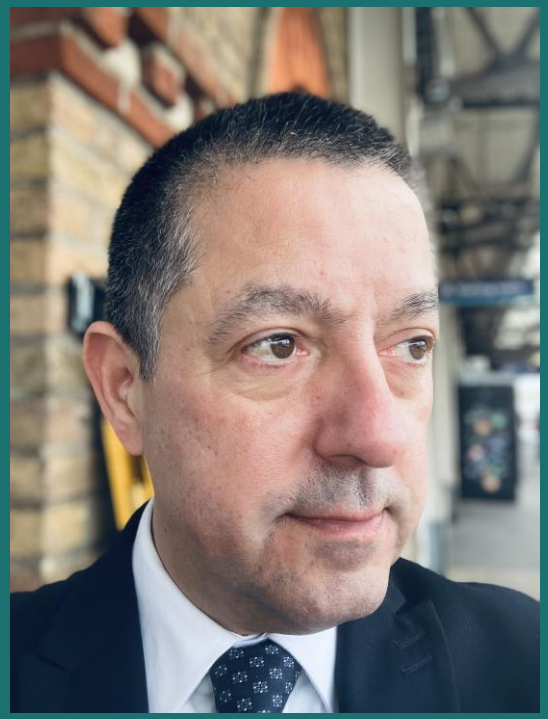


AI

Finance Office

SMALL CHARITIES: BUILDING CONFIDENCE, STRENGTHENING LEADERSHIP
7 OCTOBER 2026

AI for Treasurers: From Numbers to Board Decisions

From a bank export to a board report in three plain-English requests, and the fifteen-minute check that still matters.

Alan de Sousa Caires FCCA

Founder, AI Finance Office

aifinanceoffice.com · alan@aifinanceoffice.com

BEFORE WE START

Two things you're entitled to know

No commercial relationship with any AI vendor.

A demonstration needs a real tool on the screen. That isn't a recommendation to buy it, and the principles are the same in any of the main tools.

Nothing to sell. The templates are free, with no sign-up.

The tool you'll see runs on a paid plan. The free version is enough to find out whether it's any use to you.

WHY THIS IS ALREADY A BOARD QUESTION

It's already happening

74%

of small charities already use AI in some form

79% across the sector

62%

of small charities have no AI policy at all

Only 6% of charities have risk-assessed a use of it

8%

of charities use AI in financial management

Close to the bottom of the list

The common position isn't “we haven't started”. It's “we've started, and nobody has written anything down”.

Source: Charity Digital Skills Report 2026, Zoe Amar and Nissa Ramsay, July 2026, 807 charities.

PROPORTIONATE, NOT AN ENTERPRISE FRAMEWORK

A governance checklist that fits on one page

1	**Decide what may never go near it**	Beneficiary records, health, safeguarding, anything sensitive about a named person. Write the list down.
2	**Use an account with a data processing agreement**	A business or team account, not a personal one. That gap is most of the data protection question.
3	**Name a human reviewer**	Nothing goes into the ledger, to a trustee or into print without a named person signing it off.
4	**Keep the evidence**	What went in, what came out and who checked it. An ordinary audit trail for a new tool.
5	**Tell the board, once, in writing**	Half a page in the finance report turns shadow use into governed use.

THE DEMONSTRATION

Meet Aldenbrook Community Trust

Income £399,400

Accruals basis

One bank account

A treasurer who does the books

Four restricted funds

Entirely fictitious

FOUR FILES ANY TREASURER ALREADY HAS

Bank export, April to September
350 transactions

Last year's transactions, already coded
So it learns how this charity codes things

This year's budget
By nominal and fund

Five period-end adjustments, added at step two
A prepayment, two accruals, Gift Aid due, depreciation

Without the adjustments, you get a cash report rather than an accruals one.

THE DEMONSTRATION

Three steps: from bank export to board report

Step 1
Code the bank, and turn it into a journal

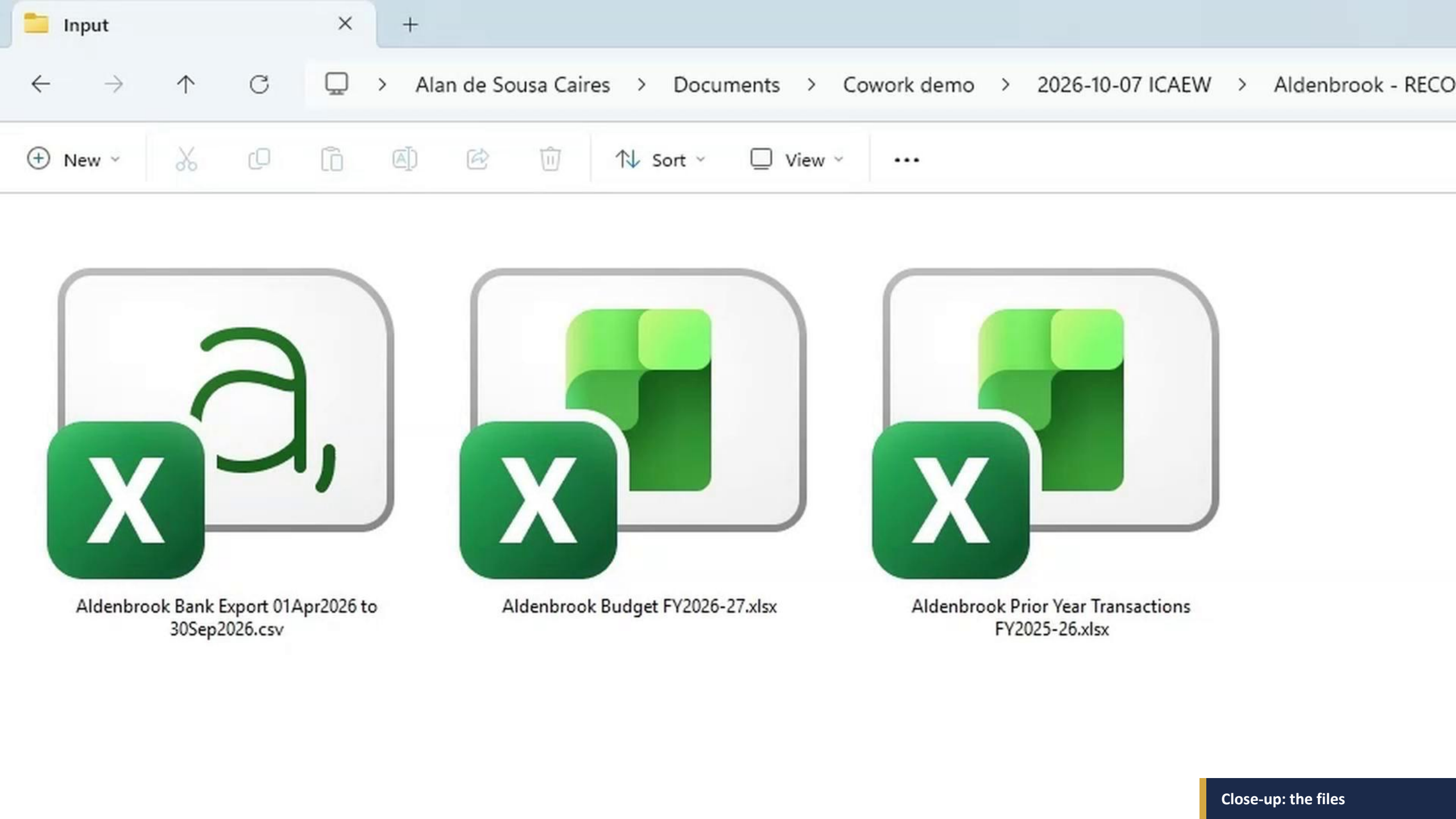
Step 2
Produce the management accounts

Step 3
Write the report for the trustees

STEP ONE · WHAT I TYPED

Coding the transactions

“I'm the treasurer of Aldenbrook Community Trust, a small charity. I've attached our bank export for April to September 2026, last year's coded transactions and this year's budget. First, code this year's bank transactions to nominal code and fund, using last year's coding as your guide. **Anything you can't code confidently, list for me rather than guessing.**”



Close-up: the files

Aldenbrook Bank State... × Create Sign in
Convert E-Sign Find text or tools Share

Merebank Business Current Account

FICTITIOUS STATEMENT - CREATED FOR A TRAINING DEMONSTRATION. MEREBANK IS NOT A REAL BANK.

Account name	Sort code	Account number	Statement period
Aldenbrook Community Trust	20-41-77	40318826	1 September 2026 to 30 September 2026

Date	Description	Type	Paid out	Paid in	Balance
	Balance brought forward				**130,245.87**
02 Sep	CARD PAYMENT MICROSOFT 365	DEB	64.42		130,181.45
03 Sep	DD BT BUSINESS	DD	76.37		130,105.08
03 Sep	FPS ALDENBROOK QUILTERS HIRE	FPS		341.36	130,446.44
03 Sep	FPS BRIDGE CLUB HIRE	FPS		304.78	130,751.22
03 Sep	FPS TAI CHI R PATEL HIRE	FPS		261.97	131,013.19
04 Sep	CARD PAYMENT TRAINLINE	DEB	72.25		130,940.94
04 Sep	DD ALDENBROOK BC RATES	DD	741.65		130,199.29
04 Sep	FPS 4TH SCOUT GROUP HIRE	FPS		301.95	130,501.24
04 Sep	FPS BUILDING APPEAL DONATION	FPS		740.00	131,241.24
04 Sep	FPS YOGA S BENNETT HIRE	FPS		307.81	131,549.05
07 Sep	CARD PAYMENT ARGOS	DEB	100.60		131,448.45
07 Sep	FPS NHS HEALTH CHECKS HIRE	FPS		219.44	131,667.89
08 Sep	SO H BENNETT	SO		191.30	131,859.19

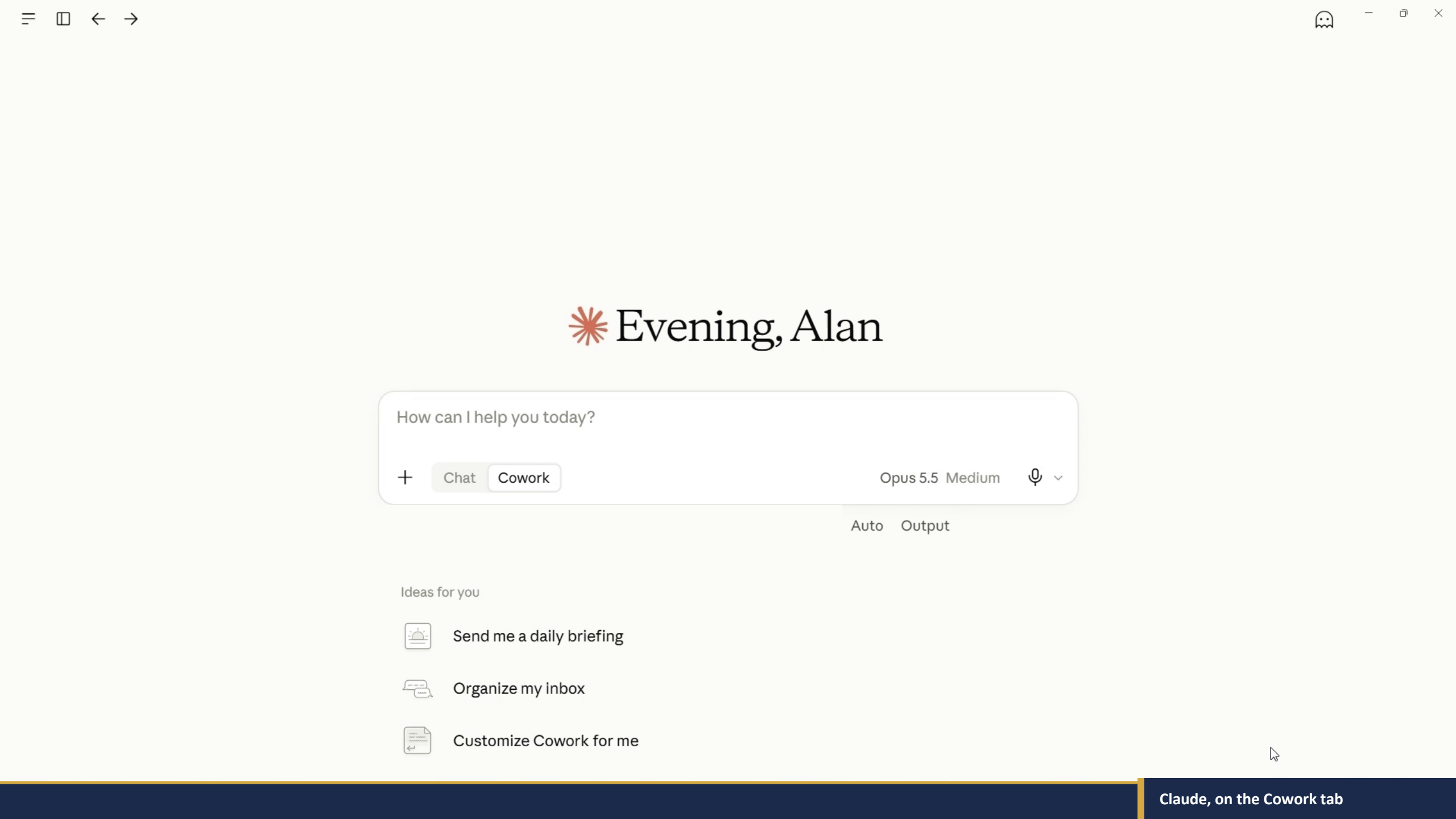
The bank statement (PDF)

