

REGISTERED COMPANY NUMBER: CE014089 (England and Wales)
REGISTERED CHARITY NUMBER: 1178374

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
Merseyside Asbestos Victims
Support Group

Kinsella Clarke Limited
61 Stanley Road
Bootle
Merseyside
L20 7BZ

**Contents of the Financial Statements
for the Year Ended 31 March 2025**

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**Chairperson's Report
for the Year Ended 31 March 2025**

Firstly, thank you to all our staff, volunteers, Trustees and members for all the help and support they continue to give throughout the year. Secondly, a warm welcome to the three new Trustees who have been appointed during the last year.

Irene Leonard, whom prior to her retirement was a healthcare professional and who lost her father due to exposure to asbestos. Louise Lee, who along with her husband Chris has for many years campaigned for health and safety in the workplace. Sadly, Chris died last year from exposure to asbestos. Carmel Calvert, who for over 40 years worked as an administrator within the NHS. Latterly, managing the Access to Information department at Arrowe Park Hospital. During this time one of her roles was reviewing and disclosing requests from patients, solicitors and asbestos charities for patient records to support legal claims.

We propose in the coming year to restructure administration within the charity. With this in mind we commissioned a report from the Liverpool Equality and Employment Law Centre. This report has now been endorsed by all Trustees and we are committed to developing on the advice given within the report in order to meet the challenges of the future.

At our last AGM we discussed broadening our criteria to support and advise victims of industrial respiratory and related diseases. During the AGM members raised concerns regarding silicosis, due to recent press coverage and queried if MAVSG could also offer support to victims of this disease too. Therefore, this will be one of the issues the Trustees will be considering as part of the proposed restructuring process.

We will also consider how to focus more on the campaigning element of the charity and further direct our interests in the research and prevention of industrial diseases.

We are members of the National Asbestos Victims Support Group Forum UK, The umbrella group of such groups in the UK. We play an active and supportive role in the organisation attending their regular meetings and advocating on behalf of victims with the All-Party Parliamentary Panel on Occupational Health -Sub Group on Asbestos, The DWP on welfare benefit issues and a number of other organisations in the Voluntary Sector and of government. We also hold information stalls 3 times a year at the local Macmillan open days for patients and carers. We are members of the International Ban Asbestos Secretariat (IBAN) with global contacts to work towards an asbestos free world for future generations.

In order for these projects to take place we will most definitely require and be grateful for the continued and valued support of everyone concerned with our charity.

W P Lafferty
Chair

**Report of the Trustees
for the Year Ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

CE014089 (England and Wales)

Registered Charity number

1178374

Registered office

108 Century Buildings
Tower Street
Brunswick Business Park
Liverpool
Merseyside
L3 4BJ

Trustees

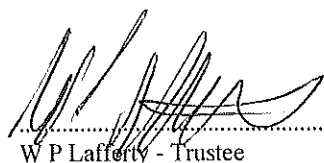
K Newton Treasurer
T Bimpson Trustee (resigned 3.2.26)
W P Lafferty
D Maylor
I Leonard (appointed 29.11.24)
L Lee (appointed 29.11.24)
C Calvert (appointed 10.3.25)

Company Secretary

Independent Examiner

Simon J Kirkham FCCA ACA
Kinsella Clarke Limited
61 Stanley Road
Bootle
Merseyside
L20 7BZ

Approved by order of the board of trustees on 30/3/26 and signed on its behalf by:



W P Lafferty - Trustee

**Independent Examiner's Report to the Trustees of
Merseyside Asbestos Victims
Support Group**

Independent examiner's report to the trustees of Merseyside Asbestos Victims Support Group ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company 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 your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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 accounts to be reached.



Simon J Kirkham FCCA ACA

Kinsella Clarke Limited
61 Stanley Road
Bootle
Merseyside
L20 7BZ

Date: 31/3/2026

**Merseyside Asbestos Victims
Support Group**

**Statement of Financial Activities
for the Year Ended 31 March 2025**

		31.3.25 Unrestricted fund £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies		130,119	141,049
Other trading activities	2	20,591	910
Total		<u>150,710</u>	<u>141,959</u>
 EXPENDITURE ON			
Raising funds	3	153,618	131,890
Other		102	263
Total		<u>153,720</u>	<u>132,153</u>
 NET INCOME/(EXPENDITURE)		 (3,010)	 9,806
 RECONCILIATION OF FUNDS			
Total funds brought forward		139,729	129,923
 TOTAL FUNDS CARRIED FORWARD		 <u><u>136,719</u></u>	 <u><u>139,729</u></u>

