# CHAPTER (WEST CHESHIRE) LTD

England & Wales · Charity number 1072395

## Details

| | |
|---|---|
| **Other names** | CHAPTER |
| **Status** | Registered |
| **Legal form** | Charitable company |
| **Company number** | 03294547 |
| **Registered** | 1998-11-11 |
| **Register** | View on the Charity Commission register |

## Contact

| | |
|---|---|
| **Address** | Unit D1 Stanlaw Abbey Business Centre<br>Dover Drive<br>Ellesmere Port<br>CH659BF |
| **Phone** | 01244344409 |
| **Email** | info@chaptermentalhealth.org |
| **Website** | www.chaptermentalhealth.org |

## Activities

**Objects:** TO PROMOTE THE BENEFIT OF PERSONS WHO HAVE OR HAVE HAD MENTAL HEALTH PROBLEMS IN PARTICULAR THROUGH THE PROVISION OF EDUCATION AND TRAINING SERVICES

**Activities:** Chapter offers support and provides opportunities to people who have a severe and enduring mental illness diagnosis.

## Classification

- **How:** Provides Human Resources, Provides Services, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** People With Disabilities

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## Geography

- Cheshire West & Chester

## Finances

| Period end | Income | Expenditure | Assets | Employees |
|---|---|---|---|---|
| 2025-03-31 | £370,965 | £278,910 | - | - |
| 2024-03-31 | £294,916 | £240,568 | - | - |
| 2023-03-31 | £245,421 | £239,392 | - | - |
| 2022-03-31 | £426,739 | £483,983 | - | - |
| 2021-03-31 | £319,537 | £243,423 | - | - |

## Trustees

| Name | Role | Appointed |
|---|---|---|
| Claire Driffield | | 2024-09-27 |
| Gabor Balint | | 2020-10-19 |
| Kevin Dionisio Hochard | | 2020-11-16 |
| Lee Mooney | | 2022-05-09 |
| Louise McWatt | | 2020-10-19 |
| Richard James Lovell Smith | | 2025-11-19 |

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**CHAPTER (WEST CHESHIRE) LTD**

England & Wales - Charity number 1072395

# Accounts

**Charity registration number 1072395 (England and Wales)**

**Company registration number 3294547**

# CHAPTER (WEST CHESHIRE) LIMITED

# ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

# FOR THE YEAR ENDED 31 MARCH 2025

# CHAPTER (WEST CHESHIRE) LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION

| | | |
|---|---|---|
| **Trustees** | Lee Mooney<br>Gabor Balint<br>Louise McWatt<br>Kevin Hochard<br>Joanne Hadley<br>Claire Driffield | <br><br><br><br><br>(Appointed 27 September 2024) |
| **Secretary** | Janice Eastwood | |
| **Charity number (England and Wales)** | 1072395 | |
| **Company number** | 3294547 | |
| **Registered office** | Stanlaw Abbey Business Centre<br>Dover Drive<br>Ellesmere Port<br>Cheshire<br>CH65 9BF | |
| **Independent examiner** | Mitchell Charlesworth<br>24 Nicholas Street<br>Chester<br>CH1 2AU | |
| **Bankers** | Metro Bank<br>15 Paradise Street<br>Liverpool<br>L1 3EU | |

# CHAPTER (WEST CHESHIRE) LIMITED

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# CHAPTER (WEST CHESHIRE) LIMITED

## CHAIR'S REPORT

## *FOR THE YEAR ENDED 31 MARCH 2025*

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It has been another great year for Chapter with progress made on all fronts. We have continued to maintain a solid financial foundation from where we can operate with confidence and security. Our core team has remained stable, and we have enjoyed the same fantastic commitment and dedication from everyone delivering Chapter services and from those who provide the critical support that allows Chapter to operate so effectively.

We have a hugely capable Chapter team delivering our services and I could not thank them enough for the way they represent the quality and values that are at the core of what Chapter is about. We have also had a record number of volunteers over the last year who have signed up to work with us. Our volunteers gain work experience and benefit from the training and guidance we provide to them whilst allowing us to further extend our reach and to meet greater need with high quality support. They add an extra dimension to the work we do, and I want to recognise their importance and our gratitude for their support.

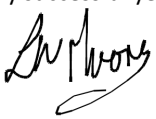
From a financial perspective Chapter produced a small surplus over the financial year to the end of March 2025. This is in keeping with our desire to utilise our funds to deliver as much impact as possible whilst maintaining a level of financial reserves that protect us from any unexpected financial events or temporary loss of financial support. Our finances have continued to be studiously well managed and risk controlled.

In September 2024 we were absolutely delighted to win a major council mental health support contract across Cheshire West. This was after a challenging process bidding against some major regional and national charities. The relevance of our core service proposal, depth of local community experience and the quality of our service delivery helped us achieve a great outcome. We took action to mobilise in support of the contract with immediate effect and have been able to achieve some strong early success in meeting the needs of the contract and going beyond this where we can. Along the way we have built an even stronger relationship with the council working in partnership to ensure needs are met.

At our next AGM in October 2025 we will be sad to see our trustee Joanne Hadley retire from her role to undertake a new challenge which means she can no longer act as a trustee. Joanne has played an important role as deputy chair and has made a great contribution to Chapter and I want to thank her for her work with us and wish her well in her new position. We have a superb group of trustees involved with Chapter and I am very grateful for all their support and the time they give to their roles. I do feel especially thankful to Gabor Balint who is a trustee but also our Treasurer for his role in overseeing our finances. His skills and fantastic commitment to Chapter remain very important to our success.

There have been some positive signs of improvement in mental health support across Cheshire West and Chester. However, there is clearly still significant unmet needs and the services provided by Chapter remain absolutely critical to the communities in which we operate. I remain very confident in Chapter's ability to continue to play a major role in meeting key elements of those needs and to build on our recent successes.

Finally, I want to thank all those who have supported Chapter over the last year in providing funds, sharing in the activities we run, and in helping us to get our message out there about what we do and the opportunities we provide to help people with mental health needs. It's been a great year and since our last financial year-end we are well on the way to building another very successful year.



.....

Lee Mooney

**Chair**

24/10/2025

Date: .....

# CHAPTER (WEST CHESHIRE) LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

## *FOR THE YEAR ENDED 31 MARCH 2025*

The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the financial statements and comply with the Charity's governing document, the Companies Act 2006 and 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' (effective 1 January 2019).

**Objectives and activities**

All of Chapter's activities are developed to ensure it can achieve the following aims:

- helping people to promote positive mental health
- supporting people to better manage their mental health
- build confidence, life skills and greater self-esteem
- supporting people to work and be able to live an independent life
- enabling people to overcome isolation and be part of a community.

**Public Benefit**

All charities are legally required to have aims that provide public benefit. The Charity Commission in its 'Charities and Public Benefit' guidance states that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, that the benefit must be to the public or a section of the public.

The trustees confirm their regard for the guidance and are confident that Chapter meets the criteria. For example:

- the objects of the Charity in our Memorandum and Articles of Association are defined as Public Benefit
- our progress, including the number of beneficiaries, is reported publicly in the Trustees' Annual Report
- Chapter accepts referrals from statutory agencies, such as local authorities and NHS trusts, as well as local third sector organisations, who support people affected by mental ill-health but do not provide the same services as Chapter
- The core of Chapter's services are free at the point of delivery to its service users, except in certain instances such as the provision of training courses to corporate/private clients.

**Activities**

Chapter continues to provide a variety of services and activities to promote mental health recovery, these include:

- ASPIRE – focused one-to-one mental health coaching to enable people living with mental ill-health to set meaningful goals to support their recovery. Motivational, emotional, and positive encouragement remain an integral part of this work
- BELONG – group activities that bring people living with mental ill-health together around a shared interest to build confidence, meet new people, and try new things. We have developed a wider offer for this service in 2024/25 thanks to our National Lottery funding
- CONNECT – our one-to-one listening service providing a non-judgemental listening ear. This is delivered by an amazing team of trained volunteers
- RE:SET - a series of mental health and wellbeing workshops promoting positive mental health. RE:SET supports people to develop life skills to aid their mental health recovery. Peer support is a particularly successful aspect of this work.

Chapter has been established in our local community for over 30 years; we are proud of our commitment to working closely with our community to develop services which meet its needs. This year we have supported almost 400 unique individuals to set mental health and wellbeing goals and supported them to develop the tools to achieve them.

We have enhanced our offer of Mental Health and Wellbeing training, increasing both our capacity to deliver Mental Health First Aid but also by introducing new courses to our offer. We have worked with partners in the private, voluntary and statutory sector to enhance the skills within their teams around mental health and wellbeing support.

Our greenspaces at The Haven in Ellesmere Port and allotment in Chester continue to thrive, with partnerships strengthening across the year. At both sites we are working with other voluntary sector groups to maximise our growing space and have a wider impact on the community.

**Partnerships**

In 2024/2025 Chapter developed a key partnership with Mind as it developed its work in Cheshire. This collaboration was key to us securing the local authority contract to deliver coaching services. We continue to be a key member of the local Mental Health Alliance and have been working with other voluntary and community sector organisations to develop a quality framework to ensure best practice across local mental health services.

**Achievements and performance**

*Significant activities and achievements against objectives*

2024/25 was another successful year for the Chapter team. We again surpassed the previous year's achievements by working with 389 unique individuals with a total of 3,832 attendances. Demand for services continues to be high and we receive referrals from a wide range of referral sources. We developed a clear pathway between services offered by ourselves and Mind to ensure that people who need a service can access it seamlessly, no matter where they live. People who access our services continue to reflect the community we serve with a diverse range of needs. We continue to provide our support based on the presenting needs of the individual, adapting our delivery to ensure the best outcomes for everyone who accesses Chapter.

We have a strong team at Chapter, and we value everyone's contribution both our paid staff team and those who volunteer their time to support us. We had a record number of volunteers in the year, offering weekly support at our Belong groups or one-to-one Connect listening sessions, or as one-off sessions, helping clear the allotment or fundraising for us.

We monitor our policy frameworks to ensure we are meeting all statutory requirements, managing risk to the organisation, and supporting our team to deliver a range of high-quality services meeting the needs of people living with mental ill-health in the local area.

**Financial review**

Chapter continues to maintain adequate controls over the assets of the charity which are regularly reviewed by the CEO, Treasurer and board of trustees. The financial performance and position of the organisation is captured in monthly management accounts that are annotated by the CEO and shared with the trustees. The charity has restricted and unrestricted accounts as described in the accounts.

Continuing on the trajectory we started in 2022/23, we have consolidated the complete turnaround in our financial performance. Operating in an inflationary economic environment and continuing to reward our staff in a responsible way, we have seen our costs rise by c16% from £241k to £279k. At the same time, Chapter has been able to increase its income by just over 25%, to £370k from the previous year's £295k. As a result of the closing surplus, we have restored our reserves to healthier levels of covering operating cost of approximately three quarters of a year, which is welcome, but highlights the need for ongoing vigilance on costs and active fundraising. We have been successful in applying for grants for specific work and our success in obtaining funding from the National Lottery has made a material difference – although we are now entering its final year in 2025/26.

Over the year we worked to diversify our income streams. This included securing funding from contracts with statutory agencies such as the local authority and health partners, securing donations from the wider community, delivering training to private businesses, and receiving grants from charitable trusts.

**Financial reserve strategy**

The company's reserve strategy has been formulated under the guidance of the Charity Commission (Charity reserves: building resilience (CC19)) that sets out that there is no single level or even a range of reserves that is right for all charities. Any target set by trustees for the level of reserves to be held, or decision that there is no need for reserves, should reflect the particular circumstances of the individual charity. For Chapter, its Reserves Policy is reviewed annually, and its reserves position is calculated monthly in the management accounts. The purpose of reserves is to support the ongoing objectives of the charity so that negative fluctuations in funding would not have an immediate adverse impact on clients or staff. In addition, reserves are provided to make good any deficits from authorised projects.

Our objective is to maintain protected reserves representing at least two months' running costs plus closure costs. As a secondary indicator, we are also tracking and monitoring six months' running costs as a lead-indicator and review this quarterly. The Treasurer and CEO, supported by the finance officer work closely and meet regularly to review the financial performance and position of the organisation.

**Financial risk**

As a small charity Chapter still relies heavily on short term grant funding, however securing a three-year grant from the National Lottery (2023-2026) and the contract from the local authority has increased our stability and ability to plan. We also continue to work to develop our corporate services offer to increase earned income and we are working to build relationships in the community to maximise donations from members of the public who have an interest in our work.

**Risk management**

The Board of Trustees regularly reviews the major risk to which Chapter is exposed through regular reports from the CEO. Whenever possible, processes and procedures are in place to mitigate these risks and a clear policy framework helps to ensure risks are monitored, managed, and mitigated as far as reasonably practicable. The risks to external funding are kept under frequent examination so that, when required, new and diversified funding sources can be explored and if necessary, the activities of the charity can be modified. Internal financial risks are minimised by the adoption of a suite of clear policies and procedures.

Projects are monitored and assessed regularly to ensure consistent quality across all operational aspects of the charity. Training is provided to staff and volunteers to ensure that safeguarding and safe working practices are central to all our activities.

**Structure, governance and management**

Chapter (West Cheshire) Limited is a registered charity (No. 1072395) and as a company limited by guarantee (No. 3294547). It is governed by its Memorandum and Articles of Association dated 19th December 1996.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

| | |
|---|---|
| Lee Mooney | |
| Stephanie Ogunjimi | (Resigned 27 September 2024) |
| Gabor Balint | |
| Louise McWatt | |
| Kevin Hochard | |
| Joanne Hadley | |
| Claire Driffield | (Appointed 27 September 2024) |

**Appointment of trustees**
Trustees are expected to:

- support the organisation and its aims
- act as ambassadors for the organisation
- demonstrate sound common sense and a breadth of experience
- declare any potential conflicts of interest
- attend board of trustee meetings
- help with specific projects as required
- be legally able to carry out their duties as trustees

Trustees are appointed by the board of trustees. New trustees are recruited as required to complement the skills of existing trustees. New trustees undergo an induction into the organisation which includes, as a minimum, training around safeguarding and confidentiality. All board members sign the Trustee Handbook on induction.

**Management**
Chapter's activities are overseen by a board of trustees; at the start of the financial year 2024/25 the board consisted of six trustees. The board of trustees meets, on average, every eight weeks to receive reports from the Chief Executive Officer and to effect strategic and administrative decisions. Chapter does not operate a sub-committee structure. To ensure that the board is informed about Chapter's performance between board meetings, the Treasurer approves monthly management accounts. The CEO also prepares regular briefings which provide updates about the team, finance and fundraising, service provision, and marketing and engagement. The board also regularly reviews the Risk Register.

At each board meeting the CEO provides a more detailed report including information about new opportunities, any risks, any serious incidents and any safeguarding or health and safety issues. The CEO also presents performance against key performance indicators which the board agrees at the beginning of each financial year – these may be adjusted if new projects are secured. Presentations by members of staff on different aspects of the work with Chapter may also be periodically brought to the board of trustees meeting.

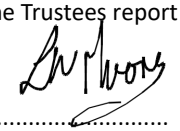
**Structure**
Trustees are also directors of the charitable company for the purposes of the Companies Act. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, Companies Act 2006 and '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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**CEO comments**
I am honoured to lead the Chapter team; it is always a pleasure to take the time to reflect on our achievements. Our performance this year has been exceptional with us developing new services and working with more people than ever in 2024/25. Whilst people living with mental ill health still face a range of challenges, the Chapter team continue to work hard and draw upon their experiences to support people effectively.

We will continue to support as many people as we can in 2025, developing services that meet emerging needs, enabling people to develop the tools they need to achieve positive mental health.

**Independent examiner**
Mitchell Charlesworth was appointed as Independent Examiner for 2024/25 and a resolution will be put before the Annual General Meeting regarding future Independent Examiner.

The Trustees report was approved by the Board of Trustees.



.....

Lee Mooney

**Trustee**

24/10/2025

Date: .....

# CHAPTER (WEST CHESHIRE) LIMITED

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF CHAPTER (WEST CHESHIRE) LIMITED

I report to the Trustees on my examination of the financial statements of Chapter (West Cheshire) Limited (the Charity) for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the Trustees of the Charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

**Independent examiner's statement**

Since the Charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1 accounting records were not kept in respect of the Charity as required by section 386 of the Companies Act 2006.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

M. Mitchell Charlesworth

**Mitchell Charlesworth**
24 Nicholas Street
Chester
CH1 2AU
Date: 24/10/2025

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES
## INCLUDING INCOME AND EXPENDITURE ACCOUNT

### *FOR THE YEAR ENDED 31 MARCH 2025*

| | Notes | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|---|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | | |
| Donations and legacies | **3** | 87,057 | 270,800 | 357,857 | 51,912 | 235,329 | 287,241 |
| Charitable activities | **4** | 6,734 | - | 6,734 | 5,289 | - | 5,289 |
| Investments | **5** | 6,205 | - | 6,205 | 2,386 | - | 2,386 |
| Other income | **6** | 169 | - | 169 | - | - | - |
| **Total income** | | 100,165 | 270,800 | 370,965 | 59,587 | 235,329 | 294,916 |
| **Expenditure on:** | | | | | | | |
| Charitable activities | **7** | 9,863 | 269,047 | 278,910 | 5,239 | 235,329 | 240,568 |
| **Total expenditure** | | 9,863 | 269,047 | 278,910 | 5,239 | 235,329 | 240,568 |
| **Net income and movement in funds** | | 90,302 | 1,753 | 92,055 | 54,348 | - | 54,348 |
| **Reconciliation of funds:** | | | | | | | |
| Fund balances at 1 April 2024 | | 130,708 | - | 130,708 | 76,360 | - | 76,360 |
| **Fund balances at 31 March 2025** | | 221,010 | 1,753 | 222,763 | 130,708 | - | 130,708 |

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

# CHAPTER (WEST CHESHIRE) LIMITED

## BALANCE SHEET

### *AS AT 31 MARCH 2025*

| | Notes | 2025 £ | 2025 £ | 2024 £ | 2024 £ |
|---|---|---|---|---|---|
| **Fixed assets** | | | | | |
| Tangible assets | **12** | | 6,217 | | 5,989 |
| **Current assets** | | | | | |
| Debtors | **13** | 4,399 | | 2,718 | |
| Cash at bank and in hand | | 237,996 | | 200,137 | |
| | | 242,395 | | 202,855 | |
| **Creditors: amounts falling due within one year** | **14** | (25,849) | | (78,136) | |
| **Net current assets** | | | 216,546 | | 124,719 |
| **Total assets less current liabilities** | | | 222,763 | | 130,708 |
| **The funds of the Charity** | | | | | |
| Restricted income funds | **15** | | 1,753 | | - |
| Unrestricted funds | **16** | | 221,010 | | 130,708 |
| | | | 222,763 | | 130,708 |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 24/10/2025

.....

Gabor Balint

**Trustee**

Company registration number 3294547 (England and Wales)

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF CASH FLOWS

### *FOR THE YEAR ENDED 31 MARCH 2025*

| | Notes | 2025 £ | 2025 £ | 2024 £ | 2024 £ |
|---|---|---|---|---|---|
| **Cash flows from operating activities** | | | | | |
| Cash generated from operations | **18** | | 33,130 | | 68,368 |
| **Investing activities** | | | | | |
| Purchase of tangible fixed assets | | (1,756) | | - | |
| Proceeds from disposal of tangible fixed assets | | 280 | | - | |
| Investment income received | | 6,205 | | 2,386 | |
| **Net cash generated from investing activities** | | | 4,729 | | 2,386 |
| **Net cash generated from financing activities** | | | - | | - |
| **Net increase in cash and cash equivalents** | | | 37,859 | | 70,754 |
| Cash and cash equivalents at beginning of year | | | 200,137 | | 129,383 |
| **Cash and cash equivalents at end of year** | | | 237,996 | | 200,137 |

**1 Accounting policies**

**Charity information**

Chapter (West Cheshire) Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Stanlaw Abbey Business Centre, Dover Drive, Ellesmere Port, Cheshire, CH65 9BF.

**1.1 Accounting convention**

The financial statements have been prepared in accordance with the Charity's governing document, the Companies Act 2006 and "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 Charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

**1.2 Going concern**

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

**1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

**1.4 Income**

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

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

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

**1 Accounting policies** **(Continued)**

**1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised when it is incurred and is recorded gross of related income on the following bases:

- Charitable expenditure comprises direct expenditure including direct staff costs attributable to its activities.
- Governance costs comprise those incurred as a result of constitutional and statutory requirements.