A1 | Date

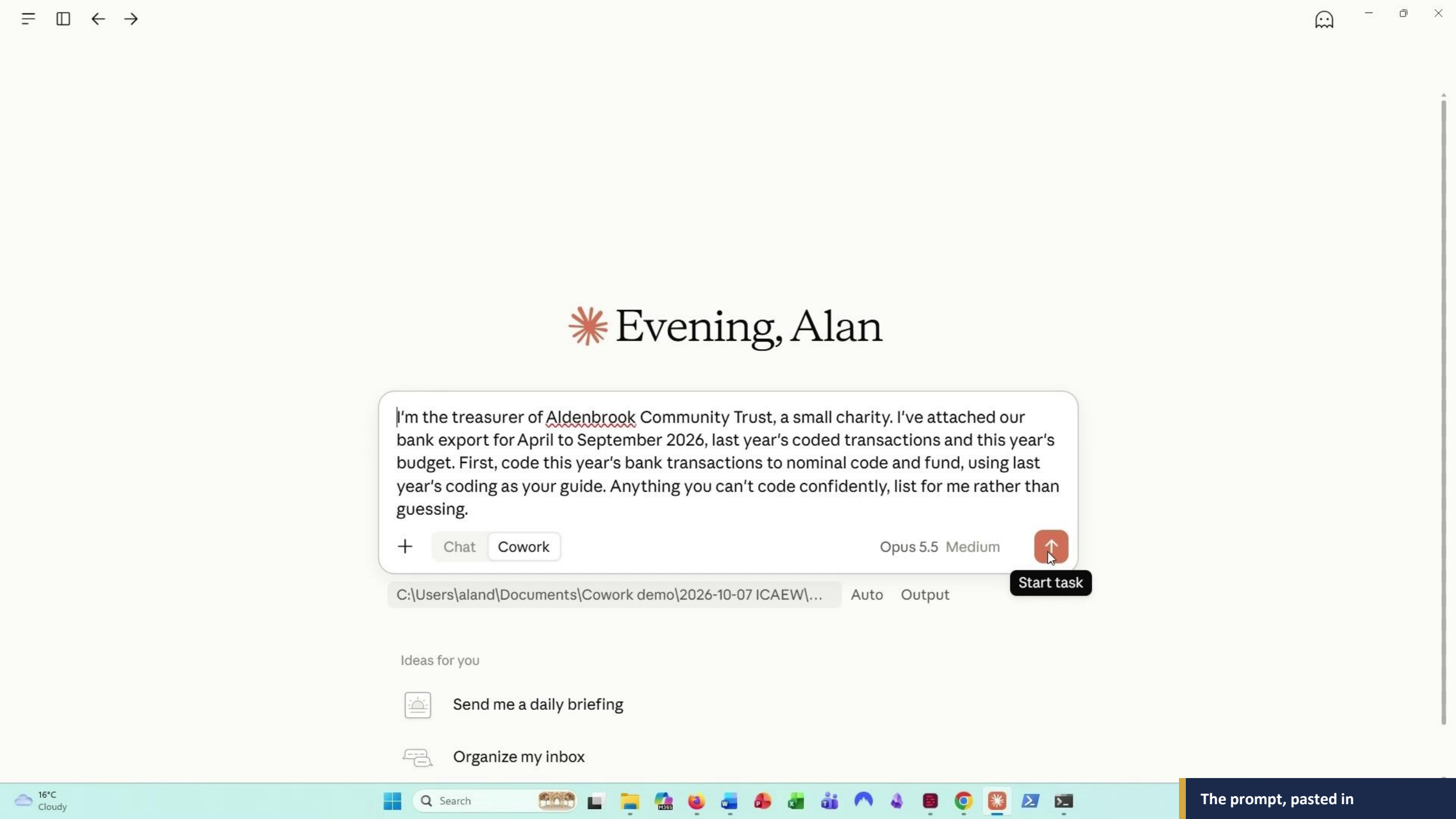
	A	B	C	D	E	F	G
1	Date	Description	Type	Paid Out	Paid In	Balance	
2	01/04/2026	SO A OKAFOR	SO		175.02	71,715.20	
3	01/04/2026	SO ALDENBROOK BC RENT Q1	SO	5,250.00		66,465.20	
4	01/04/2026	SO N HARGREAVES	SO		185.32	66,650.52	
5	02/04/2026	FPS YOGA S BENNETT HIRE	FPS		286.18	66,936.70	
6	03/04/2026	CARD PAYMENT ALDENBROOK GLAZING	DEB	86.14		66,850.56	
7	03/04/2026	CARD PAYMENT B&Q	DEB	107.95		66,742.61	
8	03/04/2026	CARD PAYMENT B&Q	DEB	89.79		66,652.82	
9	03/04/2026	CARD PAYMENT HOBBYCRAFT	DEB	71.67		66,581.15	
10	03/04/2026	DD ALDENBROOK BC RATES	DD	741.67		65,839.48	
11	03/04/2026	FPS ALDENBROOK QUILTERS HIRE	FPS		166.02	66,005.50	
12	03/04/2026	FPS BOROUGH BAND HIRE	FPS		194.06	66,199.56	
13	06/04/2026	FPS CITIZENS ADVICE OUTREACH HIRE	FPS		351.83	66,551.39	
14	06/04/2026	FPS PRIVATE HIRE HIRE	FPS		375.19	66,926.58	
15	07/04/2026	FPS CITIZENS ADVICE OUTREACH HIRE	FPS		172.67	67,099.25	
16	07/04/2026	SO R IQBAL	SO		203.83	67,303.08	

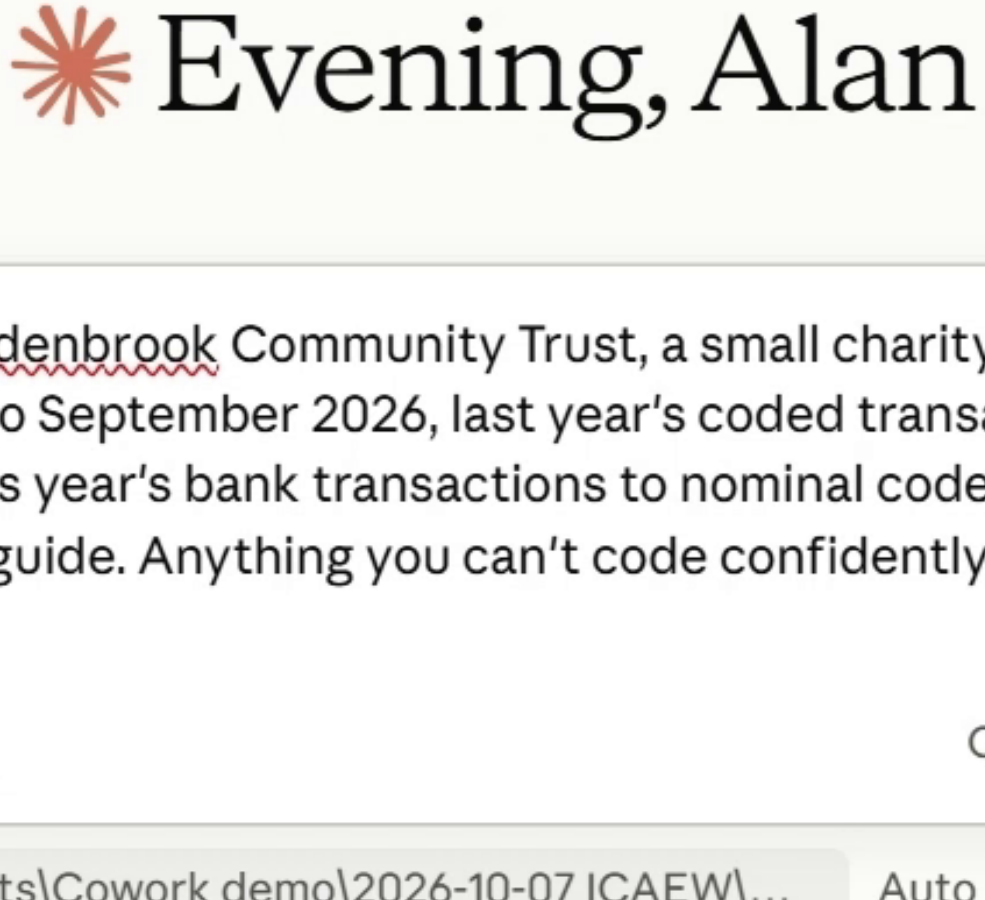
Aldenbrook Bank Export 01Apr202

The bank export, in Excel



Claude, on the Cowork tab


Evening, Alan
I'm the treasurer of Aldenbrook Community Trust, a small charity. I've attached our bank export for April to September 2026, last year's coded transactions and this year's budget. First, code this year's bank transactions to nominal code and fund, using last year's coding as your guide. Anything you can't code confidently, list for me rather than guessing.
Chat
Cowork
Opus 5.5 Medium
Start task
C:\Users\aland\Documents\Cowork demo\2026-10-07 ICAEW\...
Auto
Output
Ideas for you
Send me a daily briefing
Organize my inbox
16°C
Cloudy
Search
The prompt, pasted in



Close-up: the prompt

st, a small charity. I've attached our
ear's coded transactions and this year's
s to nominal code and fund, using last
code confidently, list for me rather than

Opus 5.5 Medium



Start task

Auto Output

Start task

I'm the treasurer of…

I'm the treasurer of Aldenbrook Community Trust, a small charity. I've attached our bank export for April to September 2026, last year's coded transactions and this year's budget. First, code this year's bank transactions to nominal code and fund, using last year's coding as your guide. Anything you can't code confidently, list for me rather than guessing.

Working on it… · 15s

Write a message…

Add folder

Opus 5.5 Medium

Claude starts work

ransactions coding

I'm the treasurer of Aldenbrook Community Trust, a small charity. I've attached our bank export for April to September 2026, last year's coded transactions and this year's budget. First, code this year's bank transactions to nominal code and fund, using last year's coding as your guide. Anything you can't code confidently, list for me rather than guessing.

Running a command on your computer

Working on your computer... · 34s

Reading the files

ransactions coding

I'm the treasurer of Aldenbrook Community Trust, a small charity. I've attached our bank export for April to September 2026, last year's coded transactions and this year's budget. First, code this year's bank transactions to nominal code and fund, using last year's coding as your guide. Anything you can't code confidently, list for me rather than guessing.

Ran a command on your computer

Working on your computer… · 2m 23s

Two minutes in

ransactions coding

I'm the treasurer of Aldenbrook Community Trust, a small charity. I've attached our bank export for April to September 2026, last year's coded transactions and this year's budget. First, code this year's bank transactions to nominal code and fund, using last year's coding as your guide. Anything you can't code confidently, list for me rather than guessing.

Ran 5 commands, used 4 tools, read a file

Working through a complex response... · 3m 43s

Every step is listed

ransactions coding

I'm the treasurer of Aldenbrook Community Trust, a small charity. I've attached our bank export for April to September 2026, last year's coded transactions and this year's budget. First, code this year's bank transactions to nominal code and fund, using last year's coding as your guide. Anything you can't code confidently, list for me rather than guessing.

Ran 11 commands, used 4 tools, read a file

Running a command... · 5m 27s

Five and a half minutes

Ran 13 commands, used 5 tools, read a file · 1 note

I've coded all 350 transactions in the bank export. 303 are fully coded. On 44 I know the nominal code but not the fund, and 3 I couldn't code at all, so I've listed those for you rather than guessing. The coding reconciles to the bank: £71,540.18 opening plus £60,725.02 net movement gives £132,265.20, which matches the 30 September closing balance.

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Not coded (£9,684)

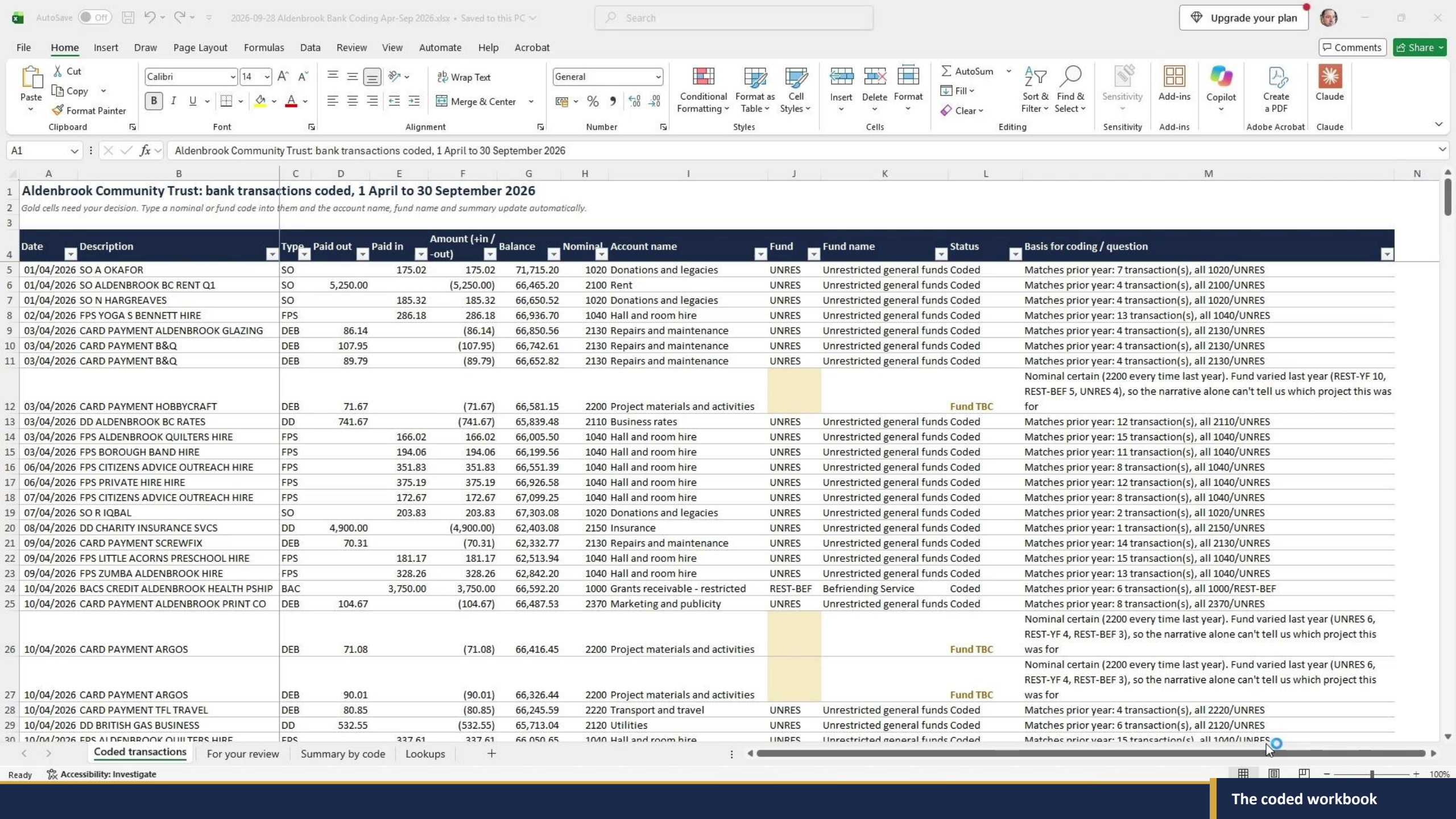
- **BACS CREDIT REF 4471, £2,500 (7 May):** there's no payer name. Last year the Rotary Club gave exactly £2,500, so check that first.
- **TRANSFER IN 88213, £6,000 (19 Aug):** this matters most. The only bank account on the balance sheet is Merebank. If there's a savings, deposit or PayPal account, this is a transfer between accounts, not income, and that account is missing from the books. It also happens to equal the Building Repairs Appeal budget.
- **SUMUP PAYMENTS, £1,184.40 (23 Jul):** card terminal takings. It lands 12 days after the summer fair, so fair card sales is the likely answer. SumUp pays out after deducting its fees, so this may need splitting into gross takings and a fee.

