

**Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31st March 2025  
for  
Chester Diocesan Moral Aid Charity**

**Contents of the Financial Statements  
for the year ended 31st March 2025**

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# **Chester Diocesan Moral Aid Charity**

## **Report of the Trustees for the year ended 31st March 2025**

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

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

The aim of the charity is to apply its income in assisting or in promoting and carrying out welfare work among females who are in need of care or rehabilitation, particularly as a result of crime, deprivation, maltreatment or neglect or who are in danger of succumbing to moral corruption and where necessary, relieving the need, hardship or distress of the children of such females.

### **ACHIEVEMENT AND PERFORMANCE**

#### **Charitable activities**

The work of the charity continues to be overseen by meetings of the Trustees.

The Trustees have maintained contact with the recipients of grants and have assured themselves that the charities to which grants have been made during the year are undertaking work that is of public benefit within the Dioceses of Chester and within the objectives of the Charity. All grant applications have been diligently considered in accordance with the Conflict of Interest policy and according to funds available from investments. As a consequence, grants have been made to seven charities during the year.

### **FINANCIAL REVIEW**

#### **Financial performance**

The financial statements have been examined and a report prepared by an Independent Examiner. The financial position of the charity continues to be sound as detailed in the attached pages. The Independent examiner is Mr AE McGraa of 18 Poulton Green Close, Bebington, Wirral, CH63 9FS.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Charity number**

213298

#### **Principal address**

The Woodlands  
Calveley Hall Lane  
Tarpotley  
Cheshire

#### **Trustees**

Rev K E Handley  
D R Price  
B Kanengoni  
K Pwaisiho  
Rev M Tanner  
Rev P Froggatt  
J Church

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
J Church - Trustee

**Independent Examiner's Report to the Trustees of  
Chester Diocesan Moral Aid Charity**

**Independent examiner's report to the trustees of Chester Diocesan Moral Aid Charity**

I report to the charity trustees of the Trust on my examination of the accounts of Chester Diocesan Moral Aid Charity (the Trust) for the year ended 31st March 2025.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

A E M McGraa

18 Poulton Green Close  
Bebington  
Wirral  
Merseyside  
CH63 9FS

Date: .....

**Chester Diocesan Moral Aid Charity**

**Statement of Financial Activities  
for the year ended 31st March 2025**

		2025 Unrestricted funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
Investment income	2	26,738	25,897
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Grants		28,902	23,750
Other		100	-
<b>Total</b>		29,002	23,750
Net gains on investments		43,187	39,416
<b>NET INCOME</b>		40,923	41,563
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		831,788	790,225
<b>TOTAL FUNDS CARRIED FORWARD</b>		872,711	831,788

The notes form part of these financial statements

**Chester Diocesan Moral Aid Charity**

**Balance Sheet  
31st March 2025**

		2025 Unrestricted funds £	2024 Total funds £
<b>FIXED ASSETS</b>	Notes		
Investments	5	862,235	819,048
<b>CURRENT ASSETS</b>			
Cash at bank		10,476	12,740
<b>NET CURRENT ASSETS</b>		<u>10,476</u>	<u>12,740</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		872,711	831,788
<b>NET ASSETS</b>		<u>872,711</u>	<u>831,788</u>
<b>FUNDS</b>			
Unrestricted funds	6	<u>872,711</u>	<u>831,788</u>
<b>TOTAL FUNDS</b>		<u>872,711</u>	<u>831,788</u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
J Church - Trustee

**Notes to the Financial Statements  
for the year ended 31st March 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

**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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from 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.

**2. INVESTMENT INCOME**

	2025	2024
	£	£
Investment income	26,091	25,336
Deposit account interest	647	561
	<hr/>	<hr/>
	<u>26,738</u>	<u>25,897</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st March 2025 nor for the year ended 31st March 2024.

Notes to the Financial Statements - continued  
for the year ended 31st March 2025

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £
<b>INCOME AND ENDOWMENTS FROM</b>	
Investment income	25,897
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Grants	23,750
Net gains on investments	39,416
<b>NET INCOME</b>	41,563
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	790,225
<b>TOTAL FUNDS CARRIED FORWARD</b>	831,788

5. FIXED ASSET INVESTMENTS

	Listed investments £
<b>MARKET VALUE</b>	
At 1st April 2024	819,048
Revaluations	43,187
At 31st March 2025	862,235
<b>NET BOOK VALUE</b>	
At 31st March 2025	862,235
At 31st March 2024	819,048

There were no investment assets outside the UK.

The historic cost or book value of the holdings are

CBF Fixed interest Securities Fund	40,039.55
CBF Investment Fund	283,862.82
CBF Property Fund	60,000.00

6. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
<b>Unrestricted funds</b>			
Capital fund	822,128	43,187	865,315
Accumulated fund	9,660	(2,264)	7,396
	831,788	40,923	872,711
<b>TOTAL FUNDS</b>	831,788	40,923	872,711



**Chester Diocesan Moral Aid Charity**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2025**

**6. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
Capital fund	-	-	43,187	43,187
Accumulated fund	26,738	(29,002)	-	(2,264)
	<u>26,738</u>	<u>(29,002)</u>	<u>43,187</u>	<u>40,923</u>
<b>TOTAL FUNDS</b>	<u>26,738</u>	<u>(29,002)</u>	<u>43,187</u>	<u>40,923</u>

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
Capital fund	782,712	39,416	822,128
Accumulated fund	7,513	2,147	9,660
	<u>790,225</u>	<u>41,563</u>	<u>831,788</u>
<b>TOTAL FUNDS</b>	<u>790,225</u>	<u>41,563</u>	<u>831,788</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
Capital fund	-	-	39,416	39,416
Accumulated fund	25,897	(23,750)	-	2,147
	<u>25,897</u>	<u>(23,750)</u>	<u>39,416</u>	<u>41,563</u>
<b>TOTAL FUNDS</b>	<u>25,897</u>	<u>(23,750)</u>	<u>39,416</u>	<u>41,563</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 £
<b>Unrestricted funds</b>			
Capital fund	782,712	82,603	865,315
Accumulated fund	7,513	(117)	7,396
	<u>790,225</u>	<u>82,486</u>	<u>872,711</u>
<b>TOTAL FUNDS</b>	<u>790,225</u>	<u>82,486</u>	<u>872,711</u>

**Chester Diocesan Moral Aid Charity**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2025**

**6. 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 £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
Capital fund	-	-	82,603	82,603
Accumulated fund	52,635	(52,752)	-	(117)
	<u>52,635</u>	<u>(52,752)</u>	<u>82,603</u>	<u>82,486</u>
<b>TOTAL FUNDS</b>	<u>52,635</u>	<u>(52,752)</u>	<u>82,603</u>	<u>82,486</u>

**7. RELATED PARTY DISCLOSURES**

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

**Chester Diocesan Moral Aid Charity**

**Detailed Statement of Financial Activities  
for the year ended 31st March 2025**

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Investment income</b>		
Investment income	26,091	25,336
Deposit account interest	647	561
	<u>26,738</u>	<u>25,897</u>
<b>Total incoming resources</b>	26,738	25,897
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Grants to individuals	28,900	23,750
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	2	-
<b>Governance costs</b>		
Auditors' remuneration	100	-
	<u>29,002</u>	<u>23,750</u>
Total resources expended	29,002	23,750
<b>Net (expenditure)/income</b>	<u>(2,264)</u>	<u>2,147</u>

This page does not form part of the statutory financial statements