**1.6 Tangible fixed assets**

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

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

| | |
|---|---|
| Fixtures and fittings | 15% reducing balance |
| Computers | 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**1.7 Impairment of fixed assets**

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

**1.8 Cash and cash equivalents**

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

**1.9 Financial instruments**

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**1 Accounting policies** **(Continued)**

***Basic financial assets***

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

***Basic financial liabilities***

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

***Derecognition of financial liabilities***

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

**1.10 Employee benefits**

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

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

**2 Critical accounting estimates and judgements**

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

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

## 3 Income from donations and legacies

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|---|---|---|---|---|---|---|
| Donations and gifts | 15,646 | - | 15,646 | 7,946 | - | 7,946 |
| Grants | 71,411 | 270,800 | 342,211 | 43,966 | 235,329 | 279,295 |
| | 87,057 | 270,800 | 357,857 | 51,912 | 235,329 | 287,241 |
| **Grants** | | | | | | |
| Other | 71,411 | 270,800 | 342,211 | 43,966 | 235,329 | 279,295 |
| | 71,411 | 270,800 | 342,211 | 43,966 | 235,329 | 279,295 |

## 4 Income from charitable activities

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|---|---|---|
| **Sales within charitable activities** | | |
| Sale of goods | 6,734 | 5,289 |

## 5 Income from investments

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|---|---|---|
| Interest receivable | 6,205 | 2,386 |

## 6 Other income

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|---|---|---|
| Net gain on disposal of tangible fixed assets | 169 | - |

## 7 Expenditure on charitable activities

| | Charitable activities 2025 | Charitable activities 2024 |
|---|---|---|
| | £ | £ |
| **Direct costs** | | |
| Staff costs | 216,812 | 178,690 |
| Depreciation and impairment | 1,417 | 2,880 |
| Service-user support costs | 14,206 | 18,796 |
| Business expenses | 43,595 | 37,383 |
| WCMHF expenses | - | 119 |
| | 276,030 | 237,868 |
| **Share of support and governance costs (see note 8)** | | |
| Governance | 2,880 | 2,700 |
| | 278,910 | 240,568 |
| **Analysis by fund** | | |
| Unrestricted funds | 9,863 | 5,239 |
| Restricted funds | 269,047 | 235,329 |
| | 278,910 | 240,568 |

## 8 Support costs allocated to activities

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Governance costs | 2,880 | 2,700 |
| **Analysed between:** | | |
| Charitable activities | 2,880 | 2,700 |

## 9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

**10 Employees**

The average monthly number of employees during the year was:

| | 2025 Number | 2024 Number |
|---|---|---|
| Charitable and management | 10 | 9 |

| Employment costs | 2025 £ | 2024 £ |
|---|---|---|
| Wages and salaries | 216,812 | 178,690 |

There were no employees whose annual remuneration was more than £60,000.

**Remuneration of key management personnel**

The remuneration of key management personnel, who is the Chief Executive Officer, is as follows.

| | 2025 £ | 2024 £ |
|---|---|---|
| Aggregate compensation | 37,424 | 35,995 |

**11 Taxation**

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

**12 Tangible fixed assets**

| | Fixtures and fittings | Computers | Total |
|---|---|---|---|
| | £ | £ | £ |
| **Cost** | | | |
| At 1 April 2024 | 13,223 | 12,656 | 25,879 |
| Additions | - | 1,756 | 1,756 |
| Disposals | - | (889) | (889) |
| At 31 March 2025 | 13,223 | 13,523 | 26,746 |
| **Depreciation and impairment** | | | |
| At 1 April 2024 | 7,575 | 12,315 | 19,890 |
| Depreciation charged in the year | 852 | 565 | 1,417 |
| Eliminated in respect of disposals | - | (778) | (778) |
| At 31 March 2025 | 8,427 | 12,102 | 20,529 |
| **Carrying amount** | | | |
| At 31 March 2025 | 4,796 | 1,421 | 6,217 |
| At 31 March 2024 | 5,648 | 341 | 5,989 |

**13 Debtors**

| | 2025 | 2024 |
|---|---|---|
| **Amounts falling due within one year:** | £ | £ |
| Trade debtors | 3,001 | 913 |
| Other debtors | 150 | 650 |
| Prepayments and accrued income | 1,248 | 1,155 |
| | 4,399 | 2,718 |

**14 Creditors: amounts falling due within one year**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Other taxation and social security | 2,966 | 2,721 |
| Other creditors | 2,387 | 3,507 |
| Accruals and deferred income | 20,496 | 71,908 |
| | 25,849 | 78,136 |

**15 Restricted funds**

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

| | Movement in funds | | | Movement in funds | | | |
|---|---|---|---|---|---|---|---|
| | Balance at 1 April 2023 | Incoming resources | Resources expended | Balance at 1 April 2024 | Incoming resources | Resources expended | Balance at 31 March 2025 |
| | £ | £ | £ | £ | £ | £ | £ |
| Albert Gubay | - | 18,909 | (18,909) | - | 25,715 | (25,715) | - |
| Asda Foundation | - | 400 | (400) | - | - | - | - |
| Big Lottery - Awards for All | - | 7,425 | (7,425) | - | - | - | - |
| Cheshire Community Foundation | - | 8,144 | (8,144) | - | 10,704 | (10,704) | - |
| Cheshire West & Chester Council | - | 29,615 | (29,615) | - | 67,255 | (67,255) | - |
| Cheshire West Voluntary Action | - | - | - | - | 2,500 | (2,500) | - |
| CWP NHSFT | - | 22,498 | (22,498) | - | 23,250 | (23,250) | - |
| The Culra CT | - | - | - | - | 500 | (500) | - |
| Decibellas | - | 502 | (502) | - | 498 | (498) | - |
| Department of Health & Social Care | - | - | - | - | 9,995 | (9,995) | - |
| Department of Work & Pensions | - | 64 | (64) | - | 275 | (275) | - |
| Duchy of Lancaster | - | 546 | (546) | - | - | - | - |
| Entep Ellesmere Port Community Fund | - | - | - | - | 1,500 | (1,500) | - |
| Evelyn May CT | - | - | - | - | 2,000 | (2,000) | - |
| The Haberdashers' Benevolent Foundation | - | 3,576 | (3,576) | - | - | - | - |
| Hydrogen Village Fund (CWVA) | - | 1,000 | (1,000) | - | - | - | - |
| Masonic Charitable Foundation | - | 6,664 | (6,664) | - | - | - | - |
| Morrison's Foundation | - | 1,143 | (1,143) | - | 7,405 | (7,405) | - |

**15 Restricted funds** **(Continued)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Nancy Bateman CT | - | - | - | - | 2,500 | (2,500) | - |
| The National Lottery | - | 88,410 | (88,410) | - | 91,624 | (91,624) | - |
| NHS Education | - | 6,970 | (6,970) | - | - | - | - |
| NHS Cheshire | - | 10,436 | (10,436) | - | 7,110 | (7,110) | - |
| NHS West Cheshire CCG - WCMHF | - | 119 | (119) | - | - | - | - |
| People's Postcode Trust | - | 13,377 | (13,377) | - | 6,688 | (6,688) | - |
| Sanctuary Group | - | 1,500 | (1,500) | - | 1,499 | (1,499) | - |
| Sylken Trust | - | - | - | - | 500 | (500) | |
| TCE Community Fund | - | - | - | - | 500 | (500) | - |
| UKSPF (CWVA) | - | 2,500 | (2,500) | - | - | - | - |
| The Ursula Keyes' Trust | - | 2,030 | (2,030) | - | - | - | - |
| Versus Arthritis | - | 4,998 | (4,998) | - | - | - | - |
| Westminster Foundation | - | 2,503 | (2,503) | - | 7,497 | (7,497) | - |
| 3 Counties Connected | - | 2,000 | (2,000) | - | - | - | - |
| Insurance Claim | - | - | - | - | 1,285 | (1,285) | - |
| | - | 235,329 | (235,329) | - | 270,800 | (270,800) | - |

**15 Restricted funds** **(Continued)**

**Albert Gubay** - Aspire wellbeing coach salaries

**Cheshire Community Foundation (Green Shoots programme)** - Belong green spaces

**Cheshire Community Foundation (Cheshire & Warrington small grants)** - Belong arts sessions

**Cheshire West & Chester Council** - Aspire programme

**Cheshire West Voluntary Action**- Aspire programme

**CWP NHSFT** - Aspire programme

**The Culra CT** - Aspire programme

**Decibellas** - support for parents of children with mental ill-health

**Dept of Health & Social Care (suicide prevention)** - Belong sessions

**Dept of Work & Pensions** - Access to work contribution

**Entep Ellesmere Port Community Fund** - Belong sessions

**Evelyn May CT** - RESET sessions

**Insurance Claim** - Belong polytunnel

**Morrison's Foundation** - Belong arts and crafts sessions

**Nancy Bateman CT** - Aspire programme

**The National Lottery** - Supporting all core services

**NHS Cheshire CCG** - Wellbeing coach peer support training

**People's Postcode Trust** - Belong activity sessions

**Sanctuary Group** - Belong activity sessions

**Sylken Trust** - RESET sessions

**TCE Community Fund** - Belong sessions

**Westminster Foundation** - Aspire wellbeing coach salaries

**16 Unrestricted funds**

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

| | At 1 April 2024 | Incoming resources | Resources expended | At 31 March 2025 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| General funds | 130,708 | 100,165 | (9,863) | 221,010 |

| Previous year: | At 1 April 2023 | Incoming resources | Resources expended | At 31 March 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| General funds | 76,360 | 59,587 | (5,239) | 130,708 |

**17 Analysis of net assets between funds**

| | Unrestricted funds 2025 | Restricted funds 2025 | Total 2025 |
|---|---|---|---|
| | £ | £ | £ |
| **At 31 March 2025:** | | | |
| Tangible assets | 6,217 | - | 6,217 |
| Current assets/(liabilities) | 216,546 | - | 216,546 |
| | 222,763 | - | 222,763 |
| ***Per balance sheet*** | 221,010 | 1,753 | 222,763 |
| ***Balance to allocate*** | (1,753) | 1,753 | - |

| | Unrestricted funds 2024 | Restricted funds 2024 | Total 2024 |
|---|---|---|---|
| | £ | £ | £ |
| **At 31 March 2024:** | | | |
| Tangible assets | 5,989 | - | 5,989 |
| Current assets/(liabilities) | 124,719 | - | 124,719 |
| | 130,708 | - | 130,708 |

| 18 | Cash generated from operations | 2025 | 2024 |
|---|---|---|---|
| | | £ | £ |
| | Surplus for the year | 92,055 | 54,348 |
| | **Adjustments for:** | | |
| | Investment income recognised in statement of financial activities | (6,205) | (2,386) |
| | Gain on disposal of tangible fixed assets | (169) | - |
| | Depreciation and impairment of tangible fixed assets | 1,417 | 2,880 |
| | **Movements in working capital:** | | |
| | (Increase)/decrease in debtors | (1,681) | 104,194 |
| | (Decrease) in creditors | (52,287) | (90,668) |
| | **Cash generated from operations** | 33,130 | 68,368 |

**19 Analysis of changes in net funds**

The Charity had no material debt during the year.

**CHAPTER (WEST CHESHIRE) LTD**

England & Wales - Charity number 1072395

# Accounts

Charity registration number 1072395

Company registration number 3294547 (England and Wales)

# CHAPTER (WEST CHESHIRE) LIMITED

# ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

# FOR THE YEAR ENDED 31 MARCH 2024

# CHAPTER (WEST CHESHIRE) LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION

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| | |
|---|---|
| **Trustees** | Lee Mooney<br>Stephanie Ogunjimi<br>Gabor Balint<br>Louise McWatt<br>Kevin Hochard<br>Joanne Hadley |
| **Secretary** | Janice Eastwood |
| **Charity number** | 1072395 |
| **Company number** | 3294547 |
| **Registered office** | Stanlaw Abbey Business Centre<br>Dover Drive<br>Ellesmere Port<br>Cheshire<br>CH65 9BF |
| **Independent examiner** | Mitchell Charlesworth<br>24 Nicholas Street<br>Chester<br>CH1 2AU |
| **Bankers** | Metro Bank<br>15 Paradise Street<br>Liverpool<br>L1 3EU |

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# CHAPTER (WEST CHESHIRE) LIMITED

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# CHAPTER (WEST CHESHIRE) LIMITED

## CHAIR'S REPORT

## *FOR THE YEAR ENDED 31 MARCH 2024*

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I am delighted to be able to say that over this last financial year to 31 March 2024, Chapter has gone from strength to strength both financially and in terms of the service breadth and quality we have been able to deliver. Over the last year there has been little evidence of improvement in the challenges faced by the NHS and capacity in Social Care has continued to be well below even a basic level of adequacy. The ongoing cost of living crisis has only added to the stresses of everyday life for many. The mental health services provided by Chapter across Cheshire West and Chester have continued to provide vital support to people who otherwise may have no access to alternative help.

In the 2023/24 financial year, Chapter has continued its trajectory of strengthening its financial performance and position. We closed our 2023/24 financial year with a healthy surplus, which puts us into a sustainable position. This outcome is a testament to the leadership and efforts of all staff of this small organisation and it makes planning for the future very exciting, exploring how we can continue to expand our services in a responsible and financially affordable way.

We are very lucky to have such a professional, dedicated and hugely capable team delivering excellent programmes and support for our service users. They are led by our CEO, Jolene Weaver who has shown exceptional leadership and I know the wider team feel they have exceptional support which means we have retained our staff and created opportunities for them to develop and grow in their roles. We have updated and improved our risk management policies and adapted our programmes to ensure we remain current and up to date in all we do. Our use of volunteers continues to prove very successful, and they are a crucial element of our service delivery. They themselves receive extensive training and valuable work experience.

Chapter benefits from continued support from both our loyal long-term funding supporters and from new sources of funding which has allowed us to operate with confidence and to selectively expand our service provision into areas where there is clearly additional need. We could not be more grateful for their support and the confidence they have shown in Chapter to deliver on our commitments to them.

We continue to offer four core services, these being Aspire, Connect, RE:SET and Belong. These programmes can be reviewed on our website, and they continue to deliver to the varying needs of our service users with the same high level of quality and effectiveness. We have also continued to make good use of The Haven and have been pleased to see its use continuing to expand. The programmes we offer empower our service users and help to support both them and their families to progress to a better place, with confidence and trust key to that progress. The feedback and case studies that we review regularly give us confidence that we are making a truly positive difference in the communities we serve.

It has been a privilege for me to remain as Chair of Chapter through a second year of strong progress and success. At the next AGM Stephanie Ogunjimi will be stepping down as Deputy Chair and retiring as a Trustee. I would like to express my own personal thanks to Steph and the thanks of everyone at Chapter for the major contribution she has made during her time with us. Our intent is to appoint Joanne Hadley as our new Deputy Chair at the AGM and I am confident she can do a great job in this expanded role.

Chapter will continue to strive to meet the mental health support needs of the communities we serve across Cheshire West and Chester. Our key focus will remain on quality and effectiveness of the services we deliver. We plan to expand our services in precise areas where there is a recognised need, and funding support available, to deliver the quality standards we set ourselves. Everything we do is dependent on the support and generosity of our funding partners, and this allows us to retain a Chapter team of exceptional capabilities who can really make a difference to people's lives. I cannot thank either of these enough for what they enable Chapter to deliver.

I look forward to Chapter continuing to evolve and positively develop and broaden our capabilities to meet some very important needs of our local communities and I have every confidence in our ability to do so.

Lee Mooney
**Chair**

# CHAPTER (WEST CHESHIRE) LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

## *FOR THE YEAR ENDED 31 MARCH 2024*

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The Trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the financial statements and comply with the Charity's governing document, the Companies Act 2006 and 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' (effective 1 January 2019).

**Objectives and activities**
All of Chapter's activities are developed to ensure it can achieve the following aims:

- helping people to promote positive mental health
- supporting people to better manage their mental health
- build confidence, life skills and greater self-esteem
- supporting people to work and be able to live an independent life
- enabling people to overcome isolation and be part of a community.

**Public Benefit**
All charities are legally required to have aims that provide public benefit. The Charity Commission in its 'Charities and Public Benefit' guidance states that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, that the benefit must be to the public or a section of the public.

The trustees confirm their regard for the guidance and are confident that Chapter meets the criteria. For example:

- the objects of the Charity in our Memorandum and Articles of Association are defined as Public Benefit
- our progress, including the number of beneficiaries, is reported publicly in the Trustees' Annual Report
- Chapter accepts referrals from statutory agencies, such as local authorities and NHS trusts, as well as local third sector organisations, who support people affected by mental ill-health but do not provide the same services as Chapter
- The core of Chapter's services are free at the point of delivery to its service users, except in certain instances such as the provision of training courses to corporate/private clients.

**Activities**
Chapter continues to provide a variety of services and activities to promote mental health recovery, these include:

- ASPIRE – focused one-to-one mental health coaching to enable people living with mental ill-health to set meaningful goals to support their recovery. Motivational, emotional, and positive encouragement remain an integral part of this work
- BELONG – group activities that bring people living with mental ill-health together around a shared interest to build confidence, meet new people, and try new things. We have developed a wider offer for this service in 2023/24 thanks to our National Lottery funding
- CONNECT – our one-to-one listening service providing a non-judgemental listening ear. This is delivered by an amazing team of trained volunteers
- RE:SET - a series of mental health and wellbeing workshops promoting positive mental health. RE:SET supports people to develop life skills to aid their mental health recovery. Peer support is a particularly successful aspect of this work.

We continue to develop our work with the wider community including at The Haven, our wellbeing garden in Ellesmere Port. Alongside sessions delivered by the Chapter team, we have continued to enable other community organisations to access the space. In 2023/24 the Wilderness Tribe delivered a men's mental health group there on a weekly basis. At the end of 2023, a national charity, The Conservation Volunteers, approached Chapter to deliver a range of sessions at The Haven. We are excited to see how this new relationship develops over the next year bringing benefits for both Chapter service users and the wider community. We have continued to develop our work with the private and statutory sector delivering a range of bespoke mental health and wellbeing workshops alongside accredited Mental Health First Aid qualifications.

**Partnerships**

Chapter continues to work in partnership with other organisations to deliver best outcomes for the people who need our services. We have been an instrumental member of the local Mental Health Alliance, a group of voluntary and community sector organisations collaborating to make a real difference in the local mental health services landscape.

**Achievements and performance**

In 2023/24 Chapter surpassed its previous year's achievements by working with 324 unique individuals with a total of 2,882 attendances. We continued to receive a high number of referrals through a wide range of referral sources and developed new pathways with organisations such as specialist drug and alcohol services. Our service users continue to reflect the community we serve with a diverse range of needs. We continue to provide our support based on the presenting needs of the individual, adapting our delivery to ensure the best outcomes for everyone who accesses Chapter.

We value our whole team at Chapter recognising the contribution of both our paid staff and the wider volunteer team. We offer initial and ongoing training to ensure that everyone has the skills and confidence they need to provide the best quality service to those who need our support.

We monitor our policy frameworks to ensure we are meeting all statutory requirements, managing risk to the organisation and supporting our team to deliver a range of high-quality services meeting the needs of people living with mental ill-health in the local area.

**Financial review**

Chapter maintains adequate controls over the assets of the charity which are regularly reviewed by the CEO, Treasurer and board of trustees. The financial performance and position of the organisation is captured in monthly management accounts that are annotated by the CEO and shared with the trustees. The charity has restricted and unrestricted accounts as described in the accounts.

Continuing on the trajectory we started in 2022/23, we have achieved a complete turnaround in our financial performance. Our structure and cost control meant that, despite the challenging economic environment and continuing to reward our staff in a responsible way, we have kept costs virtually at the same level as the previous financial year, as they increased by just over £1k to £240k from £239k. At the same time, Chapter has been able to increase its income by just over 20% from the previous year, to £294k from £245k. We have been successful in applying for grants for specific work and our success in obtaining funding from the National Lottery has made a material difference.

Over the year we worked to diversify our income streams. This included securing funding from contracts with statutory agencies such as the local authority and health partners, securing donations from the wider community, delivering training to private businesses, and receiving grants from charitable trusts.

**Financial reserve strategy**

The company's reserve strategy has been formulated under the guidance of the Charity Commission (Charity reserves: building resilience (CC19)) that sets out that there is no single level or even a range of reserves that is right for all charities. Any target set by trustees for the level of reserves to be held, or decision that there is no need for reserves, should reflect the particular circumstances of the individual charity. For Chapter, its Reserves Policy is reviewed annually, and its reserves position is calculated monthly in the management accounts. The purpose of reserves is to support the ongoing objectives of the charity so that negative fluctuations in funding would not have an immediate adverse impact on clients or staff. In addition, reserves are provided to make good any deficits from authorised projects.

Our objective is to maintain protected reserves representing at least two months' running costs plus closure costs. As a secondary indicator, we are also tracking and monitoring six months' running costs as a lead-indicator and review this quarterly. The Treasurer and CEO, supported by the finance officer work closely and meet regularly to review the financial performance and position of the organisation.

**Financial risk**

As a small charity Chapter still relies heavily on short term grant funding, however securing a three-year grant from the National Lottery (2023-2026) has increased our stability and ability to plan. We continue to work to develop our corporate services offer to increase earned income and we are working to build relationships in the community to maximise donations from members of the public who have an interest in our work.