Nominal known, fund to confirm

- **Estate of M Holloway, £15,000:** a legacy (1020). It's unrestricted unless the will says otherwise, and it's worth asking whether any further payment is due.
- **Safeguarding Training UK, £890:** training (2360). If it was for the youth or befriending staff, it could go to that restricted fund.
- **42 card payments at Argos, Costco, Hobb[illegible]aft, Makro and Tesco, £4,016 in total:** always project materials (2200). Last year t[illegible] same shops were charged to three different

Write a message...

Add folder Auto Opus 5.5 Medium



Aldenbrook Community Trust: bank transactions coded, 1 April to 30 September 2026

Gold cells need your decision. Type a nominal or fund code into them and the account name, fund name and summary update automatically.

Date	Description	Type	Paid out	Paid in	Amount (+in / -out)	Balance	Nominal	Account name	Fund	Fund name	Status	Basis for coding / question
01/04/2026	SO A OKAFOR	SO		175.02	175.02	71,715.20	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 7 transaction(s), all 1020/UNRES
01/04/2026	SO ALDENBROOK BC RENT Q1	SO	5,250.00		(5,250.00)	66,465.20	2100	Rent	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2100/UNRES
01/04/2026	SO N HARGREAVES	SO		185.32	185.32	66,650.52	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 1020/UNRES
02/04/2026	FPS YOGA S BENNETT HIRE	FPS		286.18	286.18	66,936.70	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 13 transaction(s), all 1040/UNRES
03/04/2026	CARD PAYMENT ALDENBROOK GLAZING	DEB	86.14		(86.14)	66,850.56	2130	Repairs and maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
03/04/2026	CARD PAYMENT B&Q	DEB	107.95		(107.95)	66,742.61	2130	Repairs and maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
03/04/2026	CARD PAYMENT B&Q	DEB	89.79		(89.79)	66,652.82	2130	Repairs and maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
03/04/2026	CARD PAYMENT HOBBYCRAFT	DEB	71.67		(71.67)	66,581.15	2200	Project materials and activities			Fund TBC	Nominal certain (2200 every time last year). Fund varied last year (REST-YF 10, REST-BEF 5, UNRES 4), so the narrative alone can't tell us which project this was for
03/04/2026	DD ALDENBROOK BC RATES	DD	741.67		(741.67)	65,839.48	2110	Business rates	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s), all 2110/UNRES
03/04/2026	FPS ALDENBROOK QUILTERS HIRE	FPS		166.02	166.02	66,005.50	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s), all 1040/UNRES
03/04/2026	FPS BOROUGH BAND HIRE	FPS		194.06	194.06	66,199.56	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 11 transaction(s), all 1040/UNRES
06/04/2026	FPS CITIZENS ADVICE OUTREACH HIRE	FPS		351.83	351.83	66,551.39	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 1040/UNRES
06/04/2026	FPS PRIVATE HIRE HIRE	FPS		375.19	375.19	66,926.58	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s), all 1040/UNRES
07/04/2026	FPS CITIZENS ADVICE OUTREACH HIRE	FPS		172.67	172.67	67,099.25	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 1040/UNRES
07/04/2026	SO R IQBAL	SO		203.83	203.83	67,303.08	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 2 transaction(s), all 1020/UNRES
08/04/2026	DD CHARITY INSURANCE SVCS	DD	4,900.00		(4,900.00)	62,403.08	2150	Insurance	UNRES	Unrestricted general funds	Coded	Matches prior year: 1 transaction(s), all 2150/UNRES
09/04/2026	CARD PAYMENT SCREWFIX	DEB	70.31		(70.31)	62,332.77	2130	Repairs and maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 14 transaction(s), all 2130/UNRES
09/04/2026	FPS LITTLE ACORNS PRESCHOOL HIRE	FPS		181.17	181.17	62,513.94	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s), all 1040/UNRES
09/04/2026	FPS ZUMBA ALDENBROOK HIRE	FPS		328.26	328.26	62,842.20	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 13 transaction(s), all 1040/UNRES
10/04/2026	BACS CREDIT ALDENBROOK HEALTH PSHIP	BAC		3,750.00	3,750.00	66,592.20	1000	Grants receivable - restricted	REST-BEF	Befriending Service	Coded	Matches prior year: 6 transaction(s), all 1000/REST-BEF
10/04/2026	CARD PAYMENT ALDENBROOK PRINT CO	DEB	104.67		(104.67)	66,487.53	2370	Marketing and publicity	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 2370/UNRES
10/04/2026	CARD PAYMENT ARGOS	DEB	71.08		(71.08)	66,416.45	2200	Project materials and activities			Fund TBC	Nominal certain (2200 every time last year). Fund varied last year (UNRES 6, REST-YF 4, REST-BEF 3), so the narrative alone can't tell us which project this was for
10/04/2026	CARD PAYMENT ARGOS	DEB	90.01		(90.01)	66,326.44	2200	Project materials and activities			Fund TBC	Nominal certain (2200 every time last year). Fund varied last year (UNRES 6, REST-YF 4, REST-BEF 3), so the narrative alone can't tell us which project this was for
10/04/2026	CARD PAYMENT TFL TRAVEL	DEB	80.85		(80.85)	66,245.59	2220	Transport and travel	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2220/UNRES
10/04/2026	DD BRITISH GAS BUSINESS	DD	532.55		(532.55)	65,713.04	2120	Utilities	UNRES	Unrestricted general funds	Coded	Matches prior year: 6 transaction(s), all 2120/UNRES
10/04/2026	FPS ALDENBROOK QUILTERS HIRE	FPS		337.61	337.61	66,050.65	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s), all 1040/UNRES

Coded transactions | For your review | Summary by code | Lookups

Ready | Accessibility: Investigate

The coded workbook

Ran 13 commands, used 5 tools, read a file · 1 note

I've coded all 350 transactions in the bank export. 303 are fully coded. On 44 I know the nominal code but not the fund, and 3 I couldn't code at all, so I've listed those for you rather than guessing. The coding reconciles to the bank: £71,540.18 opening plus £60,725.02 net movement gives £132,265.20, which matches the 30 September closing balance.

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Not coded (£9,684)

- **BACS CREDIT REF 4471, £2,500 (7 May):** there's no payer name. Last year the Rotary Club gave exactly £2,500, so check that first.
- **TRANSFER IN 88213, £6,000 (19 Aug):** this matters most. The only bank account on the balance sheet is Merebank. If there's a savings, deposit or PayPal account, this is a transfer between accounts, not income, and that account is missing from the books. It also happens to equal the Building Repairs Appeal budget.
- **SUMUP PAYMENTS, £1,184.40 (23 Jul):** card terminal takings. It lands 12 days after the summer fair, so fair card sales is the likely answer. SumUp pays out after de

Coded and reconciled

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Nominal known, fund to confirm

- **Estate of M Holloway, £15,000:** a legacy (1020). It's unrestricted unless the will says otherwise, and it's worth asking whether any further payment is due.
- **Safeguarding Training UK, £890:** training (2360). If it was for the youth or befriending staff, it could go to that restricted fund.
- **42 card payments at Argos, Costco, Hobb aft, Makro and Tesco, £4,016 in total:** always project materials (2200). Last year t same shops were charged t

Three it couldn't code

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- **42 card payments at Argos, Costco, Hobb aft, Makro and Tesco, £4,016 in total:** always project materials (2200). Last year t same shops were charged to three different

+ Write a message...

The £6,000 “transfer in”

Nominal known, fund to confirm

- **Estate of M Holloway, £15,000:** a legacy (1020). It's unrestricted unless the will says otherwise, and it's worth asking whether any further payment is due.
- **Safeguarding Training UK, £890:** training (2360). If it was for the youth or befriending staff, it could go to that restricted fund.
- **42 card payments at Argos, Costco, Hobbycraft, Makro and Tesco, £4,016 in total:** always project materials (2200). Last year the same shops were charged to three different funds, with no pattern I could rely on. Someone will need to match each receipt to a fund. Warm Spaces is ruled out, since it only runs October to March.

Coded, but worth a look

- **Screwfix, two payments of £184.60 two days apart (12 and 14 May):** these could be a duplicate charge.
- **Roofline Contractors cheque, £7,440:** I charged it to the Building Repairs Appeal, as last year. The invoice should confirm it's repair work the appeal can pay for.
- **Warm Spaces grant, £18,000:** received on [illegible] September for the October to March

+ Write a message...

Fund to confirm

Coded, but worth a look

- **Screwfix, two payments of £184.60 two days apart (12 and 14 May):** these could be a duplicate charge.
- **Roofline Contractors cheque, £7,440:** I charged it to the Building Repairs Appeal, as last year. The invoice should confirm it's repair work the appeal can pay for.
- **Warm Spaces grant, £18,000:** received on 29 September for the October to March period. Check the grant letter in case its terms mean the income should be deferred.
- **British Gas refund, £412.88:** I credited it to general utilities, because the Warm Space meter isn't used in summer.

Two further risks you didn't ask about:

- **HMRC payments:** following last year's approach, the whole PAYE/NI payment goes to employer NI (2010). That payment includes employees' tax and NI, which properly belong in salaries.
- **Employer NI and pension:** all of it is charged to unrestricted funds, so the youth and befriending funds aren't paying their share. If those funders allow employer NI and pension to be charged, unrestricted funds are currently covering that cost.

The Screwfix pair

Two further risks you didn't ask about:

- **HMRC payments:** following last year's approach, the whole PAYE/NI payment goes to employer NI (2010). That payment includes employees' tax and NI, which properly belong in salaries.
- **Employer NI and pension:** all of it is charged to unrestricted funds, so the youth and befriending funds aren't paying their share. If those funders allow employer NI and pension to be charged, unrestricted funds are currently covering that cost.

Everything here is on a cash basis. I haven't used the adjustments file, since it's marked for the next step.



Two risks I didn't ask about

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The workbook is saved

Output

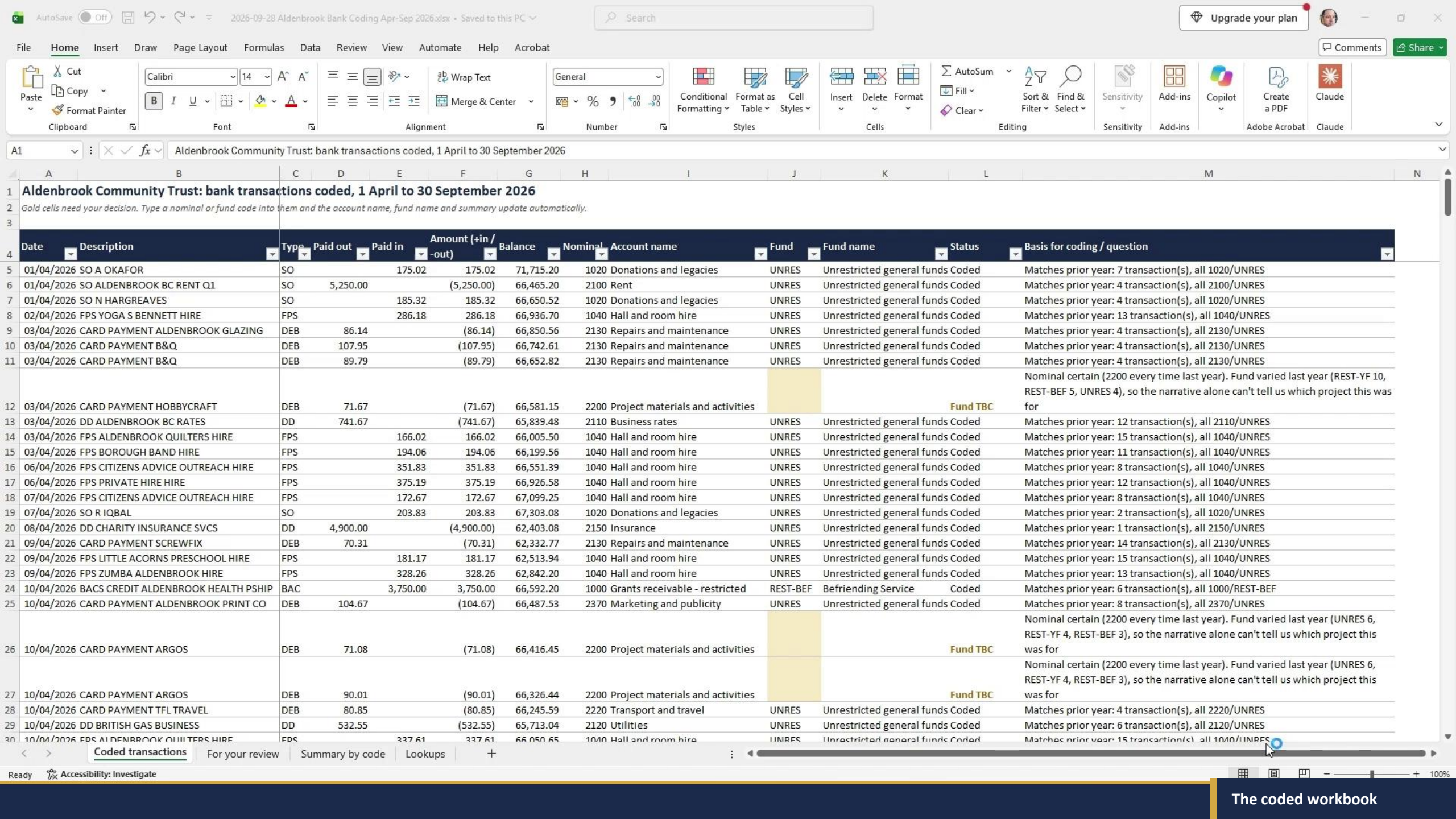
Alan de Sousa Caires > Documents > Cowork demo > 2026-10-07 ICAEW > Aldenbrook - RECOR

New | Sort | View



2026-09-28 Aldenbrook Bank Coding Apr-Sep 2026.xlsx

Saved to an Output folder



Aldenbrook Community Trust: bank transactions coded, 1 April to 30 September 2026

Gold cells need your decision. Type a nominal or fund code into them and the account name, fund name and summary update automatically.