The notes form part of these financial statements

**Merseyside Asbestos Victims
Support Group**

**Balance Sheet
31 March 2025**

	Notes	31.3.25 Unrestricted fund £	31.3.24 Total funds £
FIXED ASSETS			
Tangible assets	7	1,736	1,055
CURRENT ASSETS			
Cash at bank		142,445	146,163
CREDITORS			
Amounts falling due within one year	8	(7,462)	(7,489)
NET CURRENT ASSETS		<u>134,983</u>	<u>138,674</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		136,719	139,729
NET ASSETS		<u>136,719</u>	<u>139,729</u>
FUNDS	9		
Unrestricted funds		<u>136,719</u>	<u>139,729</u>
TOTAL FUNDS		<u>136,719</u>	<u>139,729</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each 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 charitable company.

The notes form part of these financial statements


Balance Sheet - continued
31 March 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 30/3/26 and were signed on its behalf by:



W P Lafferty - Trustee



K Newton - Trustee

Notes to the Financial Statements
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

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

Tangible fixed assets

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

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Hire purchase and leasing commitments

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

2. OTHER TRADING ACTIVITIES

	31.3.25	31.3.24
	£	£
Fundraising events	20,591	910
	<u> </u>	<u> </u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

3. RAISING FUNDS

Raising donations and legacies

31.3.25	31.3.24
£	£
153,618	131,890

Support costs

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

31.3.25	31.3.24
£	£
828	597
28,763	25,902

Depreciation - owned assets

Other operating leases

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

31.3.25	31.3.24
£	£
102	263

Trustees' expenses

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND ENDOWMENTS FROM

Donations and legacies

Other trading activities

Total

Unrestricted
fund
£

141,049

910

141,959

EXPENDITURE ON

Raising funds

Other

Total

131,890

263

132,153

NET INCOME

9,806

RECONCILIATION OF FUNDS

Total funds brought forward

129,923

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

Unrestricted
fund
£

TOTAL FUNDS CARRIED FORWARD

139,729

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024	1,020	1,848	2,868
Additions	-	1,509	1,509
At 31 March 2025	1,020	3,357	4,377
DEPRECIATION			
At 1 April 2024	1,020	793	1,813
Charge for year	-	828	828
At 31 March 2025	1,020	1,621	2,641
NET BOOK VALUE			
At 31 March 2025	-	1,736	1,736
At 31 March 2024	-	1,055	1,055

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Trade creditors	48	-
Social security and other taxes	5,850	6,141
Other creditors	365	153
Accruals and deferred income	1,199	1,195
	7,462	7,489

9. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	139,729	(3,010)	136,719
TOTAL FUNDS	139,729	(3,010)	136,719

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	150,710	(153,720)	(3,010)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>150,710</u>	<u>(153,720)</u>	<u>(3,010)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	129,923	9,806	139,729
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>129,923</u>	<u>9,806</u>	<u>139,729</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	141,959	(132,153)	9,806
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>141,959</u>	<u>(132,153)</u>	<u>9,806</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	129,923	6,796	136,719
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>129,923</u>	<u>6,796</u>	<u>136,719</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	292,669	(285,873)	6,796
TOTAL FUNDS	<u>292,669</u>	<u>(285,873)</u>	<u>6,796</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

**Merseyside Asbestos Victims
Support Group**

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	128,999	141,049
Membership fees	1,120	-
	<hr/>	<hr/>
	130,119	141,049
Other trading activities		
Fundraising events	20,591	910
	<hr/>	<hr/>
Total incoming resources	150,710	141,959
EXPENDITURE		
Other		
Trustees' expenses	102	263
Support costs		
Management		
Staffing costs	90,831	82,615
Premises expenses	28,763	25,902
Staff and volunteer expenses	1,338	3,210
Event expenses	6,231	3,985
Affiliations and subscriptions	818	1,153
Print, stationery and computer expenses	3,960	2,965
Marketing and promotions	400	634
Sundries	-	135
Kitchen and cleaning expenses	149	48
Telephone	1,403	1,445
	<hr/>	<hr/>
	133,893	122,092
Finance		
Bank charges	71	80
Information technology		
Computer expenses	5,361	4,360
Other		
Donations	2,671	2,540
Governance costs		
Accountancy and payroll	738	546
Independent examination fees	1,195	1,194
Professional services	8,862	481
Computer equipment	827	597
	<hr/>	<hr/>
	11,622	2,818

This page does not form part of the statutory financial statements

**Merseyside Asbestos Victims
Support Group**

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	31.3.25 £	31.3.24 £
Total resources expended	153,720	132,153
Net (expenditure)/income	(3,010)	9,806

This page does not form part of the statutory financial statements