**Risk management**

The Board of Trustees regularly reviews the major risk to which Chapter is exposed through regular reports from the CEO. Whenever possible, processes and procedures are in place to mitigate these risks and a clear policy framework helps to ensure risks are monitored, managed, and mitigated as far as reasonably practicable. The risks to external funding are kept under frequent examination so that, when required, new and diversified funding sources can be investigated and if necessary, the activities of the charity can be modified. Internal financial risks are minimised by the adoption of a suite of clear policies and procedures.

Projects are monitored and assessed regularly to ensure consistent quality across all operational aspects of the charity. Training is provided to staff and volunteers to ensure that safeguarding and safe working practices are central to all our activities.

**Structure, governance and management**

Chapter (West Cheshire) Limited is a registered charity (No. 1072395) and as a company limited by guarantee (No. 3294547). It is governed by its Memorandum and Articles of Association dated 19th December 1996.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Lee Mooney
Stephanie Ogunjimi
Gabor Balint
Louise McWatt
Kevin Hochard
Joanne Hadley

**Appointment of trustees**
Trustees are expected to:

- support the organisation and its aims
- act as ambassadors for the organisation
- demonstrate sound common sense and a breadth of experience
- declare any potential conflicts of interest
- attend board of trustee meetings
- help with specific projects as required
- be legally able to carry out their duties as trustees

Trustees are appointed by the board of trustees. New trustees are recruited as required to complement the skills of existing trustees. New trustees undergo an induction into the organisation which includes, as a minimum, training around safeguarding and confidentiality. All board members sign the Trustee Handbook on induction.

**Management**
Chapter's activities are overseen by a board of trustees; at the start of the financial year 2023/24 the board consisted of six trustees. The board of trustees meets, on average, every eight weeks to receive reports from the Chief Executive Officer and to effect strategic and administrative decisions. Chapter does not operate a sub-committee structure. To ensure that the board is informed about Chapter's performance between board meetings, the Treasurer approves monthly management accounts. The CEO also prepares regular briefings which provide updates about the team, finance and fundraising, service provision, and marketing and engagement. The board also regularly reviews the Risk Register.

At each board meeting the CEO provides a more detailed report including information about new opportunities, any risks, any serious incidents and any safeguarding or health and safety issues. The CEO also presents performance against key performance indicators which the board agrees at the beginning of each financial year – these may be adjusted if new projects are secured. Presentations by members of staff on different aspects of the work with Chapter may also be periodically brought to the board of trustees meeting.

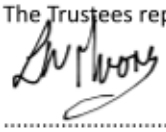
**Structure**
Trustees are also directors of the charitable company for the purposes of the Companies Act. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, Companies Act 2006 and '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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**CEO comments**
It has been a privilege to lead the Chapter team over the past 12 months. It has been another challenging year for people living with mental ill-health. Unfortunately, too many people are still struggling to find the help and support they need to thrive. Many of the people that we are working with face complex challenges; fortunately, we have a skilled team that continue to draw upon their experiences to support people effectively.

In 2024 we will be working with our community to review our strategy to ensure that Chapter is still meeting the needs of the community it serves, ensuring that we continue to focus on the things that matter to the people we work with.

**Independent examiner**
Mitchell Charlesworth was appointed as Independent Examiner for 2023/24 and a resolution will be put before the Annual General Meeting regarding future Independent Examiner.

The Trustees report was approved by the Board of Trustees.



.....

Lee Mooney

**Trustee**

Date: 23/09/2024

# CHAPTER (WEST CHESHIRE) LIMITED

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF CHAPTER (WEST CHESHIRE) LIMITED

I report to the Trustees on my examination of the financial statements of Chapter (West Cheshire) Limited (the Charity) for the year ended 31 March 2024.

**Responsibilities and basis of report**

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1 accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



**Mitchell Charlesworth**

24 Nicholas Street
Chester
CH1 2AU

Dated: 24 September 2024

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES
## INCLUDING INCOME AND EXPENDITURE ACCOUNT

### *FOR THE YEAR ENDED 31 MARCH 2024*

| | Notes | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total 2023 £ |
|---|---|---|---|---|---|---|---|
| **Income from:** | | | | | | | |
| Donations and legacies | **3** | 51,912 | 235,329 | 287,241 | 103,258 | 133,613 | 236,871 |
| Charitable activities | **4** | 5,289 | - | 5,289 | 8,550 | - | 8,550 |
| Investments | **5** | 2,386 | - | 2,386 | - | - | - |
| **Total income** | | 59,587 | 235,329 | 294,916 | 111,808 | 133,613 | 245,421 |
| **Expenditure on:** | | | | | | | |
| Charitable activities | **6** | 5,239 | 235,329 | 240,568 | 105,778 | 133,613 | 239,391 |
| **Total expenditure** | | 5,239 | 235,329 | 240,568 | 105,778 | 133,613 | 239,391 |
| **Net income and movement in funds** | | 54,348 | - | 54,348 | 6,030 | - | 6,030 |
| **Reconciliation of funds:** | | | | | | | |
| Fund balances at 1 April 2023 | | 76,360 | - | 76,360 | 70,330 | - | 70,330 |
| **Fund balances at 31 March 2024** | | 130,708 | - | 130,708 | 76,360 | - | 76,360 |

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

# CHAPTER (WEST CHESHIRE) LIMITED

## BALANCE SHEET

### *AS AT 31 MARCH 2024*

| | Notes | 2024 £ | 2024 £ | 2023 £ | 2023 £ |
|---|---|---|---|---|---|
| **Fixed assets** | | | | | |
| Tangible assets | **11** | | 5,989 | | 8,869 |
| **Current assets** | | | | | |
| Debtors | **12** | 2,718 | | 106,912 | |
| Cash at bank and in hand | | 200,137 | | 129,383 | |
| | | 202,855 | | 236,295 | |
| **Creditors: amounts falling due within one year** | **13** | (78,136) | | (168,804) | |
| **Net current assets** | | | 124,719 | | 67,491 |
| **Total assets less current liabilities** | | | 130,708 | | 76,360 |
| **Net assets excluding pension liability** | | | 130,708 | | 76,360 |
| **The funds of the Charity** | | | | | |
| Unrestricted funds | | | 130,708 | | 76,360 |
| | | | 130,708 | | 76,360 |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 11/09/2024

Gabor Balint

.....

Gabor Balint

**Trustee**

Company registration number 3294547 (England and Wales)

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF CASH FLOWS

### *FOR THE YEAR ENDED 31 MARCH 2024*

| | Notes | 2024 £ | 2024 £ | 2023 £ | 2023 £ |
|---|---|---|---|---|---|
| **Cash flows from operating activities** | | | | | |
| Cash generated from operations | **16** | | 68,368 | | 27,717 |
| **Investing activities** | | | | | |
| Proceeds from disposal of tangible fixed assets | | - | | 400 | |
| Investment income received | | 2,386 | | - | |
| **Net cash generated from investing activities** | | | 2,386 | | 400 |
| **Net cash used in financing activities** | | | - | | - |
| **Net increase in cash and cash equivalents** | | | 70,754 | | 28,117 |
| Cash and cash equivalents at beginning of year | | | 129,383 | | 101,266 |
| **Cash and cash equivalents at end of year** | | | 200,137 | | 129,383 |

## 1 Accounting policies

### Charity information

Chapter (West Cheshire) Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Stanlaw Abbey Business Centre, Dover Drive, Ellesmere Port, Cheshire, CH65 9BF.

### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, the Companies Act 2006 and "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 Charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

### 1.2 Going concern

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

### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

### 1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

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

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

**1 Accounting policies** **(Continued)**

**1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised when it is incurred and is recorded gross of related income on the following bases:

- Charitable expenditure comprises direct expenditure including direct staff costs attributable to its activities.
- Governance costs comprise those incurred as a result of constitutional and statutory requirements.

**1.6 Tangible fixed assets**

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

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

| | |
|---|---|
| Fixtures and fittings | 15% reducing balance |
| Computers | 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**1.7 Impairment of fixed assets**

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

**1.8 Cash and cash equivalents**

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

**1.9 Financial instruments**

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**1 Accounting policies** **(Continued)**

***Basic financial assets***

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

***Basic financial liabilities***

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

***Derecognition of financial liabilities***

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

**1.10 Employee benefits**

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

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

**2 Critical accounting estimates and judgements**

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

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

## 3 Donations and legacies

| | Unrestricted funds | Restricted funds | Total | Unrestricted funds | Restricted funds | Total |
|---|---|---|---|---|---|---|
| | **2024** | **2024** | **2024** | 2023 | 2023 | 2023 |
| | **£** | **£** | **£** | £ | £ | £ |
| Donations and gifts | 7,946 | - | 7,946 | 25,585 | - | 25,585 |
| Grants Receivable and Contracts | 43,966 | 235,329 | 279,295 | 77,673 | 133,613 | 211,286 |
| | 51,912 | 235,329 | 287,241 | 103,258 | 133,613 | 236,871 |
| **Grants receivable for core activities** | | | | | | |
| Albert Gubay | - | 18,909 | 18,909 | - | 6,306 | 6,306 |
| The National Lottery - Awards for All | - | 7,425 | 7,425 | - | 10,475 | 10,475 |
| The National Lottery - Community Fund | - | 88,410 | 88,410 | - | - | - |
| Charlie Waller Institute | 3,495 | - | 3,495 | - | - | - |
| Cheshire Community Foundation - various grants | - | 8,144 | 8,144 | - | 4,074 | 4,074 |
| Cheshire East Council | - | - | - | - | 12,399 | 12,399 |
| Chesire West & Chester Council | - | 29,615 | 29,615 | - | 35,480 | 35,480 |
| CWP NHS Foundation Trust | - | 22,498 | 22,498 | - | - | - |
| The Edward Gostling Foundation | 8,000 | - | 8,000 | - | - | - |
| Garfield Weston | 6,253 | - | 6,253 | 25,000 | - | 25,000 |
| The Haberdashers' Company | - | 3,576 | 3,576 | - | - | - |
| Masonic Charitable Trust | - | 6,664 | 6,664 | - | 3,336 | 3,336 |
| NHS Cheshire CCG | - | 6,970 | 6,970 | 10,436 | 13,940 | 24,376 |
| NHS Cheshire & Merseyside | - | 10,436 | 10,436 | - | - | - |
| People's Postcode Trust | - | 13,377 | 13,377 | | | - |
| Severn Trent | - | - | - | - | 20,000 | 20,000 |
| Tudor Trust | 16,668 | - | 16,668 | 25,000 | - | 25,000 |
| UKH Foundation | 5,000 | - | 5,000 | - | - | - |
| Versus Arthritis | - | 4,998 | 4,998 | - | - | - |
| West Cheshire Mental Health Forum | - | 119 | 119 | - | 414 | 414 |
| Westminster Foundation | - | 2,503 | 2,503 | - | 10,000 | 10,000 |
| Other | 4,550 | 11,685 | 16,235 | 17,237 | 17,189 | 34,426 |
| | 43,966 | 235,329 | 279,295 | 77,673 | 133,613 | 211,286 |

## 4 Income from charitable activities

| | Unrestricted funds 2024 £ | Unrestricted funds 2023 £ |
|---|---|---|
| **Sales within charitable activities** | | |
| Sale of goods | 5,289 | 8,550 |

## 5 Income from investments

| | Unrestricted funds 2024 £ | Unrestricted funds 2023 £ |
|---|---|---|
| Interest receivable | 2,386 | - |

## 6 Expenditure on charitable activities

| | Charitable activities 2024 £ | Charitable activities 2023 £ |
|---|---|---|
| **Direct costs** | | |
| Staff costs | 178,690 | 183,140 |
| Depreciation and impairment | 2,880 | 3,241 |
| Service-user support costs | 18,796 | 20,336 |
| Business expenses | 37,383 | 29,359 |
| WCMHF expenditure | 119 | 413 |
| | 237,868 | 236,489 |
| **Share of support and governance costs (see note 7)** | | |
| Governance | 2,700 | 2,902 |
| | 240,568 | 239,391 |
| **Analysis by fund** | | |
| Unrestricted funds | 5,239 | 105,778 |
| Restricted funds | 235,329 | 133,613 |
| | 240,568 | 239,391 |

**7 Support costs allocated to activities**

| | 2024 | 2023 |
|---|---|---|
| | £ | £ |
| Governance costs | 2,700 | 2,902 |
| **Analysed between:** | | |
| Charitable activities | 2,700 | 2,902 |

**8 Trustees**

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

**9 Employees**

The average monthly number of employees during the year was:

| | 2024 | 2023 |
|---|---|---|
| | Number | Number |
| Charitable and management | 9 | 8 |

| **Employment costs** | 2024 | 2023 |
|---|---|---|
| | £ | £ |
| Wages and salaries | 178,690 | 183,140 |

There were no employees whose annual remuneration was more than £60,000.

**Remuneration of key management personnel**

The remuneration of key management personnel, who is the Chief Executive Officer, is as follows.

| | 2024 | 2023 |
|---|---|---|
| | £ | £ |
| Aggregate compensation | 35,995 | 33,958 |

**10 Taxation**

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

## 11 Tangible fixed assets

| | Fixtures and fittings | Computers | Total |
|---|---|---|---|
| | £ | £ | £ |
| **Cost** | | | |
| At 1 April 2023 | 13,223 | 12,656 | 25,879 |
| At 31 March 2024 | 13,223 | 12,656 | 25,879 |
| **Depreciation and impairment** | | | |
| At 1 April 2023 | 6,579 | 10,431 | 17,010 |
| Depreciation charged in the year | 996 | 1,884 | 2,880 |
| At 31 March 2024 | 7,575 | 12,315 | 19,890 |
| **Carrying amount** | | | |
| At 31 March 2024 | 5,648 | 341 | 5,989 |
| At 31 March 2023 | 6,644 | 2,225 | 8,869 |

## 12 Debtors

| | 2024 | 2023 |
|---|---|---|
| **Amounts falling due within one year:** | £ | £ |
| Trade debtors | 913 | 105,430 |
| Other debtors | 650 | 100 |
| Prepayments and accrued income | 1,155 | 1,382 |
| | 2,718 | 106,912 |

## 13 Creditors: amounts falling due within one year

| | 2024 | 2023 |
|---|---|---|
| | £ | £ |
| Other taxation and social security | 2,721 | 2,355 |
| Other creditors | 3,507 | 4,088 |
| Accruals and deferred income | 71,908 | 162,361 |
| | 78,136 | 168,804 |

**14 Restricted funds**

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

| | Movement in funds | | | Movement in funds | | | |
|---|---|---|---|---|---|---|---|
| | Balance at 1 April 2022 | Incoming resources | Resources expended | Balance at 1 April 2023 | Incoming resources | Resources expended | Balance at 31 March 2024 |
| | £ | £ | £ | £ | £ | £ | £ |
| Albert Gubay | - | 6,306 | (6,306) | - | 18,909 | (18,909) | - |
| Asda Foundation | - | - | - | - | 400 | (400) | - |
| Big Lottery - Awards for All | - | 2,475 | (2,475) | - | 7,425 | (7,425) | - |
| Big Lottery - Heritage | - | 8,000 | (8,000) | - | - | - | - |
| Cheshire Community Foundation - Improving Outcomes | - | 4,074 | (4,074) | - | 8,144 | (8,144) | - |
| Cheshire East Council | - | 12,399 | (12,399) | - | - | - | - |
| Cheshire West & Chester Council | - | 35,480 | (35,480) | - | 29,615 | (29,615) | - |
| Chester Bluecoat Charity | - | 300 | (300) | - | - | - | - |
| CWP NHSFT | - | - | - | - | 22,498 | (22,498) | - |
| Decibellas | - | - | - | - | 502 | (502) | - |
| Department of Work & Pensions | - | - | - | - | 64 | (64) | - |
| Duchy of Lancaster | - | - | - | - | 546 | (546) | - |
| The Haberdashers' Benevolent Foundation | - | - | - | - | 3,576 | (3,576) | - |
| Hemby Charitable Trust | - | 1,000 | (1,000) | - | - | - | - |
| Hydrogen Village Fund (CWVA) | - | - | - | - | 1,000 | (1,000) | - |
| Masonic Charitable Foundation | - | 3,336 | (3,336) | - | 6,664 | (6,664) | - |
| Morrison's Foundation | - | 3,437 | (3,437) | - | 1,143 | (1,143) | - |

**14 Restricted funds** **(Continued)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| The National Lottery | - | - | - | - | 88,410 | (88,410) | - |
| NHS Education | - | 13,940 | (13,940) | - | 6,970 | (6,970) | - |
| NHS Cheshire | - | - | - | - | 10,436 | (10,436) | - |
| NHS West Cheshire CCG - WCMHF | - | 413 | (413) | - | 119 | (119) | - |
| People's Postcode Trust | - | - | - | - | 13,377 | (13,377) | - |
| Prince of Wales Charitable Fund | - | 1,500 | (1,500) | - | - | - | - |
| Robert Clutterbuck Charitable Trust | - | 1,000 | (1,000) | - | - | - | - |
| Sanctuary Group | - | 1,000 | (1,000) | - | 1,500 | (1,500) | - |
| Cheshire West Crowdfund (Spacehive) | - | 5,102 | (5,102) | - | - | - | - |
| Severn Trent | - | 20,000 | (20,000) | - | - | - | - |
| The Chrimes Family Charitable Trust | - | 1,500 | (1,500) | - | - | - | - |
| UKSPF (CWVA) | - | - | - | - | 2,500 | (2,500) | - |
| The Ursula Keyes' Trust | - | - | - | - | 2,030 | (2,030) | - |
| Versus Arthritis | - | - | - | - | 4,998 | (4,998) | - |
| Vivo Care Choices Ltd | - | 1,850 | (1,850) | - | - | - | - |
| WC&NW Chamber of Commerce | - | 500 | (500) | - | - | - | - |
| Westminster Foundation | - | 10,000 | (10,000) | - | 2,503 | (2,503) | - |
| 3 Counties Connected | - | - | - | - | 2,000 | (2,000) | - |
| | - | 133,613 | (133,613) | - | 235,329 | (235,329) | - |

**14 Restricted funds** **(Continued)**

**Albert Gubay** - Aspire wellbeing coach salaries

**Asda Foundation** - Belong activity supplies

**Big Lottery (Awards for All)** - Belong activity sessions

**Cheshire Community Foundation (Improving Outcomes fund)** - Aspire programme

**Cheshire West & Chester Council** - Aspire programme

**CWP NHSFT** - Aspire programme

**CWP NHSFT** - Belong sessions and Connect programme in Cheshire East

**Decibellas** - support for parents of children with mental ill-health

**Duchy of Lancaster** - Office furniture

**The Haberdashers' Benevolent Foundation** - Belong sessions and Connect programme in rural Cheshire

**Hydrogen Village Fund (CWVA)** - Belong activity sessions

**Masonic Charitable Trust** - Belong activity sessions

**Morrison's Foundation** - Belong arts and crafts sessions

**The National Lottery** - Supporting all core services

**NHS Education** - Wellbeing coach peer support training

**NHS Cheshire** - RESET sessions

**NHS Cheshire - West Cheshire Mental Health Forum** - a community consultation group, of which Chapter manage the book-keeping

**People's Postcode Trust** - Belong activity sessions

**Sanctuary Group** - Belong activity sessions

**UKSPF (CWVA)** - Belong arts & crafts sessions

**The Ursula Keyes' Trust** - IT equipment

**Versus Arthritis** - Belong activity sessions

**Westminster Foundation** - Aspire wellbeing coach salaries

**3 Counties Connected** - Belong activity trips

**15 Unrestricted funds**

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

| | At 1 April 2023 | Incoming resources | Resources expended | At 31 March 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| General funds | 76,360 | 59,587 | (5,239) | 130,708 |

| Previous year: | At 1 April 2022 | Incoming resources | Resources expended | At 31 March 2023 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| General funds | 70,330 | 111,808 | (105,778) | 76,360 |

**16 Cash generated from operations**

| | 2024 | 2023 |
|---|---|---|
| | £ | £ |
| Surplus for the year | 54,348 | 6,030 |
| Adjustments for: | | |
| Investment income recognised in statement of financial activities | (2,386) | - |
| (Gain)/loss on disposal of tangible fixed assets | - | 81 |
| Depreciation and impairment of tangible fixed assets | 2,880 | 3,241 |
| Movements in working capital: | | |
| Decrease/(increase) in debtors | 104,194 | (88,751) |
| (Decrease)/increase in creditors | (90,668) | 107,116 |
| **Cash generated from operations** | 68,368 | 27,717 |

**17 Analysis of changes in net funds**

The Charity had no material debt during the year.