Date	Description	Type	Paid out	Paid in	Amount (+in / -out)	Balance	Nominal	Account name	Fund	Fund name	Status	Basis for coding / question
01/04/2026	SO A OKAFOR	SO		175.02	175.02	71,715.20	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 7 transaction(s), all 1020/UNRES
01/04/2026	SO ALDENBROOK BC RENT Q1	SO	5,250.00		(5,250.00)	66,465.20	2100	Rent	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2100/UNRES
01/04/2026	SO N HARGREAVES	SO		185.32	185.32	66,650.52	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 1020/UNRES
02/04/2026	FPS YOGA S BENNETT HIRE	FPS		286.18	286.18	66,936.70	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 13 transaction(s), all 1040/UNRES
03/04/2026	CARD PAYMENT ALDENBROOK GLAZING	DEB	86.14		(86.14)	66,850.56	2130	Repairs and maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
03/04/2026	CARD PAYMENT B&Q	DEB	107.95		(107.95)	66,742.61	2130	Repairs and maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
03/04/2026	CARD PAYMENT B&Q	DEB	89.79		(89.79)	66,652.82	2130	Repairs and maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
03/04/2026	CARD PAYMENT HOBBYCRAFT	DEB	71.67		(71.67)	66,581.15	2200	Project materials and activities			Fund TBC	Nominal certain (2200 every time last year). Fund varied last year (REST-YF 10, REST-BEF 5, UNRES 4), so the narrative alone can't tell us which project this was for
03/04/2026	DD ALDENBROOK BC RATES	DD	741.67		(741.67)	65,839.48	2110	Business rates	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s), all 2110/UNRES
03/04/2026	FPS ALDENBROOK QUILTERS HIRE	FPS		166.02	166.02	66,005.50	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s), all 1040/UNRES
03/04/2026	FPS BOROUGH BAND HIRE	FPS		194.06	194.06	66,199.56	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 11 transaction(s), all 1040/UNRES
06/04/2026	FPS CITIZENS ADVICE OUTREACH HIRE	FPS		351.83	351.83	66,551.39	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 1040/UNRES
06/04/2026	FPS PRIVATE HIRE HIRE	FPS		375.19	375.19	66,926.58	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s), all 1040/UNRES
07/04/2026	FPS CITIZENS ADVICE OUTREACH HIRE	FPS		172.67	172.67	67,099.25	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 1040/UNRES
07/04/2026	SO R IQBAL	SO		203.83	203.83	67,303.08	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 2 transaction(s), all 1020/UNRES
08/04/2026	DD CHARITY INSURANCE SVCS	DD	4,900.00		(4,900.00)	62,403.08	2150	Insurance	UNRES	Unrestricted general funds	Coded	Matches prior year: 1 transaction(s), all 2150/UNRES
09/04/2026	CARD PAYMENT SCREWFIX	DEB	70.31		(70.31)	62,332.77	2130	Repairs and maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 14 transaction(s), all 2130/UNRES
09/04/2026	FPS LITTLE ACORNS PRESCHOOL HIRE	FPS		181.17	181.17	62,513.94	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s), all 1040/UNRES
09/04/2026	FPS ZUMBA ALDENBROOK HIRE	FPS		328.26	328.26	62,842.20	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 13 transaction(s), all 1040/UNRES
10/04/2026	BACS CREDIT ALDENBROOK HEALTH PSHIP	BAC		3,750.00	3,750.00	66,592.20	1000	Grants receivable - restricted	REST-BEF	Befriending Service	Coded	Matches prior year: 6 transaction(s), all 1000/REST-BEF
10/04/2026	CARD PAYMENT ALDENBROOK PRINT CO	DEB	104.67		(104.67)	66,487.53	2370	Marketing and publicity	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 2370/UNRES
10/04/2026	CARD PAYMENT ARGOS	DEB	71.08		(71.08)	66,416.45	2200	Project materials and activities			Fund TBC	Nominal certain (2200 every time last year). Fund varied last year (UNRES 6, REST-YF 4, REST-BEF 3), so the narrative alone can't tell us which project this was for
10/04/2026	CARD PAYMENT ARGOS	DEB	90.01		(90.01)	66,326.44	2200	Project materials and activities			Fund TBC	Nominal certain (2200 every time last year). Fund varied last year (UNRES 6, REST-YF 4, REST-BEF 3), so the narrative alone can't tell us which project this was for
10/04/2026	CARD PAYMENT TFL TRAVEL	DEB	80.85		(80.85)	66,245.59	2220	Transport and travel	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2220/UNRES
10/04/2026	DD BRITISH GAS BUSINESS	DD	532.55		(532.55)	65,713.04	2120	Utilities	UNRES	Unrestricted general funds	Coded	Matches prior year: 6 transaction(s), all 2120/UNRES
10/04/2026	FPS ALDENBROOK QUILTERS HIRE	FPS		337.61	337.61	66,050.65	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s), all 1040/UNRES

Coded transactions | For your review | Summary by code | Lookups

Ready | Accessibility: Investigate

The coded workbook

ne	Fund	Fund name	Status	Basis for coding / question
nd legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 7 transaction(s), all 1020/UNRES
	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2100/UNRES
nd legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 1020/UNRES
m hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 13 transaction(s), all 1040/UNRES
maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), all 2130/UNRES
erials and activities			Fund TBC	Nominal certain (2200 every time last year). Fund varied last year (REST-YF 10, REST-BEF 5, UNRES 4), so the narrative alone can't tell us which project this was for
es	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s), all 2110/UNRES
m hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s), all 1040/UNRES
m hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 11 transaction(s), all 1040/UNRES
m hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 1040/UNRES
m hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s), all 1040/UNRES
m hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 1040/UNRES
nd legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 2 transaction(s), all 1020/UNRES
	UNRES	Unrestricted general funds	Coded	Matches prior year: 1 transaction(s), all 2150/UNRES
maintenance	UNRES	Unrestricted general funds	Coded	Matches prior year: 14 transaction(s), all 2130/UNRES
m hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s), all 1040/UNRES
m hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 13 transaction(s), all 1040/UNRES
vable - restricted	REST-BEF	Befriending Service	Coded	Matches prior year: 6 transaction(s), all 1000/REST-BEF
nd publicity	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), all 2370/UNRES
				Nominal certain (2200 every time last year). Fu… REST-YF 4, REST-BEF 3), so the narrative alone c…

Shaded cells wait for me

339	22/09/2026	DD NEST PENSIONS	DD	1,296.14		(1,296.14)	131,363.20	2020 Employer pension contrib
340	23/09/2026	FPS YOGA S BENNETT HIRE	FPS		381.07	381.07	131,744.27	1040 Hall and room hire
341	24/09/2026	FPS AA ALDENBROOK GROUP HIRE	FPS		181.46	181.46	131,925.73	1040 Hall and room hire
342	24/09/2026	FPS TAI CHI R PATEL HIRE	FPS		393.78	393.78	132,319.51	1040 Hall and room hire
343	25/09/2026	BACS PAYROLL ALDENBROOK CT	BAC	14,428.30		(14,428.30)	117,891.21	2000 Salaries and wages
344	25/09/2026	BACS PAYROLL BEFRIENDING	BAC	2,970.70		(2,970.70)	114,920.51	2000 Salaries and wages
345	25/09/2026	BACS PAYROLL YOUTH TEAM	BAC	1,398.57		(1,398.57)	113,521.94	2000 Salaries and wages
346	25/09/2026	BANK CHARGES	CHG	27.75		(27.75)	113,494.19	2350 Bank charges
347	25/09/2026	CARD PAYMENT SHELL FUEL	DEB	118.11		(118.11)	113,376.08	2220 Transport and travel
348	25/09/2026	CARD PAYMENT TOOLSTATION	DEB	47.91		(47.91)	113,328.17	2130 Repairs and maintenance
349	25/09/2026	FPS BOROUGH BAND HIRE	FPS		303.01	303.01	113,631.18	1040 Hall and room hire
350	25/09/2026	FPS PILATES W OKONKWO HIRE	FPS		378.53	378.53	114,009.71	1040 Hall and room hire
351	25/09/2026	FPS TAI CHI R PATEL HIRE	FPS		299.51	299.51	114,309.22	1040 Hall and room hire
352	28/09/2026	CARD PAYMENT CURRYS PC WORLD	DEB	118.02		(118.02)	114,191.20	2300 Office and IT
353	29/09/2026	BACS CREDIT ALDENBROOK BC WARM SPAC	BAC		18,000.00	18,000.00	132,191.20	1000 Grants receivable - restric
354	30/09/2026	INTEREST PAID	INT		74.00	74.00	132,265.20	1060 Bank interest receivable
355								
356		**Totals**		**194,719.66**	**255,444.68**	**60,725.02**		
357		Opening balance 1 Apr 2026 (per Funds sheet in budget file)				71,540.18		
358		Closing balance per this workings				132,265.20		
359		Closing balance per bank export 30 Sep 2026				132,265.20		
360		**Difference (should be nil)**				-		
361								

Coded transactions | For your review | Summary by code | Lookups

Ready Accessibility: Investigate

It agrees to the bank

Six months to 30 September 2026: cash movements by nominal and fund

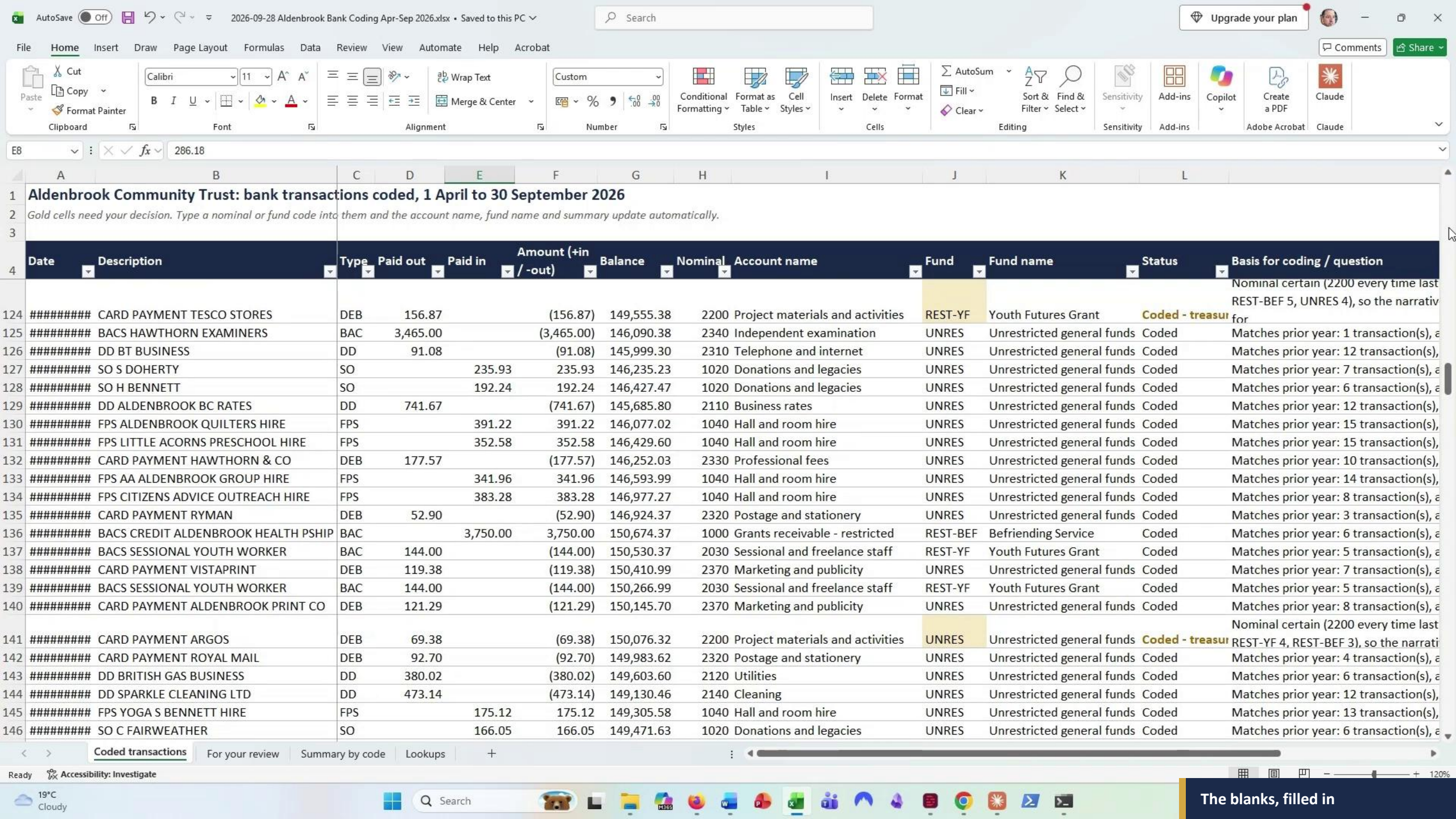
All figures are formulas on the Coded transactions tab, so they update as you resolve the gold cells. Cash basis only: no accruals, prepayments or depreciation yet.

