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EARLS COURT YOUTH CLUB RESERVES POLICY

Approved by the Trustees 29 September 2025

The trustees have considered the level of reserves appropriate to the charity's needs and financial commitments.

The trustees aim to ensure the charity can continue to fulfil its objectives even in the face of substantial external pressures. They will not set aside funds unnecessarily, but have carried out a risk analysis of future funding and are particularly concerned about significant reductions in statutory and voluntary income.

The trustees' policy is therefore that the charity shall aim to hold unrestricted reserves equivalent to 6–9 months of overall annual turnover. This level of reserves is intended to safeguard the long-term stability of the organisation, mitigate risks of sudden funding reductions, and ensure the charity can continue to meet growing demand