**CHAPTER (WEST CHESHIRE) LTD**

England & Wales - Charity number 1072395

# Accounts

Charity registration number 1072395

Company registration number 3294547 (England and Wales)

# CHAPTER (WEST CHESHIRE) LIMITED

# ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

# FOR THE YEAR ENDED 31 MARCH 2023

# CHAPTER (WEST CHESHIRE) LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION

| | | |
|---|---|---|
| **Trustees** | Stephanie Ogunjimi | |
| | Gabor Balint | |
| | Louise McWatt | |
| | Kevin Hochard | |
| | Joanne Hadley | (Appointed 2 August 2022) |
| | Lee Mooney | (Appointed 9 May 2022) |
| **Secretary** | Janice Eastwood | |
| **Charity number** | 1072395 | |
| **Company number** | 3294547 | |
| **Registered office** | Stanlaw Abbey Business Centre<br>Dover Drive<br>Ellesmere Port<br>Cheshire<br>CH65 9BF | |
| **Independent examiner** | Mitchell Charlesworth<br>24 Nicholas Street<br>Chester<br>CH1 2AU | |
| **Bankers** | Metro Bank<br>15 Paradise Street<br>Liverpool<br>L1 3EU | |

# CHAPTER (WEST CHESHIRE) LIMITED

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# CHAPTER (WEST CHESHIRE) LIMITED

## CHAIR'S REPORT

## *FOR THE YEAR ENDED 31 MARCH 2023*

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Our financial year to 31st March 2023 has been challenging for Chapter just as it has for many sectors of the UK economy and for many people struggling to make ends meet through a period of high inflation and low wage growth. The ongoing staffing and funding crises in the NHS and in Social Care are making it harder for people to access the support they need. Our role in providing mental health services to our local community across Cheshire West and Chester has never been more critical or more valued since our inception back in 1991. I am pleased to be able to say that Chapter has seldom been in a stronger position to meet these needs.

During the early part of the 2022-23 financial year, we recognised a need to review and revise our strategy, to further de-risk our finances and to focus as much resource as possible on front-end services to best meet the growing needs of our service users. This required some difficult choices and the reduction in our expense base year on year in these latest accounts is due to some tough decisions to reduce staffing in support functions that were not service user facing. These actions allowed Chapter to report a surplus of £6k in our accounts compared to a prior year deficit of £57k.

Chapter has a fantastic team of dedicated, professional, and highly qualified staff, and our newly appointed CEO, Jolene Weaver, has shown exceptional leadership through all the challenges presented by the changes we have made and the operating environment in which we have worked. I can speak for all Trustees in saying we are humbled by their commitment to Chapter and the way they always go the extra mile for our service users. I would also like to recognise the work of our volunteers who benefit from the extensive training we provide and in return give us additional capacity to deliver more services. Our relationship with the University of Chester Psychology Department has been a particularly good source of high-quality volunteers and we hope to build on this in future

We have benefitted from continued strong support from our funding partners during the last year including the addition of some new funders including the National Lottery. Our shared values and their recognition of the effectiveness of the services we provide has made such a big difference to the work we do currently and to the plans we have made for the future. It would be very difficult for Chapter to exist without this support, and we remain committed to demonstrating the value of the work we do and our gratitude for the confidence placed in us

We continue to offer our four core services - Aspire, Connect, RE:SET and Belong. There has been a continued high level of referrals over the last year, and we have been able to engage with more people this year compared to last. The pathways of support we provide empowers individuals and helps to support both them and their families. The ongoing service feedback we receive gives us a very high level of confidence in the effectiveness of our programmes.

We have also continued to make good use of The Haven. We have turned this abandoned piece of wasteland in Ellesmere Port into a valuable community asset that provides secure space for gardening activities and workshops in the open air directly linked to mental health support. We have selectively opened up access to The Haven to others providing mental health services including The Wilderness Tribe who use bushcraft techniques in their nature driven mental health programmes.

We held our AGM in October 2022 when Sharon Shelbourne stepped down as Chair and as a Trustee and I was formerly appointed as her successor. I would like to record the thanks of everyone involved in Chapter for the guidance and support Sharon provided over a number of years including through the challenge of the pandemic. Having joined as a Trustee in May 2022 I was delighted and honoured to be asked to take on the role of Chair and I am very lucky to have such a strong Board of Trustees alongside me. We also welcomed Joanne Hadley as a new Trustee in September and her legal background complements the excellent range of capabilities we can call on from our Board.

Chapter will continue to engage effectively with the communities we serve, seek to better understand their evolving needs and to adapt our services to meet those needs with an absolute focus on quality and effectiveness. We have an ability to act quickly and flexibly to adapt and extend into new areas of increased need or more specialised services. Our work is dependent on the generosity of our supporters and the exceptional capabilities of our staff. I could not thank either of them enough for what they allow Chapter to deliver. We have a clear focus on what we want to achieve going forward, and strong foundations on which to build for continuing success in the future.

Lee Mooney
**Chair**

# CHAPTER (WEST CHESHIRE) LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

## *FOR THE YEAR ENDED 31 MARCH 2023*

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The Trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

**Objectives and activities**
All our work is directed at achieving five outcomes:

- helping people to promote positive mental health
- supporting people to better manage their mental health
- build confidence, life skills and greater self-esteem
- supporting people to work and be able to live an independent life
- enabling people to overcome isolation and be part of a community.

**Public Benefit**
All charities are legally required to have aims that provide public benefit. The Charity Commission in its 'Charities and Public Benefit' Guidance states that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, that the benefit must be to the public or a section of the public.

The Trustees confirm that they have referred to the guidance and are confident that Chapter meets the criteria. For example:

- the objects of the Charity in our Memorandum and Articles of Association are defined as Public Benefit
- our progress, including the number of beneficiaries, is reported publicly in the Trustees' Annual Report
- Chapter accepts referrals from statutory agencies, such as local authorities and NHS trusts, as well as local third sector organisations, who support people affected by mental ill-health but do not provide the same services as Chapter
- The core of Chapter's services are free at the point of delivery to its service users, except in certain instances such as the provision of training courses to corporate/private clients.

**Activities**
Chapter continues to provide a variety of services and activities to promote mental health recovery. These include:

- Aspire - One-to-one mental health coaching to support people to develop wellbeing plans and set goals to aid their recovery. Motivational, emotional and positive encouragement remain an integral part of this work.
- Belong - Activities that bring people together around a shared interest to build confidence, meet new people and try new things.
- Connect – Listening service providing low level mental health support delivered by trained volunteers.
- RE: SET - Workshops promoting positive mental health, supporting people to develop life skills that aid their mental health recovery. Peer support is a particularly successful aspect of this work.
- The Haven – A community wellbeing garden in Ellesmere Port open to the local community as well as voluntary sector groups to promote positive mental health.
- Corporate Services - Mental health training in the workplace to promote mental health at work. This includes bespoke training packages as well as recognised qualifications such as Mental Health First Aid and Youth Mental Health First Aid.

**Partnerships**

Chapter continues to have partnerships with other organisations in the business, statutory and voluntary sectors. We also provide some services as part of paid contracts such as delivering mental health training. Chapter actively seeks joint working opportunities with other third sector organisations as we recognise the added value this brings to our services and those accessing our services. In 2022/23 we delivered partnership projects to promote positive mental health outcomes in conjunction with Koala North West, Poets in Paint and Platform for Life.

**Achievements and performance**

In 2022/23 Chapter provided a service to 301 unique individuals with a total of 2,122 attendances recorded at 1,238 different sessions.

2022/23 saw a continued high demand for services with over 400 referrals for support. We saw a significant increase in the numbers of people self-identifying for support with self-referrals accounting for almost 35% of new contacts.

We continue to work with a diverse range of people and have seen an increase in the number of referrals for people living with autism. Our person-centred approach ensures that we can meet the needs of our diverse population working with people as a whole, addressing their mental ill health alongside other needs. We are working with people who are facing increasingly complex issues, managing their mental health whilst facing issues such as housing, finances and physical ill health.

We have expanded our work in Cheshire East from offering just the Connect telephone service in 2021, to a face to face offer including RE:SET courses and a Belong peer support group.

Our team (both paid and voluntary) has undertaken a wide range of specialist training to ensure that we continue to offer a high quality service to those who access our services. This has included Peer Support Worker training and an extension of our skills in young people's mental health through Youth Mental Health First Aid.

In 2022 our Chair was recognised locally as 'Trustee of the Year' achieving external recognition for the hard work and dedication she had shown to Chapter for many years.

We continue to monitor our policy framework to ensure we are meeting all statutory requirements, managing risks to the organisations and supporting our team to deliver a range of high quality services meeting the needs of people living with mental ill health in Cheshire.

At the beginning of 2022/23 Chapter encountered some financial challenges which required swift decisive action from the board. As an organisation, we faced these challenges, putting service delivery at the forefront of the organisation and undertaking an organisational restructure to ensure our sustainability. As we look forward to 2023/24 we are confident that our financial planning and robust risk management procedures ensure that we are in the best position to deliver our vision of positive mental health to a wider range of service users.

**Financial review**

Chapter maintains adequate controls over the assets of the Charity, which are regularly reviewed by the CEO, Treasurer and the Board of Trustees. The Charity has restricted and unrestricted funds as described in the accounts.

The principal activity of the company during the year was to promote the mental health and wellbeing of individuals, communities, and workplaces.

We continue to work to diversify our income streams including securing funding from contracts with statutory agencies such as the local authority and health partners, securing donations from the wider community, delivering training to private businesses and through grants from charitable trusts.

**Financial reserve strategy**

The Company's Reserve Strategy is reviewed annually. Wherever possible, reserves are provided consistent with the ongoing objectives of the Charity so that negative fluctuations in funding do not have an immediate adverse impact on clients or staff. In addition, reserves are provided to make good any deficits from authorised projects.

Our objective is to maintain reserves representing at least two months running costs plus closure costs. To facilitate this, Chapter seeks to secure restricted as well as unrestricted income. The financial position is reported monthly, including the reserves calculations. The Treasurer and CEO, supported by the Finance Officer meet regularly to review the management accounts which includes monitoring cashflow and reserves.

**Financial risk**

As a small charity Chapter still relies heavily on short term grant funding – this can make long term planning more difficult, and cause uncertainty amongst team members which can pose a risk to the organisation. We continue to work to develop our corporate services offer to increase our earned income. We are also working to build relationships in the community to maximise donations from members of the public who have an interest in our work.

At the end of 2022/23 we secured a three-year grant from the National Lottery Fund which will provide a solid base enabling us to develop new services including specialist support groups.

**Risk management**

The Board of Trustees regularly reviews the major risks to which the Charity is exposed through regular reports from the CEO. Wherever possible, processes and procedures are in place to mitigate these risks. A policy framework helps to ensure risks are monitored, managed, and mitigated as far as is reasonably practical. The risks to external funding are kept under frequent examination so that, when required, new and diversified funding sources can be investigated and, if necessary, the activities of the Charity can be modified.

Internal financial risks are minimised by procedures for authorisation of all transactions.

Projects are monitored and assessed regularly to ensure consistent quality across all operational aspects of the Charity. Training is provided to staff and volunteers to ensure that safeguarding and safe working practices for staff, volunteers and service-users are central to all delivered activities.

Chapter has links and access to professionals in the field of Health & Safety and HR who can provide advice on specific areas of concern. Chapter also has a Confidentiality Policy that all trustees, volunteers and staff are required to sign, and all data held is assessed to be secure and meet all Data Protection Act and GDPR requirements.

**Plans for future periods**

Each year the Board of Trustees reviews Chapter's strategic plan and sets strategic priorities and actions for the year ahead.

The plans for 2023/24:

- Develop more specialist provision, working to develop groups around communities of interest for example a Men's group and a Rural group
- Establish a clear model for Peer Support at Chapter
- Build upon our current 'service user involvement' model establishing clear processes for engagement
- Improve how we monitor and report on service and project delivery, better capturingand communicating our social value.

**Structure, governance and management**

Chapter (West Cheshire) Limited is a registered charity (No. 1072395) and as a company limited by guarantee (No. 3294547). It is governed by its Memorandum and Articles of Association dated 19th December 1996.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

| | |
|---|---|
| Sharon Shelbourne | (Resigned 17 October 2022) |
| Stephanie Ogunjimi | |
| Gabor Balint | |
| James Murray | (Resigned 17 October 2022) |
| Louise McWatt | |
| Kevin Hochard | |
| Joanne Hadley | (Appointed 2 August 2022) |
| Lee Mooney | (Appointed 9 May 2022) |

**Appointment of trustees**
Trustees are expected to:

- support the organisation and its aims
- act as ambassadors for the organisation
- demonstrate sound common sense and a breadth of experience
- declare any potential conflict of interest
- undertake work on an appropriate committee
- attend Board of Trustees meetings
- help with specific projects as required
- be legally able to carry out their duties of Trustee.

Trustees are appointed by the Board of Trustees. All new Trustees are recruited to complement the skills of existing Trustees and inducted into the work of Chapter and their roles as Trustees. Trustees are required to meet minimum levels of safeguarding training and sign a confidentiality contract.

**Management**
The activities of Chapter are overseen by a Board of Trustees which at the outset of 2022/23 consisted of six Trustees.

The Board of Trustees meets every eight weeks to receive reports from the Chief Executive Officer to effect strategic and administrative decisions. Chapter does not operate a sub-committee structure however, the treasurer meets with the Chief Executive Officer and Finance Officer on a regular basis to review financial performance. At each Board of Trustees' meeting the Chief Executive Officer reports on new opportunities, serious incidents, and any safeguarding or health and safety issues. The Chief Executive Officer also presents performance against Key Performance Indicators statistics on current activities and reports on progress against the targets associated with specific grants and contracts. Presentations by members of staff on different aspects of the work of Chapter may also be periodically brought to Board of Trustees' meetings.

**Structure**
The Trustees are also Directors of the Charitable Company for the purposes of the Companies Act. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's governing document, the Companies Act 2006 and '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).

**Independent examiner**
Mitchell Charlesworth was appointed as Independent Examiner for 2022/23 and a resolution will be put before the Annual General Meeting regarding future Independent Examiner.

The Trustees report was approved by the Board of Trustees.



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Lee Mooney

**Trustee**

Date: 06/09/2023

# CHAPTER (WEST CHESHIRE) LIMITED

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF CHAPTER (WEST CHESHIRE) LIMITED

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I report to the Trustees on my examination of the financial statements of Chapter (West Cheshire) Limited (the Charity) for the year ended 31 March 2023.

**Responsibilities and basis of report**

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

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

1 accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



**Mitchell Charlesworth**

24 Nicholas Street
Chester
CH1 2AU

Dated: 12/09/2023

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES
## INCLUDING INCOME AND EXPENDITURE ACCOUNT

### *FOR THE YEAR ENDED 31 MARCH 2023*

| | Notes | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total 2023 £ | Unrestricted funds 2022 £ | Restricted funds 2022 £ | Total 2022 £ |
|---|---|---|---|---|---|---|---|
| **Income from:** | | | | | | | |
| Donations and legacies | **3** | 103,258 | 133,613 | 236,871 | 81,947 | 340,453 | 422,400 |
| Charitable activities | **4** | 8,550 | - | 8,550 | 4,338 | - | 4,338 |
| Investments | **5** | - | - | - | 1 | - | 1 |
| **Total income** | | 111,808 | 133,613 | 245,421 | 86,286 | 340,453 | 426,739 |
| **Expenditure on:** | | | | | | | |
| Charitable activities | **6** | 105,779 | 133,613 | 239,392 | 136,805 | 347,178 | 483,983 |
| **Net income/(expenditure) for the year/ Net movement in funds** | | 6,029 | - | 6,029 | (50,519) | (6,725) | (57,244) |
| Fund balances at 1 April 2022 | | 70,330 | - | 70,330 | 120,849 | 6,725 | 127,574 |
| **Fund balances at 31 March 2023** | | 76,359 | - | 76,359 | 70,330 | - | 70,330 |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CHAPTER (WEST CHESHIRE) LIMITED

## BALANCE SHEET

### *AS AT 31 MARCH 2023*

| | Notes | 2023 | | 2022 | |
|---|---|---|---|---|---|
| | | £ | £ | £ | £ |
| **Fixed assets** | | | | | |
| Tangible assets | **11** | | 8,869 | | 12,591 |
| **Current assets** | | | | | |
| Debtors | **12** | 106,911 | | 18,161 | |
| Cash at bank and in hand | | 129,383 | | 101,266 | |
| | | 236,294 | | 119,427 | |
| **Creditors: amounts falling due within one year** | **13** | (168,804) | | (61,688) | |
| Net current assets | | | 67,490 | | 57,739 |
| **Total assets less current liabilities** | | | 76,359 | | 70,330 |
| **Income funds** | | | | | |
| Unrestricted funds | | | 76,359 | | 70,330 |
| | | | 76,359 | | 70,330 |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 06/09/2023

Gabor Balint

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Gabor Balint

**Trustee**

**Company registration number 3294547**

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF CASH FLOWS

### *FOR THE YEAR ENDED 31 MARCH 2023*

| | Notes | 2023 | | 2022 | |
|---|---|---|---|---|---|
| | | £ | £ | £ | £ |
| **Cash flows from operating activities** | | | | | |
| Cash generated from/(absorbed by) operations | **16** | | 27,717 | | (97,213) |
| **Investing activities** | | | | | |
| Purchase of tangible fixed assets | | - | | (5,156) | |
| Proceeds from disposal of tangible fixed assets | | 400 | | - | |
| Investment income received | | - | | 1 | |
| **Net cash generated from/(used in) investing activities** | | | 400 | | (5,155) |
| **Net cash used in financing activities** | | | - | | - |
| **Net increase/(decrease) in cash and cash equivalents** | | | 28,117 | | (102,368) |
| Cash and cash equivalents at beginning of year | | | 101,266 | | 203,634 |
| **Cash and cash equivalents at end of year** | | | 129,383 | | 101,266 |

## NOTES TO THE FINANCIAL STATEMENTS

### *FOR THE YEAR ENDED 31 MARCH 2023*

**1 Accounting policies**

**Charity information**

Chapter (West Cheshire) Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Stanlaw Abbey Business Centre, Dover Drive, Ellesmere Port, Cheshire, CH65 9BF.

**1.1 Accounting convention**

The financial statements have been prepared in accordance with the Charity's governing document, the Companies Act 2006 and "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 Charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

**1.2 Going concern**

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

**1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

**1.4 Income**

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

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

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

**1 Accounting policies** **(Continued)**

**1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised when it is incurred and is recorded gross of related income on the following bases:

- Charitable expenditure comprises direct expenditure including direct staff costs attributable to its activities.
- Governance costs comprise those incurred as a result of constitutional and statutory requirements.

**1.6 Tangible fixed assets**

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

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

| | |
|---|---|
| Fixtures and fittings | 15% reducing balance |
| Computers | 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**1.7 Impairment of fixed assets**

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

**1.8 Cash and cash equivalents**

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

**1.9 Financial instruments**

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**1 Accounting policies** **(Continued)**

***Basic financial assets***

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

***Basic financial liabilities***

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

***Derecognition of financial liabilities***

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

**1.10 Employee benefits**

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

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

**2 Critical accounting estimates and judgements**

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

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

## 3 Donations and legacies

| | Unrestricted funds | Restricted funds | Total | Unrestricted funds | Restricted funds | Total |
|---|---|---|---|---|---|---|
| | **2023** | **2023** | **2023** | 2022 | 2022 | 2022 |
| | **£** | **£** | **£** | £ | £ | £ |
| Donations and gifts | 25,585 | - | 25,585 | 20,164 | 3,171 | 23,335 |
| Grants Receivable and Contracts | 77,673 | 133,613 | 211,286 | 61,783 | 337,282 | 399,065 |
| | 103,258 | 133,613 | 236,871 | 81,947 | 340,453 | 422,400 |
| **Grants receivable for core activities** | | | | | | |
| Albert Gubay | - | 6,306 | 6,306 | - | 24,720 | 24,720 |
| Ann Duchess of Westminster | - | - | - | - | 7,462 | 7,462 |
| The National Lottery | - | 10,475 | 10,475 | - | 11,995 | 11,995 |
| Cheshire Community Foundation - various grants | - | 4,074 | 4,074 | - | 60,636 | 60,636 |
| Cheshire East Council | - | 12,399 | 12,399 | - | - | - |
| Chesire West & Chester Council | - | 35,480 | 35,480 | - | 47,127 | 47,127 |
| Garfield Weston | 25,000 | - | 25,000 | 11,250 | - | 11,250 |
| The Henry Smith Charity | - | - | - | - | 32,924 | 32,924 |
| Lloyds Bank Foundation | - | - | - | 5,500 | - | 5,500 |
| Masonic Charitable Trust | - | 3,336 | 3,336 | - | - | - |
| NHS Cheshire CCG | 10,436 | 13,940 | 24,376 | 12,823 | - | 12,823 |
| Postcode Neighbourhood Trust | - | - | - | - | 18,624 | 18,624 |
| Severn Trent | - | 20,000 | 20,000 | - | - | - |
| Tudor Trust | 25,000 | - | 25,000 | 25,000 | - | 25,000 |
| Veolia Environmental Trust | - | - | - | - | 52,000 | 52,000 |
| WC&NW Chamber of Commerce | - | - | - | - | 14,538 | 14,538 |
| West Cheshire Mental Health Forum | - | 414 | 414 | - | 461 | 461 |
| Westminster Foundation | - | 10,000 | 10,000 | - | - | - |
| Workers' Educational Association | - | - | - | - | 7,875 | 7,875 |
| Other | 17,237 | 17,189 | 34,426 | 7,210 | 58,920 | 66,130 |
| | 77,673 | 133,613 | 211,286 | 61,783 | 337,282 | 399,065 |

## 4 Charitable activities

| | Charitable Income 2023 £ | Charitable Income 2022 £ |
|---|---|---|
| Sales within charitable activities | 8,550 | 4,338 |

## 5 Investments

| | Total | Unrestricted funds |
|---|---|---|
| | 2023 £ | 2022 £ |
| Interest receivable | - | 1 |

## 6 Charitable activities

| | Charitable Expenditure 2023 £ | Charitable Expenditure 2022 £ |
|---|---|---|
| Staff costs | 183,140 | 344,939 |
| Depreciation and impairment | 3,241 | 3,635 |
| Service-user support costs | 20,336 | 85,041 |
| Business expenses | 27,987 | 34,454 |
| WCMHF expenditure | 413 | 461 |
| General expenses | 1,373 | 12,882 |
| | 236,490 | 481,412 |
| Share of governance costs (see note 7) | 2,902 | 2,571 |
| | 239,392 | 483,983 |
| **Analysis by fund** | | |
| Unrestricted funds | 105,779 | 136,805 |
| Restricted funds | 133,613 | 347,178 |
| | 239,392 | 483,983 |

**7 Support costs**

| | Support costs | Governance costs | 2023 | 2022 | Basis of allocation |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | |
| Loss on dispposal of fixed asset | - | 82 | 82 | - | |
| Accountancy | - | 2,820 | 2,820 | 2,460 | Governance |
| AGM and Trustee meeting costs | - | - | - | 111 | Governance |
| | - | 2,902 | 2,902 | 2,571 | |
| Analysed between | | | | | |
| Charitable activities | - | 2,902 | 2,902 | 2,571 | |

**8 Trustees**

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

**9 Employees**

The average monthly number of employees during the year was:

| | 2023 Number | 2022 Number |
|---|---|---|
| Charitable and management | 8 | 14 |

| **Employment costs** | 2023 £ | 2022 £ |
|---|---|---|
| Wages and salaries | 183,140 | 344,939 |

There were no employees whose annual remuneration was more than £60,000.