Nominal	Account name	UNRES	REST-YF	REST-BEF	REST-WS	REST-BRA	Fund TBC	Total
1000	Grants receivable - restricted	-	30,000.00	22,500.00	18,000.00	-	-	**70,500.00**
1010	Grants receivable - unrestricted	58,000.00	-	-	-	-	-	**58,000.00**
1020	Donations and legacies	4,735.63	-	-	-	2,220.00	15,000.00	**21,955.63**
1030	Fundraising events	4,455.60	-	-	-	-	-	**4,455.60**
1040	Hall and room hire	30,288.17	-	-	-	-	-	**30,288.17**
1050	Advice service contract income	60,000.00	-	-	-	-	-	**60,000.00**
1060	Bank interest receivable	148.00	-	-	-	-	-	**148.00**
2000	Salaries and wages	(90,000.00)	(8,400.00)	(18,360.00)	-	-	-	**(116,760.00)**
2010	Employer national insurance	(14,000.00)	-	-	-	-	-	**(14,000.00)**
2020	Employer pension contributions	(7,500.00)	-	-	-	-	-	**(7,500.00)**
2030	Sessional and freelance staff	-	(720.00)	(5,480.00)	-	-	-	**(6,200.00)**
2100	Rent	(10,500.00)	-	-	-	-	-	**(10,500.00)**
2110	Business rates	(4,450.00)	-	-	-	-	-	**(4,450.00)**
2120	Utilities	(2,252.12)	-	-	-	-	-	**(2,252.12)**
2130	Repairs and maintenance	(2,132.64)	-	-	-	(7,440.00)	-	**(9,572.64)**
2140	Cleaning	(2,253.42)	-	-	-	-	-	**(2,253.42)**
2150	Insurance	(4,900.00)	-	-	-	-	-	**(4,900.00)**
2200	Project materials and activities	-	-	-	-	-	(4,016.43)	**(4,016.43)**
2210	Volunteer expenses	-	-	(1,560.00)	-	-	-	**(1,560.00)**
2220	Transport and travel	(828.00)	-	-	-	-	-	**(828.00)**
2300	Office and IT	(1,842.44)	-	-	-	-	-	**(1,842.44)**
2310	Telephone and internet	(419.98)	-	-	-	-	-	**(419.98)**
2320	Postage and stationery	(645.00)	-	-	-	-	-	**(645.00)**
2330	Professional fees	(840.00)	-	-	-	-	-	**(840.00)**
2340	Independent examination	(3,465.00)	-	-	-	-	-	**(3,465.00)**
2350	Bank charges	(135.75)	-	-	-	-	-	**(135.75)**
2360	Training	(292.00)	-	-	-	-	(890.00)	**(1,182.00)**
2370	Marketing and publicity	(984.00)	-	-	-	-	-	**(984.00)**
2380	Depreciation	-	-	-	-	-	-	-
	Not yet coded to a nominal	-	-	-	-	-	9,684.40	9,684.40
	Net cash movement	**10,187.05**	**20,880.00**	**(2,900.00)**	**18,000.00**	**(5,220.00)**	**19,777.97**	**60,725.02**
	Check: agrees to bank movement (should be nil)							-

STEP TWO · WHAT I TYPED

The position by fund

"I've filled in the shaded cells in the coding workbook in the Output folder, and I've now added our period-end adjustments at 30 September. Now produce six-month management accounts to 30 September, on an accruals basis, by fund. Compare the actuals with the budget for **the same six months, not the full year,** and show me how you worked out the six-month budget for each line."



Date	Description	Type	Paid out	Paid in	Amount (+in / -out)	Balance	Nominal	Account name	Fund	Fund name	Status	Basis for coding / question
												Nominal certain (2200 every time last
#########	CARD PAYMENT TESCO STORES	DEB	156.87		(156.87)	149,555.38	2200	Project materials and activities	REST-YF	Youth Futures Grant	Coded - treasur	REST-BEF 5, UNRES 4), so the narrativ for
#########	BACS HAWTHORN EXAMINERS	BAC	3,465.00		(3,465.00)	146,090.38	2340	Independent examination	UNRES	Unrestricted general funds	Coded	Matches prior year: 1 transaction(s), a
#########	DD BT BUSINESS	DD	91.08		(91.08)	145,999.30	2310	Telephone and internet	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s),
#########	SO S DOHERTY	SO		235.93	235.93	146,235.23	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 7 transaction(s), a
#########	SO H BENNETT	SO		192.24	192.24	146,427.47	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 6 transaction(s), a
#########	DD ALDENBROOK BC RATES	DD	741.67		(741.67)	145,685.80	2110	Business rates	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s),
#########	FPS ALDENBROOK QUILTERS HIRE	FPS		391.22	391.22	146,077.02	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s),
#########	FPS LITTLE ACORNS PRESCHOOL HIRE	FPS		352.58	352.58	146,429.60	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 15 transaction(s),
#########	CARD PAYMENT HAWTHORN & CO	DEB	177.57		(177.57)	146,252.03	2330	Professional fees	UNRES	Unrestricted general funds	Coded	Matches prior year: 10 transaction(s),
#########	FPS AA ALDENBROOK GROUP HIRE	FPS		341.96	341.96	146,593.99	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 14 transaction(s),
#########	FPS CITIZENS ADVICE OUTREACH HIRE	FPS		383.28	383.28	146,977.27	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), a
#########	CARD PAYMENT RYMAN	DEB	52.90		(52.90)	146,924.37	2320	Postage and stationery	UNRES	Unrestricted general funds	Coded	Matches prior year: 3 transaction(s), a
#########	BACS CREDIT ALDENBROOK HEALTH PSHIP	BAC		3,750.00	3,750.00	150,674.37	1000	Grants receivable - restricted	REST-BEF	Befriending Service	Coded	Matches prior year: 6 transaction(s), a
#########	BACS SESSIONAL YOUTH WORKER	BAC	144.00		(144.00)	150,530.37	2030	Sessional and freelance staff	REST-YF	Youth Futures Grant	Coded	Matches prior year: 5 transaction(s), a
#########	CARD PAYMENT VISTAPRINT	DEB	119.38		(119.38)	150,410.99	2370	Marketing and publicity	UNRES	Unrestricted general funds	Coded	Matches prior year: 7 transaction(s), a
#########	BACS SESSIONAL YOUTH WORKER	BAC	144.00		(144.00)	150,266.99	2030	Sessional and freelance staff	REST-YF	Youth Futures Grant	Coded	Matches prior year: 5 transaction(s), a
#########	CARD PAYMENT ALDENBROOK PRINT CO	DEB	121.29		(121.29)	150,145.70	2370	Marketing and publicity	UNRES	Unrestricted general funds	Coded	Matches prior year: 8 transaction(s), a
												Nominal certain (2200 every time last
#########	CARD PAYMENT ARGOS	DEB	69.38		(69.38)	150,076.32	2200	Project materials and activities	UNRES	Unrestricted general funds	Coded - treasur	REST-YF 4, REST-BEF 3), so the narrati
#########	CARD PAYMENT ROYAL MAIL	DEB	92.70		(92.70)	149,983.62	2320	Postage and stationery	UNRES	Unrestricted general funds	Coded	Matches prior year: 4 transaction(s), a
#########	DD BRITISH GAS BUSINESS	DD	380.02		(380.02)	149,603.60	2120	Utilities	UNRES	Unrestricted general funds	Coded	Matches prior year: 6 transaction(s), a
#########	DD SPARKLE CLEANING LTD	DD	473.14		(473.14)	149,130.46	2140	Cleaning	UNRES	Unrestricted general funds	Coded	Matches prior year: 12 transaction(s),
#########	FPS YOGA S BENNETT HIRE	FPS		175.12	175.12	149,305.58	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	Matches prior year: 13 transaction(s),
#########	SO C FAIRWEATHER	SO		166.05	166.05	149,471.63	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	Matches prior year: 6 transaction(s), a

Date	Description	Type	Paid out	Paid in	Amount (+in / -out)	Balance	Nominal	Account name	Fund	Fund name	Status	Ba
												N
												RE
#########	CARD PAYMENT TESCO STORES	DEB	156.87		(156.87)	149,555.38	2200	Project materials and activities	REST-YF	Youth Futures Grant	Coded - treasur	fo
#########	BACS HAWTHORN EXAMINERS	BAC	3,465.00		(3,465.00)	146,090.38	2340	Independent examination	UNRES	Unrestricted general funds	Coded	M
#########	DD BT BUSINESS	DD	91.08		(91.08)	145,999.30	2310	Telephone and internet	UNRES	Unrestricted general funds	Coded	M
#########	SO S DOHERTY	SO		235.93	235.93	146,235.23	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	M
#########	SO H BENNETT	SO		192.24	192.24	146,427.47	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	M
#########	DD ALDENBROOK BC RATES	DD	741.67		(741.67)	145,685.80	2110	Business rates	UNRES	Unrestricted general funds	Coded	M
#########	FPS ALDENBROOK QUILTERS HIRE	FPS		391.22	391.22	146,077.02	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	M
#########	FPS LITTLE ACORNS PRESCHOOL HIRE	FPS		352.58	352.58	146,429.60	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	M
#########	CARD PAYMENT HAWTHORN & CO	DEB	177.57		(177.57)	146,252.03	2330	Professional fees	UNRES	Unrestricted general funds	Coded	M
#########	FPS AA ALDENBROOK GROUP HIRE	FPS		341.96	341.96	146,593.99	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	M
#########	FPS CITIZENS ADVICE OUTREACH HIRE	FPS		383.28	383.28	146,977.27	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	M
#########	CARD PAYMENT RYMAN	DEB	52.90		(52.90)	146,924.37	2320	Postage and stationery	UNRES	Unrestricted general funds	Coded	M
#########	BACS CREDIT ALDENBROOK HEALTH PSHIP	BAC		3,750.00	3,750.00	150,674.37	1000	Grants receivable - restricted	REST-BEF	Befriending Service	Coded	M
#########	BACS SESSIONAL YOUTH WORKER	BAC	144.00		(144.00)	150,530.37	2030	Sessional and freelance staff	REST-YF	Youth Futures Grant	Coded	M
#########	CARD PAYMENT VISTAPRINT	DEB	119.38		(119.38)	150,410.99	2370	Marketing and publicity	UNRES	Unrestricted general funds	Coded	M
#########	BACS SESSIONAL YOUTH WORKER	BAC	144.00		(144.00)	150,266.99	2030	Sessional and freelance staff	REST-YF	Youth Futures Grant	Coded	M
#########	CARD PAYMENT ALDENBROOK PRINT CO	DEB	121.29		(121.29)	150,145.70	2370	Marketing and publicity	UNRES	Unrestricted general funds	Coded	M
												N
#########	CARD PAYMENT ARGOS	DEB	69.38		(69.38)	150,076.32	2200	Project materials and activities	UNRES	Unrestricted general funds	Coded - treasur	RE
#########	CARD PAYMENT ROYAL MAIL	DEB	92.70		(92.70)	149,983.62	2320	Postage and stationery	UNRES	Unrestricted general funds	Coded	M
#########	DD BRITISH GAS BUSINESS	DD	380.02		(380.02)	149,603.60	2120	Utilities	UNRES	Unrestricted general funds	Coded	M
#########	DD SPARKLE CLEANING LTD	DD	473.14		(473.14)	149,130.46	2140	Cleaning	UNRES	Unrestricted general funds	Coded	M
#########	FPS YOGA S BENNETT HIRE	FPS		175.12	175.12	149,305.58	1040	Hall and room hire	UNRES	Unrestricted general funds	Coded	M
#########	SO C FAIRWEATHER	SO		166.05	166.05	149,471.63	1020	Donations and legacies	UNRES	Unrestricted general funds	Coded	M

Aldenbrook Community Trust: bank journal, 1 April to 30 September 2026

Source: 2026-09-28 Aldenbrook Bank Coding Apr-Sep 2026.xlsx, after the treasurer filled in the gold cells. Two lines per bank transaction: the account and fund, and the bank (nominal 9000). For review before posting to the finance system.

