatory Building Reserve Funds for flat owners in Scotland, and to research, publish, and distribute a financing toolkit aimed at owners of flats in Scotland, which provides guidance on available options for owners to raise capital to conduct retrofit and repair.