**10 Taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxationof Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

## 11 Tangible fixed assets

| | Fixtures and fittings | Computers | Total |
|---|---|---|---|
| | £ | £ | £ |
| **Cost** | | | |
| At 1 April 2022 | 13,223 | 13,545 | 26,768 |
| Disposals | - | (889) | (889) |
| At 31 March 2023 | 13,223 | 12,656 | 25,879 |
| **Depreciation and impairment** | | | |
| At 1 April 2022 | 5,406 | 8,771 | 14,177 |
| Depreciation charged in the year | 1,173 | 2,067 | 3,240 |
| Eliminated in respect of disposals | - | (407) | (407) |
| At 31 March 2023 | 6,579 | 10,431 | 17,010 |
| **Carrying amount** | | | |
| At 31 March 2023 | 6,644 | 2,225 | 8,869 |
| At 31 March 2022 | 7,817 | 4,774 | 12,591 |

## 12 Debtors

| | 2023 | 2022 |
|---|---|---|
| **Amounts falling due within one year:** | £ | £ |
| Trade debtors | 105,429 | 17,256 |
| Other debtors | 100 | - |
| Prepayments and accrued income | 1,382 | 905 |
| | 106,911 | 18,161 |

## 13 Creditors: amounts falling due within one year

| | 2023 | 2022 |
|---|---|---|
| | £ | £ |
| Other taxation and social security | 2,355 | 6,591 |
| Other creditors | 4,088 | 29,977 |
| Accruals and deferred income | 162,361 | 25,120 |
| | 168,804 | 61,688 |

## 14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

**14 Restricted funds** **(Continued)**

| | Movement in funds | | | Movement in funds | | | |
|---|---|---|---|---|---|---|---|
| | Balance at 1 April 2021 | Incoming resources | Resources expended | Balance at 1 April 2022 | Incoming resources | Resources expended | Balance at 31 March 2023 |
| | £ | £ | £ | £ | £ | £ | £ |
| Albert Gubay | - | 24,720 | (24,720) | - | 6,306 | (6,306) | - |
| Ann Duchess of Westminster | - | 7,462 | (7,462) | - | - | - | - |
| Arnold Clarke | - | 1,000 | (1,000) | - | - | - | - |
| Big Lottery - Awards for All | - | 10,000 | (10,000) | - | 2,475 | (2,475) | - |
| Big Lottery - Heritage | - | 1,995 | (1,995) | - | 8,000 | (8,000) | - |
| Cheshire Community Foundation - Main grant | - | 1,900 | (1,900) | - | - | - | - |
| Cheshire Community Foundation - COVID19 Response fund | - | 10,000 | (10,000) | - | - | - | - |
| Cheshire Community Foundation - Cheshire Minds Matter fund | - | 33,570 | (33,570) | - | - | - | - |
| Cheshire Community Foundation - Assura fund | - | 5,000 | (5,000) | - | - | - | - |
| Cheshire Community Foundation - Reaching Communities | - | 10,166 | (10,166) | - | - | - | - |
| Cheshire Community Foundation - Improving Outcomes | - | - | - | - | 4,074 | (4,074) | - |
| Cheshire East Council | - | - | - | - | 12,399 | (12,399) | - |
| Chesire West Voluntary Action - Womens & Childrens | - | 4,865 | (4,865) | - | - | - | - |

**14 Restricted funds** **(Continued)**

| | | | | | | |
|---|---|---|---|---|---|---|
| Cheshire West & Chester Council | - | 48,377 | (48,377) | - | 35,480 | (35,480) | - |
| Chester Bluecoat Charity | - | - | - | - | 300 | (300) | - |
| Chester Rotary | - | 200 | (200) | - | - | - | - |
| Chester Soup Kitchen | - | 700 | (700) | - | - | - | - |
| Co-op Local Community fund | - | 3,306 | (3,306) | - | - | - | - |
| Equilibrium | - | 500 | (500) | - | - | - | - |
| Hemby Charitable Trust | - | - | - | - | 1,000 | (1,000) | - |
| Leeds Building Society | - | 1,000 | (1,000) | - | - | - | - |
| Marjory Boddy Trust | - | 2,500 | (2,500) | - | - | - | - |
| Masonic Charitable Foundation | - | - | - | - | 3,336 | (3,336) | - |
| Matrix Chambers Ltd | - | 581 | (581) | - | - | - | - |
| Medicash Foundation | - | 1,000 | (1,000) | - | - | - | - |
| Morrison's Foundation | - | - | - | - | 3,437 | (3,437) | - |
| Neighbourly Community Fund | - | 400 | (400) | - | - | - | - |
| Neston Town Council | - | 1,500 | (1,500) | - | - | - | - |
| Nisa | - | 700 | (700) | - | - | - | - |
| NHS Education | - | - | - | - | 13,940 | (13,940) | - |
| NHS West Cheshire CCG - WCMHF | - | 461 | (461) | - | 413 | (413) | - |
| Percy Bilton | - | 475 | (475) | - | - | - | - |
| Postcode Neighbourhood Trust | - | 18,624 | (18,624) | - | - | - | - |
| Prince of Wales Charitable Fund | - | - | - | - | 1,500 | (1,500) | - |
| Rank Foundation | - | 400 | (400) | - | - | - | - |

**14 Restricted funds** **(Continued)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Robert Clutterbuck Charitable Trust | - | - | - | - | 1,000 | (1,000) | - |
| Sanctuary Group | 500 | 1,000 | (1,500) | - | 1,000 | (1,000) | - |
| Cheshire West Crowdfund (Spacehive) | - | 2,471 | (2,471) | - | 5,102 | (5,102) | - |
| St James' Place | - | 2,500 | (2,500) | - | - | - | - |
| Severn Trent | - | - | - | - | 20,000 | (20,000) | - |
| The Albert Hunt Trust | - | 3,000 | (3,000) | - | - | - | - |
| The Chrimes Family Charitable Trust | - | - | - | - | 1,500 | (1,500) | - |
| The D'Oyly Carte Charitable Trust | - | 3,500 | (3,500) | - | - | - | - |
| The Edward Gostling Foundation | - | 4,841 | (4,841) | - | - | - | - |
| The Henry Smith Charity | 6,225 | 32,924 | (39,149) | - | - | - | - |
| The Hospital Saturday Fund | - | 2,000 | (2,000) | - | - | - | - |
| The Ragdoll Foundation | - | 1,479 | (1,479) | - | - | - | - |
| The Ursula Keyes' Trust | - | 2,894 | (2,894) | - | - | - | - |
| The Tree Council | - | 375 | (375) | - | - | - | - |
| The Williams Family Foundation | - | 1,000 | (1,000) | - | - | - | - |
| Veolia Environmental Trust | - | 52,000 | (52,000) | - | - | - | - |
| Versus Arthritis | - | 4,789 | (4,789) | - | - | - | - |
| Vivo Care Choices Ltd | - | 3,870 | (3,870) | - | 1,850 | (1,850) | - |
| WC&NW Chamber of Commerce | - | 14,538 | (14,538) | - | 500 | (500) | - |
| Westhill Foundation | - | 3,500 | (3,500) | - | - | - | - |
| Westminster Foundation | - | - | - | - | 10,000 | (10,000) | - |

**14 Restricted funds** **(Continued)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Workers' Educational Association | - | 7,875 | (7,875) | - | - | - | - |
| Sport England | - | 4,495 | (4,495) | - | - | - | - |
| | 6,725 | 340,453 | (347,178) | - | 133,613 | (133,613) | - |

**Albert Gubay -** Aspire wellbeing coach salaries

**Big Lottery (Awards for All) -** Belong activity sessions

**Big Lottery (Heritage) -** Historical garden trips

**Cheshire Community Foundation (Improving Outcomes fund) -** Aspire programme

**Cheshire East Council -** Connect programme

**Cheshire West & Chester Council (various funds) -** Aspire programme including Home Support

**Cheshire West Crowdfund (Spacehive) -** Aspire programme and Belong activity sessions

**Chester Bluecoat -** Xmas social activity

**Hemby Charitable Trust -** Belong activity sessions in Neston area

**Masonic Charitable Trust -** Belong activity sessions

**Morrison's Foundation -** Belong arts and crafts sessions

**NHS Education -** Wellbeing coach peer support training

**NHS Cheshire CCG - West Cheshire Mental Health Forum -** a community consultation group, of which Chapter manage the book-keeping

**The Prince of Wales Fund -** RESET sessions

**The Robert Clutterbuck Charitable Trust -** Aspire programme

**Sanctuary Group -** Belong board games sessions

**Severn Trent -** Belong allotment

**The Chrimes Family Charitable Trust -** Aspire programme

**Vivo Care Choices Ltd -** The Haven community greenspace

**WC&NW Chamber of Commerce -** Wellbeing coach training

**Westminster Foundation -** BUMP programme supporting new and expectant parents

**14 Restricted funds** **(Continued)**

**15 Related party transactions**

**Remuneration of key management personnel**

The remuneration of key management personnel, who is the Chief Executive Officer, is as follows.

| | 2023 | 2022 |
|---|---|---|
| | £ | £ |
| Aggregate compensation | 33,958 | 41,881 |

**16 Cash generated from operations**

| | 2023 | 2022 |
|---|---|---|
| | £ | £ |
| Surplus/(deficit) for the year | 6,029 | (57,244) |
| Adjustments for: | | |
| Investment income recognised in statement of financial activities | - | (1) |
| Loss on disposal of tangible fixed assets | 81 | - |
| Depreciation and impairment of tangible fixed assets | 3,241 | 3,635 |
| Movements in working capital: | | |
| (Increase) in debtors | (88,750) | (8,816) |
| Increase/(decrease) in creditors | 107,116 | (34,787) |
| **Cash generated from/(absorbed by) operations** | 27,717 | (97,213) |

**17 Analysis of changes in net funds**

The Charity had no debt during the year.

**CHAPTER (WEST CHESHIRE) LTD**

England & Wales - Charity number 1072395

# Accounts

**Charity registration number 1072395**

**Company registration number 3294547 (England and Wales)**

# CHAPTER (WEST CHESHIRE) LIMITED

# ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

# FOR THE YEAR ENDED 31 MARCH 2022

# CHAPTER (WEST CHESHIRE) LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION

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| | | |
|---|---|---|
| **Trustees** | Sharon Shelbourne | |
| | Stephanie Ogunjimi | |
| | Gabor Balint | |
| | James Murray | |
| | Louise McWatt | |
| | Kevin Hochard | |
| | Joanne Hadley | (Appointed 2 August 2022) |
| | Lee Mooney | (Appointed 9 May 2022) |
| **Secretary** | Janice Eastwood | |
| **Charity number** | 1072395 | |
| **Company number** | 3294547 | |
| **Registered office** | Stanlaw Abbey Business Centre<br>Dover Drive<br>Ellesmere Port<br>Cheshire<br>CH65 9BF | |
| **Independent examiner** | Mitchell Charlesworth<br>24 Nicholas Street<br>Chester<br>CH1 2AU | |
| **Bankers** | HSBC Bank plc<br>PO Box 16<br>47 Eastgate Street<br>Chester<br>CH1 1XW | |

# CHAPTER (WEST CHESHIRE) LIMITED

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# CHAPTER (WEST CHESHIRE) LIMITED

## CHAIR'S REPORT

## *FOR THE YEAR ENDED 31 MARCH 2022*

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In October 2021 Chapter celebrated its 30th year supporting people with mental ill-health. This was a real highlight, reflecting the hard work and dedication of all staff, volunteers and trustees who have supported Chapter across three decades. We're humbled when we reflect on the work that was started back in 1991, providing much needed support, to our work today reaching hundreds of people across Cheshire and Wirral.

Sadly, we lost our CEO, Daniel Rogers, in December 2021. This was devasting for Chapter and the emotional impact cannot be underestimated. I would firstly like to thank all the staff and volunteers who have shown each other compassion and demonstrated resilience, putting the charity and our service users first in a difficult and emotional situation. The professionalism of the whole team was evident, and the team continued to deliver high quality frontline services and offer excellent support to make a real difference to people experiencing mental ill-health.

Through this difficult time, the Board's immediate priority was to ensure that the strategic direction and the operational plans continued to be delivered and this has been at the forefront of our decision making. In the interim period, we were very grateful to Jolene Weaver, who took up the position of Interim CEO. This allowed us to continue to deliver excellent frontline services with no disruption to service users. As a board, this gave us the time we needed to review our structure and our delivery of services knowing that the charity continued to be in safe hands. In September 2022, we confirmed Jolene Weaver as our new Charity Manager. I would also like to thank the staff who stepped up in their current roles to support the organisation.

As a charity operating over the last 30 years, we recognise that the landscape for funding streams has changed dramatically, and we too have had to adapt and realign our resourcing to re-shape our services. This year resulted in a new strategic plan with key performance indicators to deliver objectives for the next five years and build financial stability for the future. Building on the work that Daniel achieved, our main aim was to ensure financial stability by securing funding from a variety of different streams including trusts, foundations, and other statutory providers.

Our four core services, Aspire, Connect, RE:SET and Belong have continued to receive high referral rates, and over the year have reached more people than in the previous year. The pathway of support given not only empowers individuals, but in turn supports the wider family. Our group of twenty volunteers continue to add value, making a positive difference and more importantly, they are often the first point of call, reassuring and engaging individuals to take the first step. We know that the cost-of-living crisis will impact on even more people's mental health, so ensuring the volunteers can match individuals to core programmes is crucial.

I am proud to celebrate two main projects this year. Firstly, the national Trusted Charity Kite Mark (Level 1) in October 2021. Chapter met the criteria in all 11 quality areas, with 91 indicators in total. This was a great achievement and all the hard work in the background means that we can provide and demonstrate evidence to stakeholders and funders of our commitment to excellence. Secondly, we secured the funds to develop an abandoned and inaccessible piece of land in Ellesmere Port to provide gardening activities and workshops directly linked to mental health support in a deprived neighbourhood. The Haven is a real example of Chapter making a difference to the mental health and wellbeing of a local community.

Two trustees retired this year - Collette Baines, our treasurer, and Georgina Clarke. Both brought key skills and knowledge to the board and provided invaluable support during their time with Chapter, and we extend our thanks to them. As a board, we looked at our current skills and launched a recruitment campaign to enable us to recruit new Trustees based on our current skills gaps and we look forward to introducing our new board members at our AGM.

Sharon Shelbourne
**Chair**

# CHAPTER (WEST CHESHIRE) LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

## *FOR THE YEAR ENDED 31 MARCH 2022*

The Trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

**Objectives and activities**

All our work is directed at achieving five outcomes:

- helping people to promote positive mental health
- supporting people to better manage their mental health
- build confidence, life skills and greater self-esteem
- supporting people to work and be able to live an independent life
- enabling people to overcome isolation and be part of a community.

**Public Benefit**

All charities are legally required to have aims that provide public benefit. The Charity Commission in its 'Charities and Public Benefit' Guidance states that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, that the benefit must be to the public or a section of the public.

The Trustees confirm that they have referred to the guidance and are confident that Chapter meets the criteria. For example:

- the objects of the Charity in our Memorandum and Articles of Association are defined as Public Benefit
- our progress, including the number of beneficiaries, is reported publicly in the Trustees' Annual Report
- Chapter accepts referrals from statutory agencies, such as local authorities and NHS trusts, as well as local third sector organisations, who support people affected by mental ill-health but do not provide the same services as Chapter
- We now accept self-referrals for our whole range of services. We developed a simple online referral process which supports Chapter’s core approach, putting individual’s views at the heart of their own mental health
- most of Chapter's services are supported entirely through charitable funds
- The core of Chapter's services are free at the point of delivery to its service users, except in certain instances such as the provision of training courses to corporate/private clients.

**Activities**

Chapter continues to provide a variety of services and activities to promote mental health recovery. This includes:

- Aspire - One-to-one mental health coaching to support people to develop wellbeing plans and set goals to aid their recovery. Motivational, emotional and positive encouragement remain an integral part of this work.

- Connect – Listening service providing low level mental health support delivered by trained volunteers.

- Belong - Activities that bring people together around a shared interest to build confidence, meet new people and try new things.

- RE: SET - Workshops promoting positive mental health, supporting people to develop life skills that aid their mental health recovery. Peer support is a particularly successful aspect of this work.

- The Haven – Re-development of a former allotment site in Ellesmere Port to create a wellbeing space that brings the local community together and promotes positive mental health.

- Corporate Services - Mental health training in the workplace to promote mental health at work. This includes bespoke training packages as well as recognised qualifications such as Mental Health First Aid.

**Partnerships**

Chapter continues to have partnerships with other organisations in the business, statutory and voluntary sectors. We also provide some services as part of paid contracts such as delivering mental health training. Chapter actively seeks joint working opportunities with other third sector organisations as we recognise the added value this brings to our services and those accessing our services. In 2021 we delivered partnership projects to promote positive mental health outcomes in conjunction with Koala North West, Poets in Paint and Platform for Life.

**Achievements and performance**

Chapter provided a service to 300 unique individuals in 2021/22 with a total of 2,153 attendances recorded at 1,253 different sessions.

Throughout 2021/22 Chapter worked to ensure that people affected by mental ill-health were able to access face to face services whenever it was safe to do so. We saw increased demand from service users for a 'human connection' and we reviewed and refined our services to ensure that we could deliver in person as soon as was possible.

The increased number of referrals seen in 2020/21 continued throughout 2021/22 with a wide range of people reaching out for support. Opening up our services to a self-referral process for individuals meant that we have seen a more diverse range of need for support and an increase in early intervention and prevention work. Our Connect service continues to grow with a steady demand for calls. We secured funding to expand the service into Cheshire East in 2021 which means that Chapter can increase its reach. We have several core volunteers who have been with the project for almost two years now with new volunteers being recruited and trained on a regular basis.

Following the death of Daniel Rogers, Chapter's CEO, the Board of Trustees appointed Jolene Weaver to the role of Interim CEO. The board took this opportunity to reflect and undertake a review of Chapter's organisational structure, making key changes to ensure that we focussed our resources on supporting those affected by mental ill-health and meeting both current and emerging needs; this led to the confirmation of Jolene Weaver as Charity Manager in September 2022.

There is now a robust policy structure in place including a clear Financial Management Framework which ensures Chapter's governance. Chapter was awarded Trusted Charity mark at Level 1 in November 2021. This is awarded to charities that meet the criteria of a robust external assessment and the achievement of this on its first attempt, without improvement actions, demonstrates the strength of Chapter's operations.

Chapter has undergone a number of significant events in the past year; whilst these events have proven challenging for the team, we have ensured that service delivery has not been negatively impacted. We end the year in a positive place, ready to move forward to ensure that we continue to deliver a wide range of services to a diverse service user group, putting their needs at the forefront of our decision making.

**Financial review**

Chapter maintains adequate controls over the assets of the Charity, which are regularly reviewed by the CEO, Treasurer and the Board of Trustees. The Charity has restricted and unrestricted funds as described in the accounts. The principal activity of the company during the year was to promote the mental health and wellbeing of individuals, communities, and workplaces.