Journal reference: ACT-BANK-2026-H1 Prepared by: Claude Approved by: _____

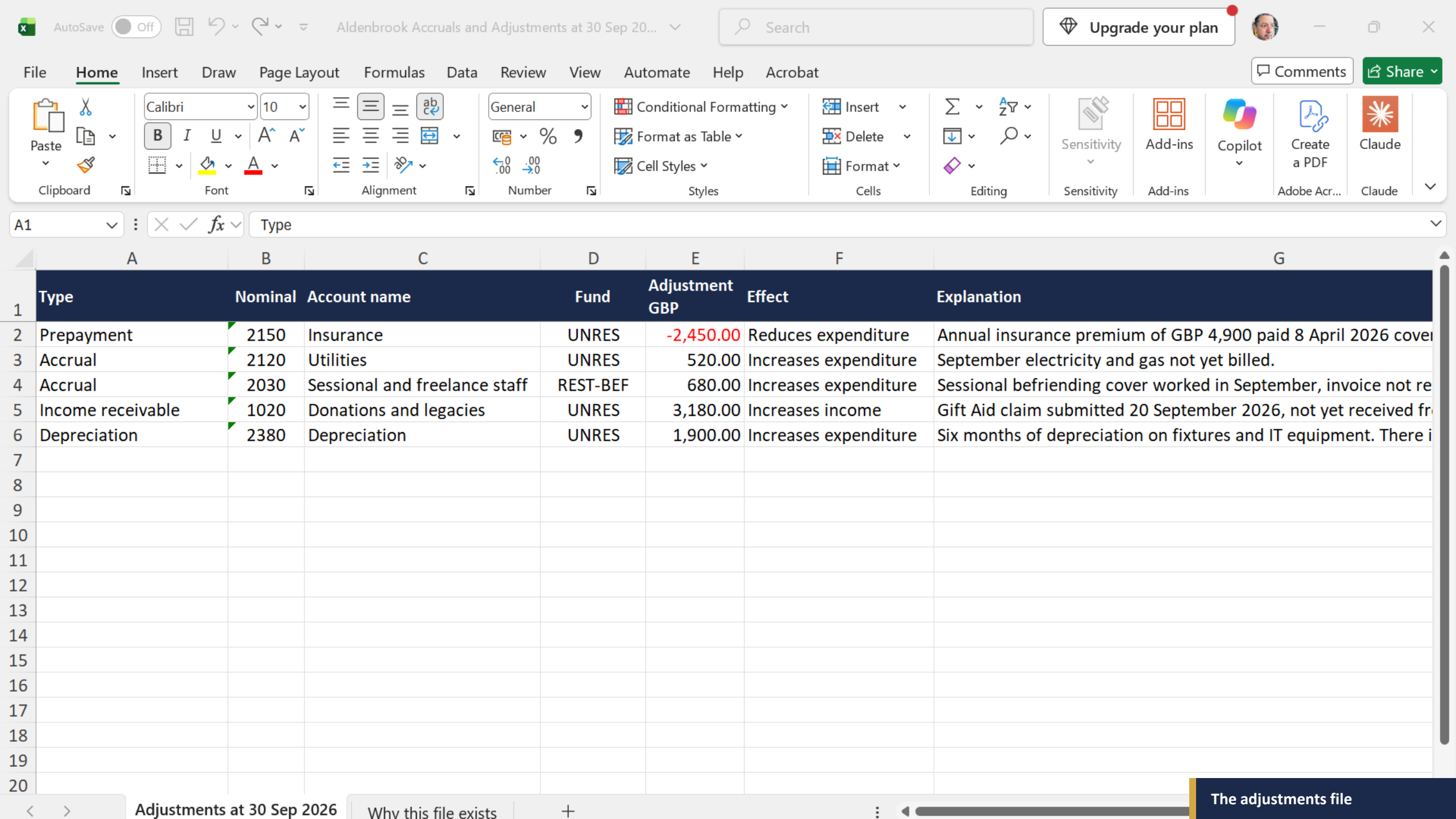
Line	Date	Description	Nominal	Account name	Fund	Fund name	Debit (£)	Credit (£)
1	01/04/2026	SO A OKAFOR	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	175.02	
1	01/04/2026	SO A OKAFOR	1020	Donations and legacies	UNRES	Unrestricted general funds		175.02
2	01/04/2026	SO ALDENBROOK BC RENT Q1	2100	Rent	UNRES	Unrestricted general funds	5,250.00	
2	01/04/2026	SO ALDENBROOK BC RENT Q1	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds		5,250.00
3	01/04/2026	SO N HARGREAVES	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	185.32	
3	01/04/2026	SO N HARGREAVES	1020	Donations and legacies	UNRES	Unrestricted general funds		185.32
4	02/04/2026	FPS YOGA S BENNETT HIRE	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	286.18	
4	02/04/2026	FPS YOGA S BENNETT HIRE	1040	Hall and room hire	UNRES	Unrestricted general funds		286.18
5	03/04/2026	CARD PAYMENT ALDENBROOK GLAZING	2130	Repairs and maintenance	UNRES	Unrestricted general funds	86.14	
5	03/04/2026	CARD PAYMENT ALDENBROOK GLAZING	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds		86.14
6	03/04/2026	CARD PAYMENT B&Q	2130	Repairs and maintenance	UNRES	Unrestricted general funds	107.95	
6	03/04/2026	CARD PAYMENT B&Q	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds		107.95
7	03/04/2026	CARD PAYMENT B&Q	2130	Repairs and maintenance	UNRES	Unrestricted general funds	89.79	
7	03/04/2026	CARD PAYMENT B&Q	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds		89.79
8	03/04/2026	CARD PAYMENT HOBBYCRAFT	2200	Project materials and activities	REST-BEF	Befriending Service	71.67	
8	03/04/2026	CARD PAYMENT HOBBYCRAFT	9000	Cash at bank: Merebank current account	REST-BEF	Befriending Service		71.67
9	03/04/2026	DD ALDENBROOK BC RATES	2110	Business rates	UNRES	Unrestricted general funds	741.67	
9	03/04/2026	DD ALDENBROOK BC RATES	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds		741.67
10	03/04/2026	FPS ALDENBROOK QUILTERS HIRE	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	166.02	
10	03/04/2026	FPS ALDENBROOK QUILTERS HIRE	1040	Hall and room hire	UNRES	Unrestricted general funds		166.02
11	03/04/2026	FPS BOROUGH BAND HIRE	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	194.06	
11	03/04/2026	FPS BOROUGH BAND HIRE	1040	Hall and room hire	UNRES	Unrestricted general funds		194.06
12	06/04/2026	FPS CITIZENS ADVICE OUTREACH HIRE	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	351.83	
12	06/04/2026	FPS CITIZENS ADVICE OUTREACH HIRE	1040	Hall and room hire	UNRES	Unrestricted general funds		351.83
13	06/04/2026	FPS PRIVATE HIRE HIRE	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	375.19	

Aldenbrook Community Trust: bank journal, 1 April to 30 September 2026

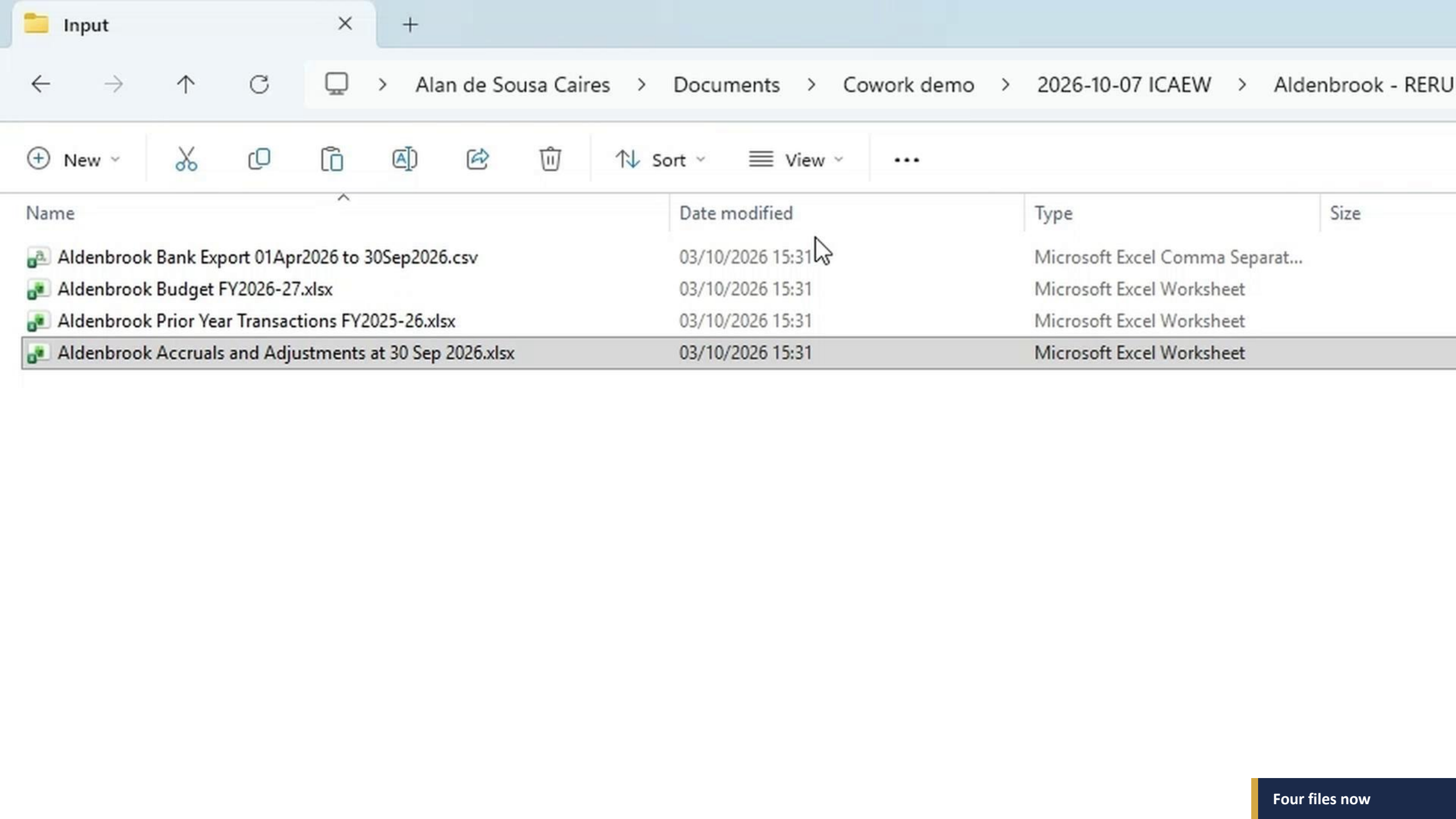
Source: 2026-09-28 Aldenbrook Bank Coding Apr-Sep 2026.xlsx, after the treasurer filled in the gold cells. Two lines per bank transaction: the account and fund, and the bank (nominal 9000). For review before posting to the finance system.

Journal reference: ACT-BANK-2026-H1 Prepared by: Claude Approved by: _____

Line	Date	Description	Nominal	Account name	Fund	Fund name	Debit (£)	Credit (£)
1	01/04/2026	SO A OKAFOR	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	175.02	
1	01/04/2026	SO A OKAFOR	1020	Donations and legacies	UNRES	Unrestricted general funds		175.02
2	01/04/2026	SO ALDENBROOK BC RENT Q1	2100	Rent	UNRES	Unrestricted general funds	5,250.00	
2	01/04/2026	SO ALDENBROOK BC RENT Q1	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds		5,250.00
3	01/04/2026	SO N HARGREAVES	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	185.32	
3	01/04/2026	SO N HARGREAVES	1020	Donations and legacies	UNRES	Unrestricted general funds		185.32
4	02/04/2026	FPS YOGA S BENNETT HIRE	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	286.18	
348	28/09/2026	CARD PAYMENT CURRYS PC WORLD	2300	Office and IT	UNRES	Unrestricted general funds	118.02	
348	28/09/2026	CARD PAYMENT CURRYS PC WORLD	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds		118.02
349	29/09/2026	BACS CREDIT ALDENBROOK BC WARM SPACES	9000	Cash at bank: Merebank current account	REST-WS	Warm Spaces Fund	18,000.00	
349	29/09/2026	BACS CREDIT ALDENBROOK BC WARM SPACES	1000	Grants receivable - restricted	REST-WS	Warm Spaces Fund		18,000.00
350	30/09/2026	INTEREST PAID	9000	Cash at bank: Merebank current account	UNRES	Unrestricted general funds	74.00	
350	30/09/2026	INTEREST PAID	1060	Bank interest receivable	UNRES	Unrestricted general funds		74.00
		Totals					**450,164.34**	**450,164.34**
		Check: debits equal credits (should be nil)						-
		Check: net movement on nominal 9000 equals the bank export movement (£60,725.02)						-
		Check: 350 bank transactions, 700 journal lines						350 / 700



Type	Nominal	Account name	Fund	Adjustment GBP	Effect	Explanation
Prepayment	2150	Insurance	UNRES	-2,450.00	Reduces expenditure	Annual insurance premium of GBP 4,900 paid 8 April 2026 cover
Accrual	2120	Utilities	UNRES	520.00	Increases expenditure	September electricity and gas not yet billed.
Accrual	2030	Sessional and freelance staff	REST-BEF	680.00	Increases expenditure	Sessional befriending cover worked in September, invoice not re
Income receivable	1020	Donations and legacies	UNRES	3,180.00	Increases income	Gift Aid claim submitted 20 September 2026, not yet received fr
Depreciation	2380	Depreciation	UNRES	1,900.00	Increases expenditure	Six months of depreciation on fixtures and IT equipment. There i


Input
Alan de Sousa Caires
Documents
Cowork demo
2026-10-07 ICAEW
Aldenbrook - RERU
New
Sort
View
Name
Date modified
Type
Size
Aldenbrook Bank Export 01Apr2026 to 30Sep2026.csv
03/10/2026 15:31
Microsoft Excel Comma Separat...
Aldenbrook Budget FY2026-27.xlsx
03/10/2026 15:31
Microsoft Excel Worksheet
Aldenbrook Prior Year Transactions FY2025-26.xlsx
03/10/2026 15:31
Microsoft Excel Worksheet
Aldenbrook Accruals and Adjustments at 30 Sep 2026.xlsx
03/10/2026 15:31
Microsoft Excel Worksheet
Four files now

Back at it, Alan

I've filled in the shaded cells in the coding workbook in the Output folder, and I've now added our period-end adjustments at 30 September. Now produce six-month management accounts to 30 September, on an accruals basis, by fund. Compare the actuals with the budget for the same six months, not the full year, and show me how you worked out the six-month budget for each line.

+ Chat Cowork Opus 5.5 Medium

Aldenbrook - RERUN (filled in) Auto Output

Ideas for you

- Send me a daily briefing
- Organize my inbox
- Customize Cowork for me

19°C Cloudy

Search

The second prompt

I've filled in the shaded cells in the coding workbook in the Output folder, and I've now added our period-end adjustments at 30 September. Now produce six-month management accounts to 30 September, on an accruals basis, by fund. Compare the actuals with the budget for the same six months, not the full year, and show me how you worked out the six-month budget for each line.

+ Chat Cowork Opus 5.5 Medium

Aldenbrook - RERUN (filled in) Auto Output

Close-up: the prompt

Six-month management accounts

I've filled in the shaded cells in the coding workbook in the Output folder, and I've now added our period-end adjustments at 30 September. Now produce six-month management accounts to 30 September, on an accruals basis, by fund. Compare the actuals with the budget for the same six months, not the full year, and show me how you worked out the six-month budget for each line.

Ran a command on your computer

Ran a command on your computer

Listing files on your computer

Working on your computer… · 1m 0s

Write a message…

Add folder Auto

Opus 5.5 Medium

19°C Cloudy

Search

Claude working

Six-month management accounts

I've filled in the shaded cells in the coding workbook in the Output folder, and I've now added our period-end adjustments at 30 September. Now produce six-month management accounts to 30 September, on an accruals basis, by fund. Compare the actuals with the budget for the same six months, not the full year, and show me how you worked out the six-month budget for each line.

Used 3 tools

Staging the files to work on them while the local workspace boots.

Ran 11 commands, read a file, used a tool · 1 note

Running a command… · 5m 16s

Write a message…

Add folder Auto

Opus 5.5 Medium

19°C Cloudy

Search

Five minutes in

Six-month management accounts

I've filled in the shaded cells in the coding workbook in the Output folder, and I've now added our period-end adjustments at 30 September. Now produce six-month management accounts to 30 September, on an accruals basis, by fund. Compare the actuals with the budget for the same six months, not the full year, and show me how you worked out the six-month budget for each line.

Used 3 tools

Staging the files to work on them while the local workspace boots.

Ran 16 commands, read 2 files, used a tool · 2 notes



Sharing files... · 7m 6s

Write a message...