A number of events in 2021/22 including the death of our CEO and the loss of senior staff meant that our plans to develop our corporate arm did not come to fruition. This has meant that our plan to generate income from corporate services was not achieved exacerbating our reliance on income from grant funding. The landscape for grant funding has changed significantly in 2021/22 - many funders who had released additional funds during the COVID pandemic are now taking time to review their strategy on grant giving and reduced their grant making capacity accordingly.

Chapter utilised its success in 2020/21 by investing in a skilled team, developing a strong service offer, instilling clear branding and marketing, and developing our team's skills which has laid a durable foundation to build upon in the coming year.

**Financial reserve strategy**

The Company's Reserve Strategy is reviewed annually. Wherever possible, reserves are provided consistent with the ongoing objectives of the Charity so that negative fluctuations in funding do not have an immediate adverse impact on clients or staff. In addition, reserves are provided to make good any deficits from authorised projects.

Our objective is to maintain reserves representing at least two months running costs plus closure costs. To facilitate this, Chapter seeks to secure restricted as well as unrestricted income. The financial position is reported monthly, including the reserves calculations. At the start of the year Chapter's Finance sub-committee considered the levels of cash and reserves regularly. When the sub-committee was disbanded, monthly one-to-one meetings with the Treasurer and CEO, supported by the Finance Officer, were established where reserves are reviewed.

**Financial risk**

The main risks are that:

- Chapter still relies heavily on grant funding, often for 12 months or less which makes long term planning difficult; it also provides uncertainty for staff members which can be unsettling. Chapter has not yet sufficiently developed its corporate services to provide a regular source of earned income; demand for these services is unknown particularly in the current economic climate which means that this poses some of the same risks as grant fundraising.
- Uncertainty around funding sources because of the pandemic remains a risk.

As with any small charity, it will now be vitally important to be flexible and exercise caution in expenditure, to protect staff and cover all other liabilities under such an uncertain future.

**Risk management**

The Board of Trustees regularly reviews the major risks to which the Charity is exposed through regular reports from the CEO. Wherever possible, processes and procedures are in place to mitigate these risks. A policy framework helps to ensure risks are monitored, managed, and mitigated as far as is reasonably practical. The risks to external funding are kept under frequent examination so that, when required, new and diversified funding sources can be investigated and, if necessary, the activities of the Charity can be modified.

Internal financial risks are minimised by procedures for authorisation of all transactions. In 2022 an amended suite of Financial Management Policies and Procedures was adopted to further ensure Chapter's financial probity.

Projects are monitored and assessed regularly to ensure consistent quality across all operational aspects of the Charity. Training is provided to staff and volunteers to ensure that safeguarding and safe working practices for staff, volunteers and service-users are central to all delivered activities.

Chapter has links and access to professionals in the field of Health & Safety and HR who can provide advice on specific areas of concern. Chapter also has a Confidentiality Policy that all trustees, volunteers and staff are required to sign, and all data held is assessed to be secure and meet all Data Protection Act and GDPR requirements.

**Plans for future periods**

Each year the Board of Trustees reviews Chapter's strategic plan and sets strategic priorities and actions for the year ahead.

The plans for 2022/23:

- Increase our reach to work with a minimum of 300 unique individual services users across Cheshire
- Develop a clear definition of lived experience which is shared across the organisation
- Clearly define 'service user involvement' looking at terms such as co-production and what they mean at Chapter
- Improve how we monitor and report on service and project delivery, better capturing and communicating our social value.

**Structure, governance and management**

Chapter (West Cheshire) Limited is a registered charity (No. 1072395) and as a company limited by guarantee (No. 3294547). It is governed by its Memorandum and Articles of Association dated 19th December 1996.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

| | |
|---|---|
| Sharon Shelbourne | |
| Collette Baines | (Resigned 31 August 2021) |
| Stephanie Ogunjimi | |
| Gabor Balint | |
| James Murray | |
| Louise McWatt | |
| Kevin Hochard | |
| Georgina Clarke | (Resigned 28 February 2022) |
| Joanne Hadley | (Appointed 2 August 2022) |
| Lee Mooney | (Appointed 9 May 2022) |

**Appointment of trustees**
Trustees are expected to:

- support the organisation and its aims
- act as ambassadors for the organisation
- demonstrate sound common sense and a breadth of experience
- declare any potential conflict of interest
- undertake work on an appropriate committee
- attend Board of Trustees meetings
- help with specific projects as required
- be legally able to carry out their duties of Trustee.

Trustees are appointed by the Board of Trustees. All new Trustees are recruited to complement the skills of existing Trustees and inducted into the work of Chapter and their roles as Trustees. Trustees are required to meet minimum levels of safeguarding training and sign a confidentiality contract.

**Management**
The activities of Chapter are overseen by a Board of Trustees which at the outset of 2021-22 consisted of seven Trustees and one co-opted Trustee.

The Board of Trustees meets every eight weeks to receive reports from the Chief Executive Officer of Chapter to effect strategic and administrative decisions. In 2021/22 the board of trustees decided to disband sub-committees, however the treasurer meets with the CEO and Finance Officer on a monthly basis to review financial performance. At each Board of Trustees' meeting the Chief Executive Officer reports on new opportunities, serious incidents, and any safeguarding or health and safety issues. The Chief Executive Officer also presents detailed statistics on current activities and reports on progress against the targets associated with specific grants and contracts. Presentations by members of staff on different aspects of the work of Chapter may also be periodically brought to Board of Trustees' meetings.

Following the death of our CEO Daniel Rogers in December 2021, Jolene Weaver was appointed Interim CEO and was confirmed as the new Charity Manager in September 2022.

**Structure**
The Trustees are also Directors of the Charitable Company for the purposes of the Companies Act. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's governing document, the Companies Act 2006 and '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).

**Independent examiner**
Mitchell Charlesworth was appointed as Independent Examiner for 2021/22 and a resolution will be put before the Annual General Meeting regarding future Independent Examiner.

The Trustees report was approved by the Board of Trustees.

Sharon Shelbourne

.....

Sharon Shelbourne

**Trustee**

Date: 05 Oct 2022 .....

# CHAPTER (WEST CHESHIRE) LIMITED

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF CHAPTER (WEST CHESHIRE) LIMITED

I report to the Trustees on my examination of the financial statements of Chapter (West Cheshire) Limited (the Charity) for the year ended 31 March 2022.

**Responsibilities and basis of report**

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

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

1 accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



**Mitchell Charlesworth**

24 Nicholas Street
Chester
CH1 2AU

Dated: 10 October 2022

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES
## INCLUDING INCOME AND EXPENDITURE ACCOUNT

### *FOR THE YEAR ENDED 31 MARCH 2022*

| | Notes | Unrestricted funds 2022 £ | Restricted funds 2022 £ | Total 2022 £ | Unrestricted funds 2021 £ | Restricted funds 2021 £ | Total 2021 £ |
|---|---|---|---|---|---|---|---|
| **Income from:** | | | | | | | |
| Donations and legacies | **3** | 81,947 | 340,453 | 422,400 | 154,340 | 135,038 | 289,378 |
| Charitable activities | **4** | 4,338 | - | 4,338 | 30,137 | - | 30,137 |
| Investments | **5** | 1 | - | 1 | 22 | - | 22 |
| **Total income** | | 86,286 | 340,453 | 426,739 | 184,499 | 135,038 | 319,537 |
| **Expenditure on:** | | | | | | | |
| Raising funds | **6** | - | - | - | 687 | 173 | 860 |
| Charitable activities | **7** | 136,805 | 347,178 | 483,983 | 114,494 | 128,070 | 242,564 |
| **Total expenditure** | | 136,805 | 347,178 | 483,983 | 115,181 | 128,243 | 243,424 |
| Gross transfers between funds | **11** | - | - | - | 6,295 | (6,295) | - |
| **Net (expenditure)/income for the year/ Net movement in funds** | | (50,519) | (6,725) | (57,244) | 75,613 | 500 | 76,113 |
| Fund balances at 1 April 2021 | | 120,849 | 6,725 | 127,574 | 45,236 | 6,225 | 51,461 |
| **Fund balances at 31 March 2022** | | 70,330 | - | 70,330 | 120,849 | 6,725 | 127,574 |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CHAPTER (WEST CHESHIRE) LIMITED

## BALANCE SHEET

### *AS AT 31 MARCH 2022*

| | Notes | 2022 £ | 2022 £ | 2021 £ | 2021 £ |
|---|---|---|---|---|---|
| **Fixed assets** | | | | | |
| Tangible assets | **12** | | 12,591 | | 11,070 |
| **Current assets** | | | | | |
| Debtors | **13** | 18,161 | | 9,345 | |
| Cash at bank and in hand | | 101,266 | | 203,634 | |
| | | 119,427 | | 212,979 | |
| **Creditors: amounts falling due within one year** | **14** | (61,688) | | (96,475) | |
| Net current assets | | | 57,739 | | 116,504 |
| **Total assets less current liabilities** | | | 70,330 | | 127,574 |
| **Income funds** | | | | | |
| Restricted funds | **15** | | - | | 6,725 |
| Unrestricted funds | | | 70,330 | | 120,849 |
| | | | 70,330 | | 127,574 |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 05 Oct 2022

Gabor Balint

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Gabor Balint

**Trustee**

**Company registration number 3294547**

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF CASH FLOWS

## *FOR THE YEAR ENDED 31 MARCH 2022*

| | Notes | 2022 £ | 2022 £ | 2021 £ | 2021 £ |
|---|---|---|---|---|---|
| **Cash flows from operating activities** | | | | | |
| Cash (absorbed by)/generated from operations | **18** | | (97,213) | | 128,981 |
| **Investing activities** | | | | | |
| Purchase of tangible fixed assets | | (5,156) | | (6,295) | |
| Investment income received | | 1 | | 22 | |
| **Net cash used in investing activities** | | | (5,155) | | (6,273) |
| **Net cash used in financing activities** | | | - | | - |
| **Net (decrease)/increase in cash and cash equivalents** | | | (102,368) | | 122,708 |
| Cash and cash equivalents at beginning of year | | | 203,634 | | 80,926 |
| **Cash and cash equivalents at end of year** | | | 101,266 | | 203,634 |

## NOTES TO THE FINANCIAL STATEMENTS

### *FOR THE YEAR ENDED 31 MARCH 2022*

**1 Accounting policies**

**Charity information**

Chapter (West Cheshire) Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Stanlaw Abbey Business Centre, Dover Drive, Ellesmere Port, Cheshire, CH65 9BF.

**1.1 Accounting convention**

The financial statements have been prepared in accordance with the Charity's governing document, the Companies Act 2006 and "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 Charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

**1.2 Going concern**

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

**1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

**1.4 Income**

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

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

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

**1 Accounting policies** **(Continued)**

**1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised when it is incurred and is recorded gross of related income on the following bases:

- Charitable expenditure comprises direct expenditure including direct staff costs attributable to its activities.
- Governance costs comprise those incurred as a result of constitutional and statutory requirements.

**1.6 Tangible fixed assets**

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

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

| | |
|---|---|
| Fixtures and fittings | 15% reducing balance |
| Computers | 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**1.7 Impairment of fixed assets**

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

**1.8 Cash and cash equivalents**

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

**1.9 Financial instruments**

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**1 Accounting policies** **(Continued)**

***Basic financial assets***

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

***Basic financial liabilities***

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

***Derecognition of financial liabilities***

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

**1.10 Employee benefits**

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

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

**2 Critical accounting estimates and judgements**

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

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

## 3 Donations and legacies

| | **Unrestricted funds** | **Restricted funds** | **Total** | Unrestricted funds | Restricted funds | Total |
|---|---|---|---|---|---|---|
| | **2022** | **2022** | **2022** | 2021 | 2021 | 2021 |
| | **£** | **£** | **£** | £ | £ | £ |
| Donations and gifts | 20,164 | 3,171 | 23,335 | 9,026 | - | 9,026 |
| Grants Receivable and Contracts | 61,783 | 337,282 | 399,065 | 145,314 | 135,038 | 280,352 |
| | 81,947 | 340,453 | 422,400 | 154,340 | 135,038 | 289,378 |
| **Grants receivable for core activities** | | | | | | |
| Albert Gubay | - | 24,720 | 24,720 | - | - | - |
| Ann Duchess of Westminster | - | 7,462 | 7,462 | - | - | - |
| The National Lottery | - | 11,995 | 11,995 | 10,000 | 36,757 | 46,757 |
| Bupa UK Foundation | - | - | - | - | 7,809 | 7,809 |
| Charities Aid Foundation | - | - | - | 15,024 | - | 15,024 |
| Cheshire Community Foundation - various grants | - | 60,636 | 60,636 | 10,000 | 23,581 | 33,581 |
| Cheshire West & Chester Council | - | 47,127 | 47,127 | 47,980 | 14,006 | 61,986 |
| Garfield Weston | 11,250 | - | 11,250 | 3,750 | - | 3,750 |
| The Henry Smith Charity | - | 32,924 | 32,924 | - | 25,201 | 25,201 |
| Lloyds Bank Foundation | 5,500 | - | 5,500 | 27,500 | - | 27,500 |
| NHS West Cheshire CCG | 12,823 | - | 12,823 | 15,210 | - | 15,210 |
| Postcode Neighbourhood Trust | - | 18,624 | 18,624 | - | - | - |
| Steve Morgan Foundation | - | - | - | 8,000 | - | 8,000 |
| Tudor Trust | 25,000 | - | 25,000 | - | - | - |
| Veolia Environmental Trust | - | 52,000 | 52,000 | - | - | - |
| WC&NW Chamber of Commerce | - | 14,538 | 14,538 | - | - | - |
| Westminster Foundation | - | - | - | 5,000 | - | 5,000 |
| West Cheshire Mental Health Forum | - | 461 | 461 | - | 280 | 280 |
| Workers' Educational Association | - | 7,875 | 7,875 | - | - | - |
| Other | 7,210 | 58,920 | 66,130 | 2,850 | 27,404 | 30,254 |
| | 61,783 | 337,282 | 399,065 | 145,314 | 135,038 | 280,352 |

## 4 Charitable activities

| | Charitable Income 2022 | Charitable Income 2021 |
|---|---|---|
| | £ | £ |
| Sales within charitable activities | 4,338 | 30,137 |

## 5 Investments

| | Unrestricted funds | Unrestricted funds |
|---|---|---|
| | 2022 | 2021 |
| | £ | £ |
| Interest receivable | 1 | 22 |

## 6 Raising funds

| | Unrestricted funds | Restricted funds | Total 2022 | Total 2021 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Fundraising and publicity | | | | |
| Other fundraising costs | - | - | - | 860 |
| | - | - | - | 860 |
| Fundraising and publicity | 687 | 173 | | 860 |

## 7 Charitable activities

| | Charitable Expenditure 2022 | Charitable Expenditure 2021 |
|---|---|---|
| | £ | £ |
| Staff costs | 344,939 | 186,893 |
| Depreciation and impairment | 3,635 | 3,159 |
| Service-user support costs | 85,041 | 15,437 |
| Connect volunteer programme | - | 11,449 |
| Business expenses | 34,454 | 17,581 |
| WCMHF expenditure | 461 | 280 |
| General expenses | 12,882 | 5,425 |
| | 481,412 | 240,224 |
| Share of governance costs (see note 8) | 2,571 | 2,340 |
| | 483,983 | 242,564 |
| **Analysis by fund** | | |
| Unrestricted funds | 136,805 | 114,494 |
| Restricted funds | 347,178 | 128,070 |
| | 483,983 | 242,564 |

## 8 Support costs

| | Support costs | Governance costs | 2022 | 2021 | Basis of allocation |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | |
| Accountancy | - | 2,460 | 2,460 | 2,340 | Governance |
| AGM and Trustee meeting costs | - | 111 | 111 | - | Governance |
| | - | 2,571 | 2,571 | 2,340 | |
| Analysed between | | | | | |
| Charitable activities | - | 2,571 | 2,571 | 2,340 | |

## 9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

## 10 Employees

The average monthly number of employees during the year was:

| | 2022 Number | 2021 Number |
|---|---|---|
| Charitable and management | 14 | 11 |

| Employment costs | 2022 £ | 2021 £ |
|---|---|---|
| Wages and salaries | 344,939 | 186,893 |

There were no employees whose annual remuneration was more than £60,000.

## 11 Transfers

A transfer of £6,295 was made during the previous year from restricted to unrestricted. The transfer was in relation to fixed assets purchased from restricted funds which could be used for unrestricted purposes.

## 12 Tangible fixed assets

| | Fixtures and fittings | Computers | Total |
|---|---|---|---|
| | £ | £ | £ |
| **Cost** | | | |
| At 1 April 2021 | 10,333 | 11,279 | 21,612 |
| Additions | 2,890 | 2,266 | 5,156 |
| At 31 March 2022 | 13,223 | 13,545 | 26,768 |
| **Depreciation and impairment** | | | |
| At 1 April 2021 | 4,026 | 6,516 | 10,542 |
| Depreciation charged in the year | 1,380 | 2,255 | 3,635 |
| At 31 March 2022 | 5,406 | 8,771 | 14,177 |
| **Carrying amount** | | | |
| At 31 March 2022 | 7,817 | 4,774 | 12,591 |
| At 31 March 2021 | 6,307 | 4,763 | 11,070 |

## 13 Debtors

| | 2022 | 2021 |
|---|---|---|
| **Amounts falling due within one year:** | **£** | **£** |
| Trade debtors | 17,256 | 8,465 |
| Prepayments and accrued income | 905 | 880 |
| | 18,161 | 9,345 |

## 14 Creditors: amounts falling due within one year

| | 2022 | 2021 |
|---|---|---|
| | **£** | **£** |
| Other taxation and social security | 6,591 | 3,928 |
| Other creditors | 29,977 | 10,936 |
| Accruals and deferred income | 25,120 | 81,611 |
| | 61,688 | 96,475 |

## 15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

| | Movement in funds | | | Movement in funds | | | |
|---|---|---|---|---|---|---|---|
| | Balance at 1 April 2020 | Incoming resources | Resources expended | Balance at 1 April 2021 | Incoming resources | Resources expended | Balance at 31 March 2022 |
| | £ | £ | £ | £ | £ | £ | £ |
| Albert Gubay | - | - | - | - | 24,720 | 24,720 | - |
| Ann Duchess of Westminster | - | - | - | - | 7,462 | 7,462 | - |
| Arnold Clarke | - | - | - | - | 1,000 | 1,000 | - |
| Big Lottery - Awards for All | - | - | - | - | 10,000 | 10,000 | - |
| Big Lottery - Heritage | - | - | - | - | 1,995 | 1,995 | - |
| Bupa UK Foundation | - | 7,809 | 7,809 | - | - | - | - |
| Cheshire Community Foundation - Main grant | - | 4,151 | 4,151 | - | 1,900 | 1,900 | - |
| Cheshire Community Foundation - Tampon Tax | - | 3,696 | 3,696 | - | - | - | - |

**15 Restricted funds** **(Continued)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Cheshire Community Foundation - COVID19 Response fund | - | 4,530 | 4,530 | - | 10,000 | 10,000 | - |
| Cheshire Community Foundation - Cheshire Minds Matter fund | - | 11,204 | 11,204 | - | 33,570 | 33,570 | - |
| Cheshire Community Foundation - Assura fund | - | - | - | - | 5,000 | 5,000 | - |
| Cheshire Community Foundation - Reaching Communities | - | - | - | - | 10,166 | 10,166 | - |
| Cheshire West Voluntary Action - Womens & Childrens | - | - | - | - | 4,865 | 4,865 | - |
| Cheshire West & Chester Council | - | 14,006 | 14,006 | - | 48,377 | 48,377 | - |
| Chester Municipal Charities | - | 5,800 | 5,800 | - | - | - | - |
| Chester Rotary | - | - | - | - | 200 | 200 | - |
| Chester Soup Kitchen | - | - | - | - | 700 | 700 | - |
| Co-op Local Community fund | - | - | - | - | 3,306 | 3,306 | - |
| Equilibrium | - | - | - | - | 500 | 500 | - |
| Leeds Building Society | - | - | - | - | 1,000 | 1,000 | - |
| Marjory Boddy Trust | - | 1,000 | 1,000 | - | 2,500 | 2,500 | - |
| Matrix Chambers Ltd | - | 419 | 419 | - | 581 | 581 | - |
| Medicash Foundation | - | - | - | - | 1,000 | 1,000 | - |
| National Lottery Community Fund | - | 36,757 | 36,757 | - | - | - | - |

**15 Restricted funds** **(Continued)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Neighbourly Community Fund | - | 400 | 400 | - | 400 | 400 | - |
| Neston Town Council | - | 1,000 | 1,000 | - | 1,500 | 1,500 | - |
| Nisa | - | - | - | - | 700 | 700 | - |
| NHS West Cheshire CCG - WCMHF | - | 280 | 280 | - | 461 | 461 | - |
| People's Health Trust | - | 4,077 | 4,077 | - | - | - | - |
| Percy Bilton | - | 423 | 423 | - | 475 | 475 | - |
| Postcode Neighbourhood Trust | - | - | - | - | 18,624 | 18,624 | - |
| Rank Foundation | - | - | - | - | 400 | 400 | - |
| Sanctuary Group | - | 500 | - | 500 | 1,000 | 1,500 | - |
| Cheshire West Crowdfund (Spacehive) | - | - | - | - | 2,471 | 2,471 | - |
| St James' Place | - | - | - | - | 2,500 | 2,500 | - |
| Stanlaw Abbey Development Trust Ltd | - | 1,597 | 1,597 | - | - | - | - |
| The Albert Hunt Trust | - | - | - | - | 3,000 | 3,000 | - |
| The Clothworkers' Foundation | - | 1,300 | 1,300 | - | - | - | - |
| The D'Oyly Carte Charitable Trust | - | - | - | - | 3,500 | 3,500 | - |
| The Edward Gostling Foundation | - | - | - | - | 4,841 | 4,841 | - |
| The Finnis Scott Foundation | - | 1,000 | 1,000 | - | - | - | - |
| The Henry Smith Charity | 6,225 | 25,201 | 25,201 | 6,225 | 32,924 | 39,149 | - |
| The Hospital Saturday Fund | - | 2,000 | 2,000 | - | 2,000 | 2,000 | - |
| The Ragdoll Foundation | - | - | - | - | 1,479 | 1,479 | - |
| The Ursula Keyes' Trust | - | - | - | - | 2,894 | 2,894 | - |

**15 Restricted funds** **(Continued)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| The Sir Jules Thorn Charitable Trust | - | 1,250 | 1,250 | - | - | - | - |
| The Tree Council | - | - | - | - | 375 | 375 | - |
| The Williams Family Foundation | - | - | - | - | 1,000 | 1,000 | - |
| United Way UK Give Local (Costco) | - | 1,500 | 1,500 | - | - | - | - |
| Veolia Environmental Trust | - | - | - | - | 52,000 | 52,000 | - |
| Versus Arthritis | - | - | - | - | 4,789 | 4,789 | - |
| Vivo Care Choices Ltd | - | 2,762 | 2,762 | - | 3,870 | 3,870 | - |
| WC&NW Chamber of Commerce | - | - | - | - | 14,538 | 14,538 | - |
| Westhill Foundation | - | - | - | - | 3,500 | 3,500 | - |
| Workers' Educational Association | - | - | - | - | 7,875 | 7,875 | - |
| Sport England | - | 2,376 | 2,376 | - | 4,495 | 4,495 | - |
| | 6,225 | 135,038 | 134,538 | 6,725 | 340,453 | 347,178 | - |

**15 Restricted funds** **(Continued)**

**Albert Gubay -** Aspire wellbeing coach salaries

**Ann Duchess of Westminster -** Belong activity sessions

**Arnold Clarke -** Aspire one-to-one sessions room hire

**Big Lottery (Awards for All) -** Belong activity sessions

**Big Lottery (Heritage) -** Historical garden trips

**Cheshire Community Foundation (Assura fund) -** Allotment sessions & equipment

**Cheshire Community Foundation (Cheshire Minds Matter fund)** - partnership with other local organisations to deliver telephone based mental health recovery service, delivered primarily by volunteers

**Cheshire Community Foundation (COVID19 Response fund) -** capacity building to increase support delivery

**Cheshire Community Foundation (Main grant fund) -** RESET wellbeing programme

**Cheshire Community Foundation (Reaching Communities) -** The Haven community greenspace

**Cheshire West & Chester Council (various funds) -** Aspire programme and Children & Young People's support sessions

**Cheshire West Crowdfund (Spacehive) -** Xmas social activity

**Cheshire West Voluntary Action -** BUMP new parent support

**Chester Rotary -** Xmas social activity

**Chester Soup Kitchen -** Xmas social activity

**Co-op Local Community Fund -** The Haven community greenspace

**Equilibrium -** Belong activity sessions

**Leeds Building Society -** Office furniture

**Marjory Boddy Trust -** IT equipment & licences

**Matrix Chambers Ltd -** Volunteer training

**Medicash Foundation -** Allotment sessions & materials

**Neighbourly Community Fund** - The Haven community greenspace

**15 Restricted funds** **(Continued)**

**Neston Town Council** - supporting service-users in Neston

**Nisa** - Xmas social activity

**NHS West Cheshire CCG** - West Cheshire Mental Health Forum - a community consultation group, of which Chapter manage the book-keeping

**The Percy Bilton Charity** - Allotment equipment

**Postcode Neighbourhood Trust** - Aspire wellbeing coach salaries

**Rank Foundation** - Allotment shed

**Sanctuary Group** - Allotment equipment

**St James' Place** - RESET wellbeing programme

**The Albert Hunt Trust** - RESET wellbeing programme

**The D'Oyly Carte Charitable Trust** - The Haven community greenspace wellbeing coach salaries

**The Edward Gostling Foundation** - Aspire wellbeing coach salaries

**The Henry Smith Charity** - Belong activity wellbeing coach salaries

**The Hospital Saturday Fund** - Staff training

**The Ragdoll Foundation** - Belong activity sessions

**The Ursula Keyes' Trust** - IT equipment & software

**The Tree Council** - The Haven community greenspace saplings

**The Williams Family Foundation** - Xmas social activity

**Veolia Environmental Trust** - The Haven community greenspace development

**Versus Arthritis** - Belong activity wellbeing coach salaries

**Vivo Care Choices Ltd** - The Haven community greenspace

**WC&NW Chamber of Commerce** - Kickstart employment scheme

**Westhill Foundation** - Delivery of Mental Health First Aid sessions to faith groups

**Workers' Educational Association** - Aspire wellbeing coach salaries

**Sport England** - Covid-19 Return to Play fitness sessions

**16 Analysis of net assets between funds**

| | Unrestricted 2022 | Restricted 2022 | Total 2022 | Unrestricted 2021 | Restricted 2021 | Total 2021 |
|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ |
| Fund balances at 31 March 2022 are represented by: | | | | | | |
| Tangible assets | 12,591 | - | 12,591 | 11,070 | - | 11,070 |
| Current assets/(liabilities) | 57,739 | - | 57,739 | 109,779 | 6,725 | 116,504 |
| | 70,330 | - | 70,330 | 120,849 | 6,725 | 127,574 |

**17 Related party transactions**

**Remuneration of key management personnel**

The remuneration of key management personnel, who is the Chief Officer, is as follows.

| | 2022 | 2021 |
|---|---|---|
| | £ | £ |
| Aggregate compensation | 41,881 | 37,849 |

**18 Cash generated from operations**

| | 2022 | 2021 |
|---|---|---|
| | £ | £ |
| (Deficit)/surpus for the year | (57,244) | 76,114 |
| Adjustments for: | | |
| Investment income recognised in statement of financial activities | (1) | (22) |
| Depreciation and impairment of tangible fixed assets | 3,635 | 3,159 |
| Movements in working capital: | | |
| (Increase) in debtors | (8,816) | (2,642) |
| (Decrease)/increase in creditors | (34,787) | 52,372 |
| **Cash (absorbed by)/generated from operations** | (97,213) | 128,981 |

**19 Analysis of changes in net funds**

The Charity had no debt during the year.

**CHAPTER (WEST CHESHIRE) LTD**

England & Wales - Charity number 1072395

# Accounts

**Charity Registration No. 1072395**

**Company Registration No. 3294547 (England and Wales)**

# CHAPTER (WEST CHESHIRE) LIMITED

# ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

# FOR THE YEAR ENDED 31 MARCH 2021

# CHAPTER (WEST CHESHIRE) LIMITED

## CHAIR'S REPORT

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This year's report must start with the dramatic impact the Covid-19 pandemic has had on charities large and small. Little did we know that a year on, we would still be feeling the effects of some of the challenges we have had to face. I did not think for one minute that we would be doing this year's AGM on Zoom again, but it is pertinent to consider the mental wellbeing of everyone in terms of making sure we feel safe. I hope that next year's AGM, we will be able to celebrate another year face to face with staff, trustees and service users and resume normality.

To my mind, it is significant that despite the uncertainty, we have continued to expand the Senior Management Team, which will enable Chapter's CEO, Daniel Rogers, to dedicate the necessary time on the strategic vision to support individuals, communities, and workplaces to promote positive mental health. I am very confident the recruitment of Jolene Weaver, Operational Manager, is already having a positive effect.

Chapter is still heavily reliant on grant fundraising, which can be challenging for long term planning and Clare Ashworth continues to work hard to lead Chapter's funding strategy and activities. The recruitment of two additional fundraisers is already seeing a positive impact on Chapter's finances. Future planning to focus more time on growing income generating activities will enhance stability, minimise risks but also present new opportunities with contracts and commissioning services.

Crucial to the above is the ability to deliver the services to a high standard and in a timely manner. One of the goals a year ago was to expand the wellbeing team and I am pleased to say the team now consists of seven staff who work hard to meet Chapter's aspirations and to continue to develop a variety of different offers across the mental health spectrum. The team are now well embedded and with the support of the new marketing team, have continued to be creative in ensuring that despite there being limited face-to-face visits for most of the year, previous and new clients continue to receive a high-quality service. We have also recruited many new volunteers over the past year who play an essential role in supporting service delivery.

It has been another unusual year and as Chair, has been a steep learning curve. Despite the pandemic, I have enjoyed another year of supporting a charity that strives to make a difference to local people. I am confident we have a diversity of skills, knowledge, and experience to support Daniel and the staff in the next year and look forward to working to meeting the next phase of the strategic growth plan. Mental health is high on everyone's agenda currently and this presents exciting opportunities to use the knowledge, skills and experience Chapter has developed over the last 30 years.

A big thank you for the commitment and dedication of all the staff, volunteers, and trustees at Chapter.

**Sharon Shelbourne, Chair**

# CHAPTER (WEST CHESHIRE) LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION

| | |
|---|---|
| **Trustees** | Sharon Shelbourne<br>Collette Baines<br>Stephanie Ogunjimi<br>Gabor Balint<br>James Murray<br>Louise McWatt<br>Kevin Hochard<br>Georgina Clarke |
| **Secretary** | Janice Eastwood |
| **Charity number** | 1072395 |
| **Company number** | 3294547 |
| **Registered office** | Stanlaw Abbey Business Centre<br>Dover Drive<br>Ellesmere Port<br>Cheshire<br>CH65 9BF |
| **Independent examiner** | Mitchell Charlesworth LLP<br>24 Nicholas Street<br>Chester<br>CH1 2AU |
| **Bankers** | HSBC Bank plc<br>PO Box 16<br>47 Eastgate Street<br>Chester<br>CH1 1XW |

# CHAPTER (WEST CHESHIRE) LIMITED

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# CHAPTER (WEST CHESHIRE) LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

## *FOR THE YEAR ENDED 31 MARCH 2021*

The Trustees, who are also directors for the purposes of company law, present their report and the independently examined financial statements of the charity for the year ended 31 March 2021.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and administrative details are shown on page 1 of the Trustees' Report and Independently Examined Accounts.

**TRUSTEES**

The Trustees who served the charity during the period were as follows:

Sharon Shelbourne – Chair
Collette Baines - Treasurer
Stephanie Ogunjimi
Gabor Balint
James Murray
Louise McWatt
Kevin Hochard
Georgina Clarke (Co-opted)
Rob Storey (retired October 2020)
Chris Laycock (retired October 2020)
Hilda Laycock (retired October 2020)

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Structure**

The Trustees are also Directors of the Charitable Company for the purposes of the Companies Act. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's governing document, the Companies Act 2006 and '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).

**Governance**

Chapter (West Cheshire) Limited is a registered charity (No. 1072395) and as a company limited by guarantee (No. 3294547). It is governed by its Memorandum and Articles of Association dated 19th December 1996 (updated October 2020).

**Management**

The activities of Chapter are overseen by a Board of Trustees which at the outset of 2020-21 consisted of seven Trustees and one co-opted Trustee.

The Board of Trustees meets every eight weeks to receive reports from the Chief Executive Officer of Chapter to effect strategic and administrative decisions, and from the two subcommittees which meet in between Board of Trustees meetings. The two subcommittees are: - Human Resources (incorporating Health and Safety), and - Finance. At each Board of Trustees meeting the Chief Executive Officer reports on new opportunities, serious incidents, and any safeguarding or health and safety issues. The Chief Executive Officer also presents detailed statistics on current activities and reports on progress against the targets associated with specific grants and contracts. Presentations by members of the staff on different aspects of the work of Chapter may also be periodically brought to Board of Trustees meetings.

In January 2021, the Interim Chief Executive Officer, Daniel Rogers, was confirmed as permanent CEO following interview and 12 months in the role on an interim basis. The CEO heads up a Senior Management Team consisting of a Strategic Lead for Funding, and an Operations Manager who commenced in post in April 2021.

**APPOINTMENT OF TRUSTEES**

Trustees are expected to:

- support the organisation and its aims
- act as ambassadors for the organisation
- demonstrate sound common sense and a breadth of experience
- declare any potential conflict of interest
- undertake work on an appropriate committee
- attend Board of Trustees meetings
- help with specific projects as required
- be legally able to carry out their duties of Trustee.

Trustees are appointed by the Board of Trustees. All new Trustees are recruited to complement the skills of existing Trustees and inducted into the work of Chapter and their roles as Trustees. Trustees are required to meet minimum levels of safeguarding training and sign a confidentiality contract. Trustees are offered and are able to claim expenses relating to their role as Trustee such as mileage to attend Board of Trustees meetings.

**PUBLIC BENEFIT**

All charities are legally required to have aims that provide public benefit. The Charity Commission in its 'Charities and Public Benefit' Guidance states that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, that the benefit must be to the public or a section of the public.

The Trustees confirm that they have referred to the guidance and are confident that Chapter meets the criteria. For example:

- the objects of the Charity in our Memorandum and Articles of Association are defined as Public Benefit
- our progress, including the number of beneficiaries, is reported publically in the Trustees' Annual Report
- Chapter accepts referrals from statutory agencies, such as local authorities and NHS trusts, as well as local third sector organisations, who support people affected by mental ill-health but do not provide the same services as Chapter
- As a result of the COVID-19 pandemic, Chapter has also began accepting self-referrals to some services and is currently reviewing its service model to allow self-referrals across all appropriate services. This is in keeping with a person-centred approach, self-defined crisis in mental health and Chapter's core values.
- most of Chapter's services are supported entirely through charitable funds
- The core of Chapter's services are free at the point of delivery to its clients, except in certain instances such as the provision of a group training course to a corporate client.

**RISK MANAGEMENT**

The Board of Trustees keeps under review the major risks to which the Charity is exposed through regular reports from the CEO. Wherever possible, processes and procedures are in place to mitigate these risks. A policy framework helps to ensure risks are monitored, managed and mitigated as far as is reasonably practical. The risks to external funding are kept under frequent examination so that, when required, new and diversified funding sources can be investigated and, if necessary, the activities of the Charity can be modified.

Internal financial risks are minimised by procedures for authorisation of all transactions. Projects are monitored and assessed regularly to ensure consistent quality across all operational aspects of the Charity. Training is provided to staff and volunteers to ensure that safeguarding and safe working practices for staff, volunteers and service-users are central to all delivered activities.

Additionally, Chapter has links and access to professionals in the field of Health & Safety and HR who are able to provide advice on specific areas of concern. Chapter also has a Confidentiality Policy that all trustees, volunteers and staff are required to sign, and all data held by Chapter is assessed to be secure and meeting all Data Protection Act and GDPR requirements.

**OBJECTIVES AND ACTIVITIES**

All our work is directed at achieving five outcomes:

- helping people to promote positive mental health
- supporting people to better manage their mental health
- build confidence, life skills and greater self-esteem
- supporting people to work and be able to live an independent life
- enabling people to overcome isolation and be part of a community

**ACTIVITIES**

Chapter continues to provide a variety of services and activities to promote mental health recovery. This includes:

- Aspire - One-to-one mental health coaching to support people to develop wellbeing plans and set goals to aid their recovery. Motivational, emotional and positive encouragement remain an integral part of this work.
- Connect – Listening service providing low level mental health support delivered by trained volunteers.
- Belong - Creative activities that bring people together around a shared interest to build confidence, meet new people and try new things.
- RE:SET - Workshops promoting positive mental health, supporting people to develop life skills that aid in their mental health recovery. Peer support is a particularly successful aspect of this work.
- The Haven – Re-development of a former allotment site in Ellesmere Port to create a wellbeing space that brings the local community together and promotes positive mental health.
- Corporate Services - Mental health training in the workplace to promote mental health at work. This includes bespoke training packages as well as recognised qualifications such as Mental Health First Aid.

**PARTNERSHIPS**

Chapter continues to have partnerships with other organisations in the business, statutory and voluntary sectors. We also provide some services as part of a paid contract such as delivering mental health training. Chapter actively seeks joint working opportunities with other third sector organisations as we recognise the added value this brings to our services and those accessing our services.

**ACHIEVEMENTS AND PERFORMANCE**

Chapter provided a service to 308 people in 2020-21 with service users and participants attending an average of 8 sessions.

At the end of March 2020, the Covid-19 pandemic arrived in the UK forcing Chapter to cease all face-to-face activities and immediately develop a new operational plan to meet demand from our local communities for services delivered via telephone and via online video call.

Chapter saw a significant increase in referrals because of the pandemic and a shift in the nature of referrals. Many referrals were for individuals who might normally manage their mental health and wellbeing independently, but a change in circumstances resulting from the pandemic led them to Chapter.

Staff and volunteers responded positively to this challenge and a telephone-based service was established to offer much needed support to individuals whose mental health had been impacted by the pandemic, while continuing to support individuals with a Serious Mental Illness (SMI).

Building on the successful use of volunteers in the first lockdown, Chapter’s services were enhanced by the addition of Connect, a telephone-based service delivered by trained volunteers. We are currently in the process of developing our service model to allow those accessing our services to move more easily between services as appropriate for their needs and recovery journey.

The addition of a Marketing Lead and Social Media Assistant helped to expand our communication function and saw the introduction of several positive mental health campaigns. In December 2020 Chapter delivered 150 ‘Pick Me Up Packs’ to service users during lockdown.

In January 2021 Chapter created two new fundraising posts and in March, an Operations Manager role was created, expanding the Senior Management Team which also consists of a CEO and Strategic Lead for Funding. This new post helps to ensure Chapter services are delivered to a high standard, while allowing the CEO more time to focus on Chapter's strategic direction and growth plan.

In January 2021, Chapter's Board of Trustees made Interim CEO Daniel Rogers' role permanent.

The Board of Trustees oversaw the implementation of a new policy framework, with many existing policies reviewed to ensure they meet the needs of both a change in service model, and management structure. Policies relating to high-risk areas are reviewed and endorsed by the Board of Trustees.

Chapter ends the current period in a positive position, both financially and strategically, and in the best possible position for the challenges ahead, as we move to a post-pandemic era.

**FINANCIAL REVIEW**

Chapter maintains adequate controls over the assets of the Charity, which are regularly reviewed by the Finance sub-committee and the Board of Trustees. The Charity has restricted, and unrestricted funds as described in the accounts. The principal activity of the company during the year was to promote the mental health and wellbeing of individuals, communities, and workplaces.

Chapter, like many other charities during the Covid-19 period, experienced high success rates with applying for short-term funds for activities delivered during the pandemic. Most funders agreed to release funds they would normally hold in reserves and/or become more flexible in their criteria for distribution. This, combined with a national move to working online, expedited the turnover of fundraising applications Chapter was able to make, and allowed us to cover the costs of core salaries and project delivery in this unusual year.

The expansion of Chapter's services created new funding possibilities, contributing to a more sustainable funding model. Additionally, the creation of a new training facilitator role enabled Chapter to increase its revenue through the provision of corporate wellbeing services.

**FINANCIAL RISK**

The main risks are that:

- Most funders offer 12-month grants making long term planning difficult
- There are a limited number of staff with fundraising skills so future planning needs to consider how risk can be lessened in the event of losing these staff
- Chapter has not yet sufficiently developed its corporate services to provide a stable source of earned income and relies on fundraising and funding grants as its main income source
- Uncertainty around funding sources, because of the pandemic, remains a risk

As with any small charity, it will now be vitally important to be flexible and exercise caution in expenditure, to protect staff and cover all other liabilities under such an uncertain future.

**INDEPENDENT EXAMINER**

Robert Hall was appointed as Independent Examiner for 2020-21 and a resolution will be put before the Annual General Meeting regarding future Independent Examiner.

**FINANCIAL RESERVES STRATEGY**

The Company's Reserve Strategy is reviewed annually. Wherever possible, reserves are provided consistent with the ongoing objectives of the Charity so that negative fluctuations in funding do not have an immediate adverse impact on clients or staff. In addition, reserves are provided to make good any deficits from authorised projects.

Our objective is to maintain reserves representing at least two months running costs plus closure costs. To facilitate this, Chapter seeks to secure restricted as well as unrestricted income. In addition, selected trustees and staff meet at least every two months and review the reserves as part of the overall organisation's finances.

**PLANS FOR THE FUTURE**

Each year the Board of Trustees reviews Chapter's strategic plan and sets strategic priorities and actions for the year ahead.