Add folder Auto

Opus 5.5 Medium

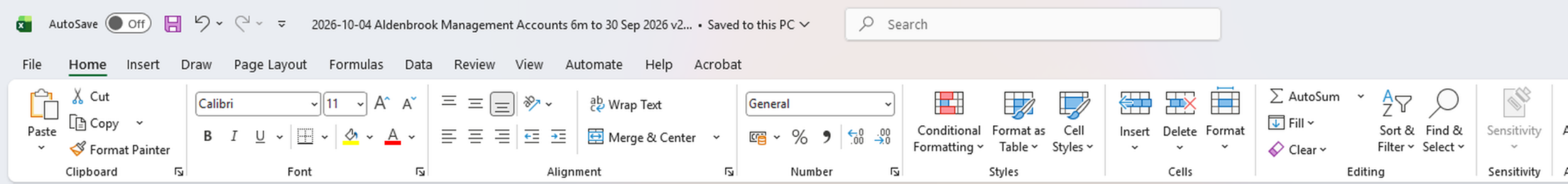
19°C Cloudy

Search

Seven minutes in

I've built the six-month management accounts and saved them in your Output folder as **2026-10-03 Aldenbrook Management Accounts 6m to 30 Sep 2026.xlsx**. On an accruals basis the surplus is £63,255, against a six-month budget surplus of £57,440. That's £5,815 favourable on paper, but the real position is weaker than the headline.

The reply



Aldenbrook Community Trust

Management accounts for the six months to 30 September 2026, accruals basis, by fund

Prepared 3 October 2026. Draft for review: subject to the open points below.

Headline figures (GBP)	Actual	Six-month budget	Variance fav/(adv)	Full-year budget
Total income	258,212	253,900	4,312	399,400
Total expenditure	194,957	196,460	1,503	397,420
Net income, all funds	**63,255**	**57,440**	**5,815**	**1,980**
of which Unrestricted general funds	36,311	29,440	6,871	1,980
of which Youth Futures Grant	19,540	15,000	4,540	-
of which Befriending Service	(5,377)	-	(5,377)	-
of which Warm Spaces Fund	18,000	18,000	-	2,000
of which Building Repairs Appeal	(5,220)	(5,000)	(220)	(2,000)
Unrestricted net income excl. GBP 15,000 Holloway legacy and GBP 6,0(	**15,311**	**29,440**	**(14,129)**	**1,980**
Total funds at 30 September 2026	**146,195**			
Unrestricted free reserves (before Befriending transfer)	90,392			
Befriending Service fund balance	**(5,377)**			
Control checks (all should be nil)	-			
The position in brief				

5	Headline figures (GBP)	Actual	Six-month budget	Variance fav/(adv)	Full-year budget
6	Total income	258,212	253,900	4,312	399,400
7	Total expenditure	194,957	196,460	1,503	397,420
8	**Net income, all funds**	**63,255**	**57,440**	**5,815**	**1,980**
9	of which Unrestricted general funds	36,311	29,440	6,871	1,980
10	of which Youth Futures Grant	19,540	15,000	4,540	-
11	of which Befriending Service	(5,377)	-	(5,377)	-
12	of which Warm Spaces Fund	18,000	18,000	-	2,000
13	of which Building Repairs Appeal	(5,220)	(5,000)	(220)	(2,000)
14	**Unrestricted net income excl. GBP 15,000 Holloway legacy and GBP 6,0(**	**15,311**	**29,440**	**(14,129)**	**1,980**
15					
16	**Total funds at 30 September 2026**	**146,195**			
17	Unrestricted free reserves (before Befriending transfer)	90,392			
18	Befriending Service fund balance	**(5,377)**			
19	Control checks (all should be nil)	-			

Close-up: the headline figures

How I worked out the six-month budget. The "Six-month budget" tab applies each line's phasing code month by month and explains each figure in words:

- **Even-phased and annual-paid lines:** 50% of the annual budget.
- **Quarterly lines:** 50% (the April and July instalments).
- **Fundraising events:** 60% (the July weighting).
- **Warm Spaces spending:** nil, because it all falls from October.
- **One-off items:** 100%, because all five had already happened by 30 September, each in the same month as last year.

That gives £253,900 of income and £196,460 of expenditure. The phasing tab rounds each month to 0.0833, which only adds up to 49.98% over six months, so I used exactly 1/12 to get a true half.

Befriending is in deficit by £5,377, and that needs a trustee decision. Income is exactly on budget. The problem is sessional cover: £6,160 so far against a full-year budget of £2,400. A restricted fund can't stay in deficit, so unless the Health Partnership will fund the overspend, the trustees will need to approve a transfer of about £5.4k from unrestricted funds. At the current rate the overspend would reach about £10k by March. I haven't posted the transfer because it's the trustees' call.

Judgements I made and points to confirm:

- **Warm Spaces grant:** I've recognised the £18,000 in full. If the grant letter makes the October start a condition, deferring it would reduce the all-funds surplus to £45,255. Unrestricted funds wouldn't change.
- **TRANSFER IN £6,000:** this is coded as unrestricted grant, as you decided. If it actually came from another bank account the charity holds, it's a transfer between accounts, not income. In that case the surplus is overstated by £6,000 and that account is missing from the books.
- **Independent examination:** the £3,465 paid in June is last year's fee. Nothing is accrued for this year's fee; it would be about £1,750 on a strict accruals view.
- **Opening position:** the balance sheet at 1 April shows only fixed assets and cash. Any accruals or prepayments at 31 March haven't been reversed.
- **Smaller items:** the two Screwfix payments of £184.60 might be a duplicate. The SumUp receipt is net of card fees. No hire income owed by hirers has been accrued.

A1: Six months to 30 September 2026: actual (accruals basis) against six-month budget, by fund

Six months to 30 September 2026: actual (accruals basis) against six-month budget, by fund

Actual = coded bank movements plus period-end adjustments. Variance is favourable (positive) / adverse (bracketed) for both income and expenditure.

Nominal	Account name	Bank (cash)	Adjustments	Actual (accruals)	Six-month budget	Variance fav/(adv)	Var %	Annual budget	Comment
2000	Salaries and wages	90,000	-	**90,000**	90,000	-	-	180,000	
2010	Employer national insurance	14,000	-	**14,000**	14,000	-	-	28,000	
2020	Employer pension contributions	7,500	-	**7,500**	7,500	-	-	15,000	
2100	Rent	10,500	-	**10,500**	10,500	-	-	21,000	
2110	Business rates	4,450	-	**4,450**	4,450	-	-	8,900	
2120	Utilities	2,252	520	**2,772**	3,250	478	15%	6,500	Includes September accrual GBP 520 and the GBP 413 British Gas refund in July. Includes two Screwfix payments of GBP 184.60 on 12 and 14 May, still unresolved as a possible duplicate.
2130	Repairs and maintenance	2,133	-	**2,133**	2,000	(133)	(7%)	4,000	
2140	Cleaning	2,253	-	**2,253**	2,700	447	17%	5,400	
2150	Insurance	4,900	(2,450)	**2,450**	2,450	-	-	4,900	GBP 4,900 paid in April less GBP 2,450 prepaid for October to March.
2200	Project materials and activities	880	-	**880**	1,000	120	12%	2,000	
2220	Transport and travel	828	-	**828**	900	72	8%	1,800	
2300	Office and IT	1,842	-	**1,842**	2,100	258	12%	4,200	
2310	Telephone and internet	420	-	**420**	500	80	16%	1,000	
2320	Postage and stationery	645	-	**645**	750	105	14%	1,500	
2330	Professional fees	840	-	**840**	1,200	360	30%	2,400	
2340	Independent examination	3,465	-	**3,465**	3,500	35	1%	3,500	GBP 3,465 paid in June relates to the FY2025-26 examination. Nothing accrued yet for this year's fee.
2350	Bank charges	136	-	**136**	160	24	15%	320	
2360	Training	1,182	-	**1,182**	900	(282)	(31%)	1,800	Safeguarding training GBP 890 (June) charged to unrestricted.
2370	Marketing and publicity	984	-	**984**	1,200	216	18%	2,400	
2380	Depreciation	-	1,900	**1,900**	1,900	-	-	3,800	Non-cash. Six months on fixtures and IT equipment.
	Total expenditure	**149,210**	**(30)**	**149,180**	**150,960**	**1,780**	**1%**	**298,420**	

STEP THREE · WHAT I TYPED

The board report

"Now write a board report of no more than two pages, in plain English, for trustees who aren't finance people, with charts. Flag the over- and underspends, keep restricted funds separate from unrestricted, and suggest corrective actions. **Then tell me what you assumed.**"

Six-month management accounts

true half.

Judgements I made and points to confirm:

- **Warm Spaces grant:** I've recognised the £18,000 in full. If the grant letter makes the October start a condition, deferring it would reduce the all-funds surplus to £45,255. Unrestricted funds wouldn't change.
- **TRANSFER IN £6,000:** this is coded as unrestricted grant, as you decided. If it actually came from another bank account the charity holds, it's a transfer between accounts, not income. In that case the surplus is overstated by £6,000 and that account is missing from the books.
- **Independent examination:** the £3,465 paid in June is last year's fee. Nothing is accrued for this year's fee; it would be about £1,750 on a strict accruals view.
- **Opening position:** the balance sheet at 1 April shows only fixed assets and cash. Any accruals or prepayments at 31 March haven't been reversed.
- **Smaller items:** the two Screwfix payments of £184.60 might be a duplicate. The SumUp receipt is net of card fees. No hire income owed by hirers has been accrued.

The workbook also has income and expenditure by fund, fund movements, a balance sheet, a bridge from the cash result to the accruals result, and the five adjustments set out as journals. All the control checks come to nil and the closing bank balance agrees to the export. I can turn this into a board report next if that would help.

Now write a board report of no more than two pages, in plain English, for trustees who aren't finance people, with charts. Flag the over- and underspends, keep restricted funds separate from unrestricted, and suggest corrective actions. Then tell me what you assumed.

Add folder Auto Opus 5.5 Medium

Progress

Outputs 1

2026-10-03 Aldenbrook Manag...

Context

Aldenbrook - RERUN (filled in)

19°C Cloudy

Search

The third prompt

Now write a board report of no more than two pages, in plain English, for trustees who aren't finance people, with charts. Flag the over- and underspends, keep restricted funds separate from unrestricted, and suggest corrective actions. Then tell me what you assumed.

Close-up: the prompt

Six-month management accounts

2026 10 03 aldenbrook ...
Spreadsheet · XLSX
Download and open

Now write a board report of no more than two pages, in plain English, for trustees who aren't finance people, with charts. Flag the over- and underspends, keep restricted funds separate from unrestricted, and suggest corrective actions. Then tell me what you assumed.

Ran 2 commands

Ran a command

Ran a command

Running a command

Running a command... · 36s

Progress

Outputs 1

2026-10-03 Aldenbrook Manag...

Context

Aldenbrook - RERUN (filled in)

Write a message...

Add folder Auto

Opus 5.5 Medium

19°C
Cloudy

Search

Claude working

Six-month management accounts

Spreadsheet · XLSX

Now write a board report of no more than two pages, in plain English, for trustees who aren't finance people, with charts. Flag the over- and underspends, keep restricted funds separate from unrestricted, and suggest corrective actions. Then tell me what you assumed.



Ran 3 commands, read 2 files

Read c1.png

Read c2.png

Running a command

Running a command… · 1m 16s

Write a message…

Add folder Auto

Opus 5.5 Medium

Progress

Outputs 1

2026-10-03 Aldenbrook Manag…

Context

Aldenbrook - RERUN (filled in)

19°C Cloudy

Search

It checks its own charts

Six-month management accounts

Spreadsheet · XLSX

Now write a board report of no more than two pages, in plain English, for trustees who aren't finance people, with charts. Flag the over- and underspends, keep restricted funds separate from unrestricted, and suggest corrective actions. Then tell me what you assumed.



Ran 4 commands, read 4 files

Ran a command

Read pg-1.png

Read pg-2.png

Working through a complex response... · 1m 56s

Write a message...

Add folder Auto

Opus 5.5 Medium

Progress

Outputs 1

2026-10-03 Aldenbrook Manag...

Context

Aldenbrook - RERUN (filled in)

19°C Cloudy

Search

It reads its pages back

Six-month management accounts

Now write a board report of no more than two pages, in plain English, for trustees who aren't finance people, with charts. Flag the over- and underspends, keep restricted funds separate from unrestricted, and suggest corrective actions. Then tell me what you assumed.

Ran 5 commands, read 4 files, shared files



I've written the board report. It fits on two A4 pages, uses your colours and Calibri, and is saved in your Output folder as **2026-10-03 Aldenbrook Board Finance Report 6m to 30 Sep 2026.docx**. I made it a Word file so the two-page limit holds when it's printed.

It opens with a four-point summary. One chart shows what moved the general funds result against budget, and a table lists each over- and underspend with a plain-English note. Restricted funds have their own section, with a chart of spending against budget and a table of each fund's balance. It ends with six recommended actions; the Befriending transfer is the only one that needs a board decision.

What I assumed

1. **The figures are final.** The report uses the management accounts as they stand. That means the £6,000 transfer is unrestricted income, as you coded it, and the Warm Spaces grant is counted in full at 30 September. T[illegible]port says the £6,000 is unconfirmed but doesn't remove it. If it turns out not to be income, the general surplus falls by £6,000.

Write a message...

Add folder Auto Opus 5.5 Medium

Progress

Outputs 2

2026-10-03 Aldenbrook Board ...

2026-10-03 Aldenbrook Manag...

Context

Aldenbrook - RERUN (filled in)

19°C Cloudy

Search

The report is saved

What I assumed

1. **The figures are final.** The report uses the management accounts as they stand. That means the £6,000 transfer is unrestricted income, as you coded it, and the Warm Spaces grant is counted in full at 30 September. The report says the £6,000 is unconfirmed but doesn't remove it. If it turns out not to be income, the general surplus falls by £6,000.
2. **There are two one-offs: the Holloway legacy and the £6,000 transfer.** I took both out to show an underlying result of about £15,300, roughly £14,100 behind budget.
3. **The budget had no legacy income in it.** I compared the whole £19,000 "donations and legacies" budget with donations alone (£10,416, including the £3,180 Gift Aid due).
4. **Reserves:** I've called general funds less the £9,500 of equipment "free reserves" (£90,400). I worked out about three and a half months of cover from the budgeted general running costs of about £24,900 a month. I don't have Aldenbrook's reserves policy, so the report doesn't say whether that level is adequate. If there's a target, it should go in.

5. **Befriending:** I recommended a transfer of up to £5,400, unless the Health Partnership agrees to fund the extra cover. The "about £10,000 by March" figure assumes sessional cover keeps costing what it has so far, which is an extrapolation, not a forecast. I've also assumed the grant doesn't let the Partnership claw back money.
6. **Youth Futures:** I've treated this as the final year of the grant. The fund terms say unspent money carries forward, but not whether the funder has to agree first.
7. **Hall hire:** saying the gap is unlikely to close by itself depends on last year's pattern, when 82% of hire income came between April and September. I haven't seen any 2026 bookings data.
8. **Trustees' meeting:** "a decision from the board today" assumes the report goes to a meeting. The footer has no author's name.
9. **Left out to keep it plain:** the independent examiner's fee accrual, the possible Screwfix duplicate (£184.60), the SumUp card fees and the 1 April opening balance query. They're small, but you may want to deal with them before the accounts are finalised.