The plans for 2021-22:

- Develop Chapter's core service model to provide more flexibility to allow individuals to access the support that is right for them
- Continue to develop our product portfolio for business and employers, to promote positive mental health in the workplace
- Expand services to enable Chapter to support more people across Cheshire

**SMALL COMPANY PROVISIONS**

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Registered Office – Stanlaw Abbey Business Centre, Dover Drive, Ellesmere Port CH65 9BF

Signed by order of the trustees:

Sharon Shelbourne

.....

**Sharon Shelbourne**

Trustee

Dated: 30 Nov 2021

# CHAPTER (WEST CHESHIRE) LIMITED

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF CHAPTER (WEST CHESHIRE) LIMITED

I report to the Trustees on my examination of the financial statements of Chapter (West Cheshire) Limited (the Charity) for the year ended 31 March 2021.

**Responsibilities and basis of report**

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1 accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Mitchell Charlesworth LLP

24 Nicholas Street
Chester
CH1 2AU

Rob Hall

Rob Hall

Dated: 01 Dec 2021

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

### *FOR THE YEAR ENDED 31 MARCH 2021*

| | Notes | **Unrestricted funds 2021** £ | **Restricted funds 2021** £ | **Total 2021** £ | Unrestricted funds 2020 £ | Restricted funds 2020 £ | Total 2020 £ |
|---|---|---|---|---|---|---|---|
| **Income from:** | | | | | | | |
| Donations and legacies | **3** | 154,340 | 135,038 | 289,378 | 101,792 | 85,804 | 187,596 |
| Charitable activities | **4** | 30,137 | - | 30,137 | 9,583 | - | 9,583 |
| Investments | **5** | 22 | - | 22 | 133 | - | 133 |
| **Total income** | | 184,499 | 135,038 | 319,537 | 111,508 | 85,804 | 197,312 |
| **Expenditure on:** | | | | | | | |
| Raising funds | **6** | 687 | 173 | 860 | 3,613 | 93 | 3,706 |
| Charitable activities | **7** | 114,493 | 128,070 | 242,563 | 99,902 | 98,319 | 198,221 |
| **Total resources expended** | | 115,180 | 128,243 | 243,423 | 103,515 | 98,412 | 201,927 |
| **Net incoming/(outgoing) resources before transfers** | | 69,319 | 6,795 | 76,114 | 7,993 | (12,608) | (4,615) |
| Gross transfers between funds | **11** | 6,295 | (6,295) | - | - | - | - |
| **Net income/(expenditure) for the year/ Net movement in funds** | | 75,614 | 500 | 76,114 | 7,993 | (12,608) | (4,615) |
| Fund balances at 1 April 2020 | | 45,236 | 6,225 | 51,461 | 37,243 | 18,833 | 56,076 |
| **Fund balances at 31 March 2021** | | 120,850 | 6,725 | 127,575 | 45,236 | 6,225 | 51,461 |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CHAPTER (WEST CHESHIRE) LIMITED

## BALANCE SHEET

### *AS AT 31 MARCH 2021*

| | Notes | 2021 £ | 2021 £ | 2020 £ | 2020 £ |
|---|---|---|---|---|---|
| **Fixed assets** | | | | | |
| Tangible assets | **12** | | 11,070 | | 7,935 |
| **Current assets** | | | | | |
| Debtors | **13** | 9,346 | | 6,703 | |
| Cash at bank and in hand | | 203,634 | | 80,926 | |
| | | 212,980 | | 87,629 | |
| **Creditors: amounts falling due within one year** | **14** | (96,475) | | (44,103) | |
| Net current assets | | | 116,505 | | 43,526 |
| **Total assets less current liabilities** | | | 127,575 | | 51,461 |
| **Income funds** | | | | | |
| Restricted funds | **15** | | 6,725 | | 6,225 |
| Unrestricted funds | | | 120,850 | | 45,236 |
| | | | 127,575 | | 51,461 |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 12th October 2021

Gabor Balint

.....

**Gabor Balint**

**Trustee**

01 Dec 2021

**Company Registration No. 3294547**

# CHAPTER (WEST CHESHIRE) LIMITED

## STATEMENT OF CASH FLOWS

## *FOR THE YEAR ENDED 31 MARCH 2021*

| | Notes | 2021 £ | 2021 £ | 2020 £ | 2020 £ |
|---|---|---|---|---|---|
| **Cash flows from operating activities** | | | | | |
| Cash generated from/(absorbed by) operations | **18** | | 128,981 | | (2,972) |
| **Investing activities** | | | | | |
| Purchase of tangible fixed assets | | (6,295) | | (3,880) | |
| Proceeds on disposal of tangible fixed assets | | - | | 409 | |
| Investment income received | | 22 | | 133 | |
| **Net cash used in investing activities** | | | (6,273) | | (3,338) |
| **Net cash used in financing activities** | | | - | | - |
| **Net increase/(decrease) in cash and cash equivalents** | | | 122,708 | | (6,310) |
| Cash and cash equivalents at beginning of year | | | 80,926 | | 87,236 |
| **Cash and cash equivalents at end of year** | | | 203,634 | | 80,926 |

### 1 Accounting policies

**Charity information**

Chapter (West Cheshire) Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Stanlaw Abbey Business Centre, Dover Drive, Ellesmere Port, Cheshire, CH65 9BF.

### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, the Companies Act 2006 and "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 Charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

### 1.2 Going concern

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

### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

### 1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

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

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

### 1.5 Expenditure

Expenditure is recognised when it is incurred and is recorded gross of related income on the following bases:

- Charitable expenditure comprises direct expenditure including direct staff costs attributable to its activities.
- Governance costs comprise those incurred as a result of constitutional and statutory requirements.

**1 Accounting policies**

**1.6 Tangible fixed assets**

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

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

| | |
|---|---|
| Fixtures and fittings | 15% reducing balance |
| Computers | 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

**1.7 Impairment of fixed assets**

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

**1.8 Cash and cash equivalents**

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

**1.9 Financial instruments**

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

***Basic financial assets***

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

**1 Accounting policies**

***Basic financial liabilities***

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

***Derecognition of financial liabilities***

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

**1.10 Employee benefits**

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

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

**2 Critical accounting estimates and judgements**

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

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

**3 Donations and legacies**

| | **Unrestricted funds** | **Restricted funds** | **Total** | Unrestricted funds | Restricted funds | Total |
|---|---|---|---|---|---|---|
| | **2021** | **2021** | **2021** | 2020 | 2020 | 2020 |
| | **£** | **£** | **£** | £ | £ | £ |
| Donations and gifts | 9,026 | - | 9,026 | 23,979 | - | 23,979 |
| Grants Receivable and Contracts | 145,314 | 135,038 | 280,352 | 77,813 | 85,804 | 163,617 |
| | 154,340 | 135,038 | 289,378 | 101,792 | 85,804 | 187,596 |
| **Grants receivable for core activities** | | | | | | |
| Anne Duchess of Westminster | - | - | - | 5,000 | - | 5,000 |
| The National Lottery | 10,000 | 36,757 | 46,757 | - | 20,000 | 20,000 |
| Bupa UK Foundation | - | 7,809 | 7,809 | - | 9,441 | 9,441 |
| Charities Aid Foundation | 15,024 | - | 15,024 | - | - | - |
| Cheshire Community Foundation – Various Grants | 10,000 | 23,581 | 33,581 | - | 5,433 | 5,433 |
| CWAC | 47,980 | 14,006 | 61,986 | 25,480 | - | 25,480 |
| Garfield Weston | 3,750 | - | 3,750 | - | - | - |
| The Henry Smith Charity | - | 25,201 | 25,201 | - | 18,675 | 18,675 |
| John Moores Foundation | - | - | - | - | 5,000 | 5,000 |
| Lloyds Bank Foundation | 27,500 | - | 27,500 | - | - | - |
| Marjory Boddy Charitable Trust | - | - | - | - | 3,000 | 3,000 |
| NHS West Cheshire CCG | 15,210 | - | 15,210 | 10,000 | - | 10,000 |
| People's Health Trust | - | 4,077 | 4,077 | - | 2,566 | 2,566 |
| Stanlaw Abbey Development Trust Ltd | - | 1,597 | 1,597 | - | 7,712 | 7,712 |
| Steve Morgan Foundation | 8,000 | - | 8,000 | - | - | - |
| Vivo Care Choices Ltd | - | 2,762 | 2,762 | - | - | - |
| West Cheshire Mental Health Forum | - | 280 | 280 | - | 175 | 175 |
| Westminster Foundation | 5,000 | - | 5,000 | 15,000 | - | 15,000 |
| Other | 2,850 | 18,968 | 21,818 | 22,333 | 13,802 | 36,135 |
| | 145,314 | 135,038 | 280,352 | 77,813 | 85,804 | 163,617 |

**4 Charitable activities**

| | **Charitable Income** | **Charitable Income** |
|---|---|---|
| | **2021** | **2020** |
| | **£** | **£** |
| Sales within charitable activities | 30,137 | 9,583 |

**5 Investments**

| | Unrestricted funds 2021 | Unrestricted funds 2020 |
|---|---|---|
| | £ | £ |
| Interest receivable | 22 | 133 |

**6 Raising funds**

| | Unrestricted funds | Restricted funds | Total 2021 | Total 2020 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Fundraising and publicity | | | | |
| Other fundraising costs | 687 | 173 | 860 | 3,706 |
| | 687 | 173 | 860 | 3,706 |
| Fundraising and publicity | 3,613 | 93 | | 3,706 |

**7 Charitable activities**

| | Charitable Expenditure 2021 | Charitable Expenditure 2020 |
|---|---|---|
| | £ | £ |
| Staff costs | 186,893 | 153,135 |
| Service-user support costs | 15,435 | 10,987 |
| Connect volunteer programme | 11,449 | 287 |
| Business expenses | 17,581 | 20,714 |
| General expenses | 5,425 | 6,950 |
| Depreciation and impairment | 3,159 | 3,567 |
| WCMHF expenditure | 280 | 175 |
| | 240,223 | 195,813 |
| Share of governance costs (see note 8) | 2,340 | 2,408 |
| | 242,563 | 198,221 |
| **Analysis by fund** | | |
| Unrestricted funds | 114,493 | 99,902 |
| Restricted funds | 128,070 | 98,319 |
| | 242,563 | 198,221 |

**8 Support costs**

| | Support costs | Governance costs | 2021 | 2020 | Basis of allocation |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | |
| Accountancy | - | 2,340 | 2,340 | 2,220 | Governance |
| AGM and Trustee meeting costs | - | - | - | 188 | Governance |
| | - | 2,340 | 2,340 | 2,408 | |
| Analysed between | | | | | |
| Charitable activities | - | 2,340 | 2,340 | 2,408 | |

**9 Trustees**

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

**10 Employees**

The average monthly number of employees during the year was:

| | 2021 Number | 2020 Number |
|---|---|---|
| Charitable and management | 11 | 8 |

| **Employment costs** | 2021 £ | 2020 £ |
|---|---|---|
| Wages and salaries | 186,893 | 153,135 |

There were no employees whose annual remuneration was £60,000 or more.

**11 Transfers**

A transfer of £6,295 was made during the year from restricted to unrestricted. The transfer was in relation to fixed assets purchased from restricted funds which could be used for unrestricted purposes.

**12 Tangible fixed assets**

| | Fixtures and fittings | Computers | Total |
|---|---|---|---|
| | £ | £ | £ |
| **Cost** | | | |
| At 1 April 2020 | 9,734 | 5,583 | 15,317 |
| Additions | 599 | 5,696 | 6,295 |
| At 31 March 2021 | 10,333 | 11,279 | 21,612 |
| **Depreciation and impairment** | | | |
| At 1 April 2020 | 2,913 | 4,470 | 7,383 |
| Depreciation charged in the year | 1,113 | 2,046 | 3,159 |
| At 31 March 2021 | 4,026 | 6,516 | 10,542 |
| **Carrying amount** | | | |
| At 31 March 2021 | 6,307 | 4,763 | 11,070 |
| At 31 March 2020 | 6,821 | 1,114 | 7,935 |

**13 Debtors**

| | 2021 | 2020 |
|---|---|---|
| **Amounts falling due within one year:** | £ | £ |
| Trade debtors | 8,466 | 5,830 |
| Prepayments and accrued income | 880 | 873 |
| | 9,346 | 6,703 |

**14 Creditors: amounts falling due within one year**

| | 2021 | 2020 |
|---|---|---|
| | £ | £ |
| Other taxation and social security | 3,928 | 1,327 |
| Other creditors | 10,936 | 3,116 |
| Accruals and deferred income | 81,611 | 39,660 |
| | 96,475 | 44,103 |

**15 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

| | | Movement in funds | | | Movement in funds | | |
|---|---|---|---|---|---|---|---|
| | Balance at 1 April 2019 | Incoming resources | Resources expended | Balance at 1 April 2020 | Incoming resources | Resources expended | Balance at 31 March 2021 |
| | £ | £ | £ | £ | £ | | £ |
| Big Lottery- Awards for All | - | 10,000 | (10,000) | - | - | - | - |
| Big Lottery - Heritage | - | 10,000 | (10,000) | - | - | - | - |
| The National Lottery Community Fund | - | - | - | - | 36,757 | (36,757) | - |
| Cheshire Community Foundation- Main Grant | - | 2,969 | (2,969) | - | 4,151 | (4,151) | - |
| Cheshire Community Foundation- Tampon Tax | - | 2,464 | (2,464) | - | 3,696 | (3,696) | - |
| Cheshire Community Foundation – COVID19 Response fund | - | - | - | - | 4,530 | (4,530) | - |
| Cheshire Community Foundation – Cheshire Minds Matter fund | - | - | - | - | 11,204 | (11,204) | - |
| Cheshire West & Chester | - | - | - | - | 14,006 | (14,006) | - |
| The Henry Smith Charity | - | 18,675 | (12,450) | 6,225 | 25,201 | (25,201) | 6,225 |
| NHS West Cheshire CCG - WCMHF | - | 175 | (175) | - | 280 | (208) | - |
| Vivo Care Choices Ltd | - | - | - | - | 2,762 | (2,762) | - |
| P H Holt Foundation | 5,472 | - | (5,472) | - | - | - | - |
| Sports Council Trust Company | 9,799 | - | (9,799) | - | - | - | - |
| The D'Oyly Carte Charitable Trust | 2,775 | - | (2,775) | - | - | - | - |
| Westhill Endowment | 787 | - | (787) | - | - | - | |
| BUPA UK Foundation | - | 9,441 | (9,441) | - | 7,809 | (7,809) | - |
| Chester Lions | - | 218 | (218) | - | - | - | - |
| Chester Soup Kitchen | - | 600 | (600) | - | - | | - |
| Chester Municipal Charities | - | 3,632 | (3,362) | - | 5,800 | (5,800) | - |
| Festival Church | - | 250 | (250) | - | - | - | - |
| The Finnis Scott Foundation | - | - | - | - | 1,000 | (1,000) | - |
| Hemby Charitable Trust | - | 500 | (500) | - | - | - | - |
| The Hospital Saturday Fund | - | - | - | - | 2,000 | (2,000) | - |
| John Moores Foundation | - | 5,000 | (5,000) | - | - | - | - |
| Marjory Boddy Trust | - | 3,000 | (3,000) | - | 1,000 | (1,000) | - |
| Medicash | - | 500 | (500) | - | - | - | - |
| Neston Town Council | - | 2,300 | (2,300) | - | 1,000 | (1,000) | - |
| People's Health Trust | - | 2,566 | (2,566) | - | 4,077 | (4,077) | - |
| The Percy Bilton Charity | - | 77 | (77) | - | 423 | (423) | - |
| Skipton Building Society Charitable | - | 500 | (500) | - | - | - | - |
| St James's Place Foundation | - | 2,500 | (2,500) | - | - | - | - |
| Stanlaw Abbey Development Trust | - | 7,712 | (7,712) | - | 1,597 | (1,597) | - |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Tesco Bags of Help (Groundworks) | - | 375 | (375) | - | - | - | - |
| Ursula Keyes Trust | - | 2,350 | (2,350) | - | - | - | - |
| The Clothworkers' Foundation | - | - | - | - | 1,300 | (1,300) | - |
| Sanctuary Group | - | - | - | - | 500 | - | 500 |
| The Sir Jules Thorn Charitable Trust | - | - | - | - | 1,250 | (1,250) | - |
| Neighbourly Community Fund | - | - | - | - | 400 | (400) | - |
| Matrix Chambers Ltd | - | - | - | - | 419 | (419) | - |
| United Way UK Give Local (Costco) | - | - | - | - | 1,500 | (1,500) | - |
| Sport England | - | - | - | - | 2,376 | (2,376) | - |
| | 18,833 | 85,804 | (98,412) | 6,225 | 135,038 | (134,538) | 6,725 |

The National Lottery Community Fund
Delivery of Aspire wellbeing support, Belong activities and The Haven greenspace community project

Cheshire Community Foundation (Main grant fund)
RESET wellbeing programme

Cheshire Community Foundation (Tampon Tax fund)
BUMP wellbeing programme

Cheshire Community Foundation (COVID19 Response fund)
Capacity building to enable an increase in support delivery

Cheshire Community Foundation (Cheshire Minds Matter fund)
Partnership with other local organisations to develop and deliver telephone based mental health recovery service, delivered primarily by volunteers

Cheshire West & Chester (Community Response fund)
Towards project manager salary for The Haven greenspace community project

Cheshire West & Chester (Localities fund)
The Haven greenspace community project site clearance

Cheshire West & Chester (Members' budget)
Signage for The Haven greenspace community project

Cheshire West & Chester
The Haven greenspace community project site survey

The Henry Smith Charity
Towards activity wellbeing coach salaries

NHS West Cheshire CCG
West Cheshire Mental Health Forum
A community consultation group, of which Chapter manage the book-keeping

Vivo Care Choices Ltd
The Haven greenspace community project

Bupa UK Foundation
RESET wellbeing programme

Chester Municipal Charities
RESET wellbeing programme

The Finnis Scott Foundation
Towards allotment expenses

The Hospital Saturday Fund
Towards staff training

Marjory Boddy Charitable Trust
Towards wellbeing coach salary

Neston Town Council
Supporting service-users in Neston

People's Health Trust
Activity sessions for service-users

The Percy Bilton Charity
Towards allotment equipment

Stanlaw Abbey Development Trust Ltd
RESET wellbeing programme

The Clothworkers' Foundation
IT equipment

Sanctuary Group
Allotment materials and equipment

The Sir Jules Thorn Charitable Trust
Allotment materials and equipment

Neighbourly Community Fund
Partnership with Milestone Mums to support new and soon-to-be mothers' mental health

Matrix Chambers Ltd
Volunteer training

United Way UK Give Local (Costco)
Allotment shed and equipment

Sport England
COVID19 Return to Play fitness sessions

**15 Restricted funds**

During the year the following donations and grants have been received but the amounts have been deferred to future periods.

- Lloyds Bank Foundation £5,500
- The Henry Smith Charity £6,324
- NHS Charities Together Funds £993
- Vivo Care Choices Ltd £1,970
- Cheshire Community Foundation – Assura Fund £5,000
- Matrix Chambers Ltd £581
- Co-op Local Community Fund £1,366
- Cheshire Community Foundation £33,570
- Garfield Weston £11,250
- Sport England £4,495
- Chester Soup Kitchen £700
- Westhill Endowment £3,500
- St James' Place £2,500
- Cheshire West & Chester Localities Fund £1,250

**16 Analysis of net assets between funds**

| | **Unrestricted 2021** | **Restricted 2021** | **Total 2021** | Unrestricted 2020 | Restricted 2020 | Total 2020 |
|---|---|---|---|---|---|---|
| | **£** | **£** | **£** | £ | £ | £ |
| Fund balances at 31 March 2021 are represented by: | | | | | | |
| Tangible assets | 11,070 | - | 11,070 | 7,935 | - | 7,935 |
| Current assets/(liabilities) | 109,780 | 6,725 | 116,505 | 37,301 | 6,225 | 43,526 |
| | 120,850 | 6,725 | 127,575 | 45,236 | 6,225 | 51,461 |

**17 Related party transactions**

**Remuneration of key management personnel**

The remuneration of key management personnel, who is the Chief Officer, is as follows.

| | **2021** | **2020** |
|---|---|---|
| | **£** | **£** |
| Aggregate compensation | 37,849 | 36,153 |

| 18 | **Cash generated from operations** | **2021** | **2020** |
|---|---|---|---|
| | | **£** | **£** |
| | Surplus/(deficit) for the year | 76,115 | (4,615) |
| | Adjustments for: | | |
| | Investment income recognised in statement of financial activities | (22) | (133) |
| | Depreciation and impairment of tangible fixed assets | 3,159 | 3,565 |
| | Movements in working capital: | | |
| | (Increase)/decrease in debtors | (2,643) | 2,005 |
| | Increase/(decrease) in creditors | 52,372 | (3,794) |
| | **Cash generated from/(absorbed by) operations** | 128,981 | (2,972) |

**19 Analysis of changes in net funds**

The Charity had no debt during the year.