Aldenbrook Community Trust

Finance report to trustees: the six months to 30 September 2026

Financial position: six months to 30 September 2026 (£)

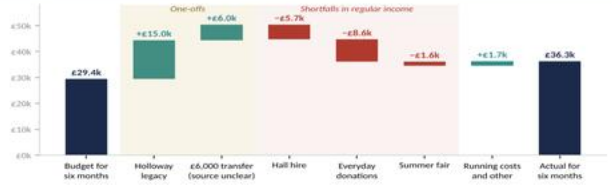
Fund		Six-month actual	Six-month budget	Better/(worse) than budget	Full-year budget
General funds	Income	185,492	180,400	5,092	300,400
	Expenditure	149,180	150,960	1,780	298,420
	Net income	**36,311**	**29,440**	6,871	**1,980**
Youth Futures	Income	30,000	30,000	–	30,000
	Expenditure	10,460	15,000	4,540	30,000
	Net income	**19,540**	**15,000**	4,540	–
Befriending Service	Income	22,500	22,500	–	45,000
	Expenditure	27,877	22,500	(5,377)	45,000
	Net income	**(5,377)**	–	(5,377)	–
Warm Spaces	Income	18,000	18,000	–	18,000
	Expenditure	–	–	–	16,000
	Net income	**18,000**	**18,000**	–	**2,000**
Building Repairs Appeal	Income	2,220	3,000	(780)	6,000
	Expenditure	7,440	8,000	560	8,000
	Net income	**(5,220)**	**(5,000)**	(220)	**(2,000)**
All funds	**Income**	**258,212**	**253,900**	4,312	**399,400**
	Expenditure	**194,957**	**196,460**	1,503	**397,420**
	Net income	**63,255**	**57,440**	5,815	**1,980**

How to read this report. *General funds can be spent on anything that furthers our purposes. Restricted funds were given for a specific project and can only be spent on that project, so we report them separately. Figures include bills we owe and money we are owed at 30 September, not just what has gone through the bank, and are compared with the budget for these six months, not the whole year. Figures are rounded to the nearest pound, so some totals differ by £1.*

The short version

- **We look ahead of budget, but only because of one-offs.** General funds made a surplus of £36,300 against a budget of £29,400. That includes a £15,000 legacy and a £6,000 receipt whose source we are still checking. Without them we are about £14,100 behind budget.
- **Two sources of regular income are falling short:** hall hire (£5,700 below budget) and everyday donations (£8,600 below). Running costs are well controlled.
- **The Befriending Service has spent £5,400 more than its funding.** This needs a decision from the board today (see recommendations).
- **Our cash position is healthy.** £132,300 in the bank. About £46,300 of our funds belongs to restricted projects. Our free general reserves are £90,400, falling to £85,000 if we cover the Befriending overspend. That is roughly three and a half months of general running costs.

General funds: what moved the result



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Summer fair	7,200	5,640	−1,560	Raised less than budgeted and about half of last year's fair.
Holloway legacy	0	15,000	+15,000	A one-off gift in a will. Welcome, but it will not repeat.
£6,000 transfer received 19 August	0	6,000	+6,000	Source still being confirmed. It may not be income at all.
Core grant, advice contract, interest	118,200	118,148	−52	On budget.
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Restricted funds: kept separate

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Warm Spaces	1,900	18,000	0	19,900	Received 29 September; all committed to October to March.
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Total restricted funds	**19,360**	**72,720**	**45,776**	**46,304**	

What we recommend

1. **Befriending Service: decision needed.** Approve a transfer of up to £5,400 from general funds to clear the overspend at 30 September. Ask the service lead to explain why sessional cover has cost £6,160 in six months against £2,400 budgeted for the whole year, and to bring a plan to the next meeting. Without action the overspend could reach about £10,000 by March. We should also ask the Health Partnership whether it will fund the extra cover.
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The whole report, two pages

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Close-up: over and under budget

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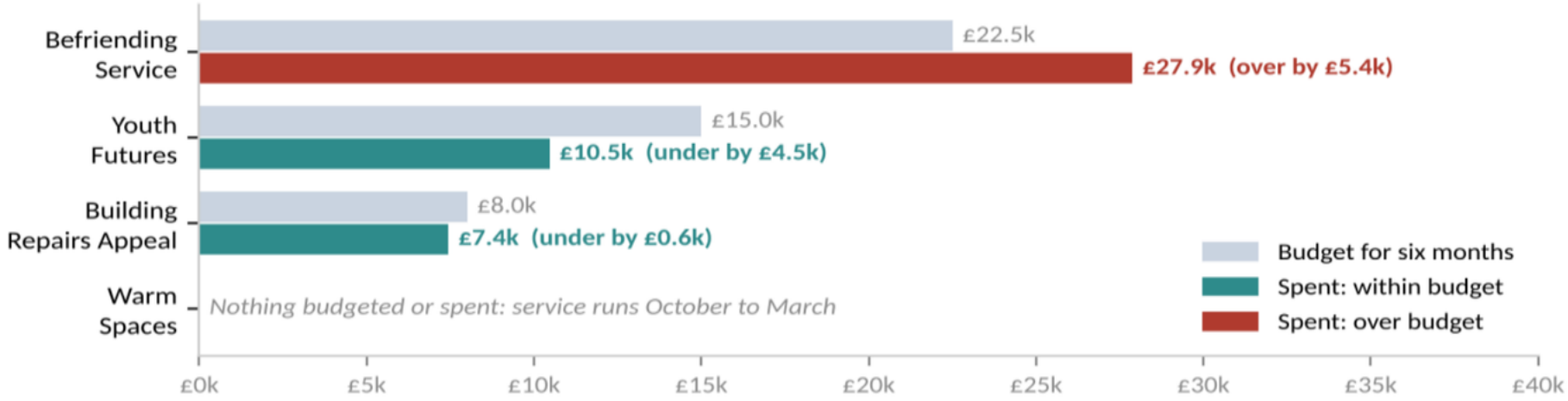

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Aldenbrook Community Trust

Finance report to trustees: the six months to 30 September 2026

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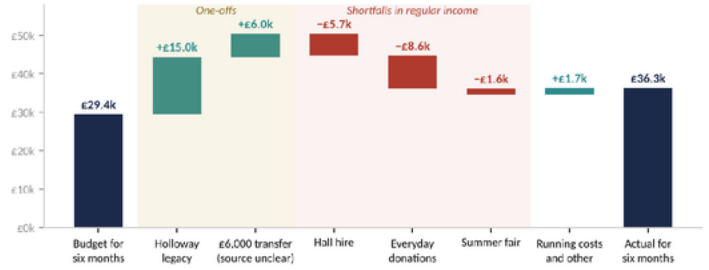

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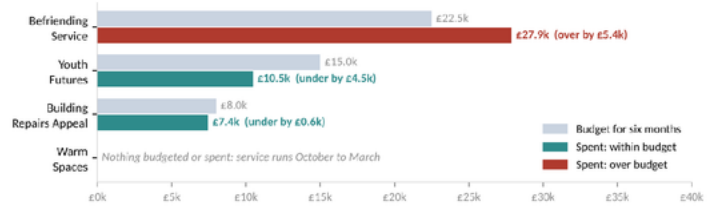

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Warm Spaces	1,900	18,000	0	19,900	Grant arrived 29 September for the winter. All committed to October to March.
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6. **Warm Spaces.** No action. The grant is in, and the service starts in October as planned.

Looks finished. Check it.

BEFORE IT GOES TO THE BOARD

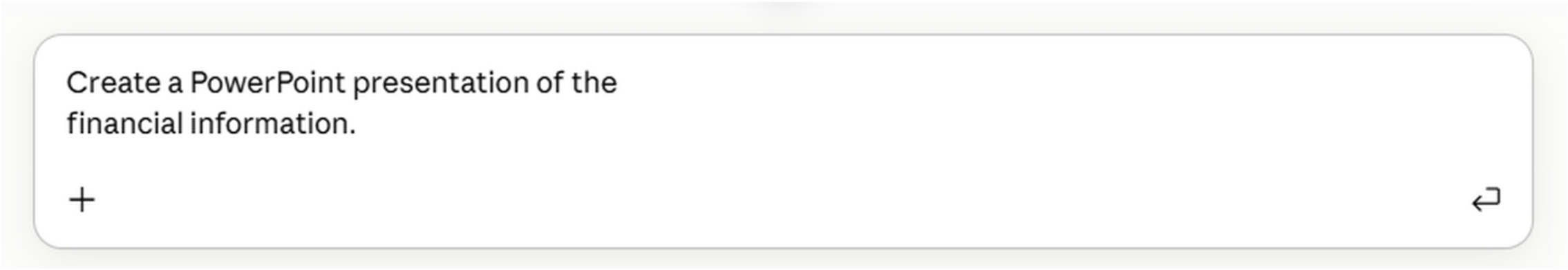
The fifteen-minute check

1 Read the assumptions you asked for

2 Check the budget phasing

3 Answer every line it held back

4 Recheck any figure the board decides on


Create a PowerPoint presentation of the
financial information.

Finance report to trustees

Six months to 30 September 2026 · Trustees' meeting, October 2026

1

We look ahead of budget, but only because of one-offs

£63.3k	£36.3k	£15.3k	−£5.4k
Surplus, all funds	**Surplus, general funds**	**General funds without one-offs**	**Befriending Service**
Budget £57.4k	Budget £29.4k	£14.1k behind budget	Spent more than its funding

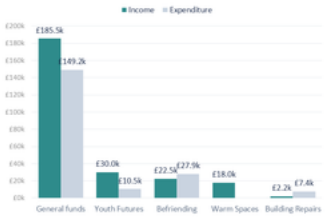
One-offs: a £15,000 legacy and a £6,000 receipt whose source we are still confirming.

Shortfalls: hall hire (£5.7k) and everyday donations (£8.6k) are behind plan.

Costs: running costs are £1.8k under budget; staff, rent and rates exactly on plan.

2

Most of the surplus is restricted money that arrived early



What this shows

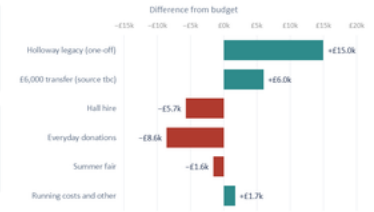
- Youth Futures received its whole year's grant (£30k) in April.
- Warm Spaces received £18k on 29 September for the winter.
- Befriending spent more than it received.
- Restricted money can only be spent on its own project.

3

General funds: one-offs hide a £14k shortfall

Budget **£29.4k**

Actual **£36.3k**



4

General funds: where we are over and under budget

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Hall and room hire	36,000	30,288	−5,712	Fewer bookings; unlikely to close by itself
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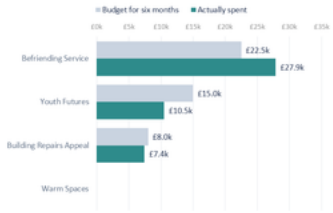
All running costs	150,960	149,180	+1,780	Under budget; staff, rent, rates on plan
Surplus on general funds	**29,440**	**36,311**	**+6,871**	**£15,311 without the one-offs**

5

Restricted funds: Befriending over budget, Youth Futures under



Befriending over by £5.4k

Youth Futures under by £4.5k

Building Repairs under by £0.6k

Warm Spaces starts in October

6

What each restricted fund holds at 30 September

Fund	Held 1 Apr	Received	Spent	Held 30 Sep	Comment
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Total restricted	**19,360**	**72,720**	**45,776**	**46,304**	

Each fund must balance in its own right. Money in one fund cannot cover another, so general funds have to make good the Befriending overspend.

7

Befriending Service: a decision is needed today

£22.5k	£27.9k	£6,160
Funding received	**Spent**	**Sessional cover**
Exactly on budget	£5.4k more than budget	vs £2,400 for the whole year

We recommend the board

1. Approves a transfer of up to £5,400 from general funds to clear the deficit at 30 September
2. Asks the service lead to explain the cover costs and bring a plan to the next meeting
3. Asks the Health Partnership whether it will fund the extra cover; unchecked, the gap could reach about £10k by March

8

Cash is healthy, but a third of our funds are spoken for



£132.3k
Cash in the bank at 30 September

£85.0k
Free general reserves after covering Befriending (£90.4k before)

3½ months
of general running costs covered by free reserves

9

What we recommend

1. **Befriending** — Approve up to £5,400 transfer; get a cover plan; talk to the funder
2. **Hall hire** — Review autumn bookings and pricing; chase unpaid hire; report monthly
3. **Donations** — Treat the legacy as one-off; consider designating it; review regular giving
4. **£6,000 transfer** — Confirm the source before the accounts are finalised
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6. **Warm Spaces** — No action: grant received, service starts in October

10

Points still being confirmed

£6,000 transfer	If it comes from another account we hold, it is not income: surplus falls by £6,000.
Warm Spaces grant	Covered in full at 30 September. If the grant terms let it run on into winter, the half-year surplus is £18,300 lower; general funds are unaffected.
Examiner's fee	Last year's fee was paid in June; nothing yet set aside for this year's [about £1,750 for six months].
Small items	A possible duplicate Screwfix payment (£183) and card fees on fundraisings: immaterial.

The same report as a PowerPoint

HOW TO GET STARTED

It drafts the paper. The trustees take the decisions.

Try this

1. **Your last published accounts**
   Already public, so there's nothing to protect

2. **Ask for a commentary or a summary**
   A variance commentary, or one page for a new trustee

3. **Give it twenty minutes**
   Where it saves time, and where your judgement counts

Don't hand over

- ✕ **Beneficiaries or safeguarding**
  Anything about a named person

- ✕ **Judgement calls while the rules change**
  As they are with the new SORP

- ✕ **Any decision a trustee is accountable for**

Thank you

FREE, WITH NO SIGN-UP AND NO EMAIL ADDRESS NEEDED

AI policy template · DPIA template · governance checklist

aifinanceoffice.com/governance

Alan de Sousa Caires FCCA

alan@aifinanceoffice.com

Prepared with Claude. Reviewed by Alan de Sousa Caires.