

# WEST KIRBY CHARITY

England & Wales · Charity number 218546

## Details

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Other names	WEST KIRBY CHARITIES
Status	Registered
Legal form	Other
Registered	1975-01-14
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Phone	07905419331
Email	<a href="mailto:westkirbycharity@hotmail.com">westkirbycharity@hotmail.com</a>

## Activities

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**Objects:** 1) RELIEVING EITHER GENERALLY OR INDIVIDUALLY PERSONS RESIDENT IN THE AREA OF BENEFIT. 2) THE PROVISION OF PENSIONS TO POOR PERSONS WHO HAVE RESIDED IN THE AREA OF BENEFIT FOR NOT LESS THAN THREE YEARS.

**Activities:** The charity pays small pensions to elderly persons who have lived in the area of the former urban district of Hoylake for at least three years. It also makes one-off payments to persons (whether or not elderly) living in that area.

## Classification

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- **How:** Makes Grants To Individuals, Provides Other Finance
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities

## Geography

- **Area of benefit:** FORMER URBAN DISTRICT OF HOYLAKE
- Wirral

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£27,723	£26,330	-	-
2023-12-31	£26,163	£19,987	-	-
2022-12-31	£26,285	£21,405	-	-
2021-12-31	£25,239	£23,801	-	-
2020-12-31	£24,580	£17,728	-	-

## Trustees

Name	Role	Appointed
<b>James Robert Darwent</b>	Chair	2019-11-04
DAVID STEVENSON		2010-10-31
Deirdre O'Dwyer		2019-11-04
Dr Lee Malpas		2018-10-02
Jane Boulton		2022-10-04
MRS VICKY GAWITH		2008-04-14
Martin Geoffrey King		2025-07-31
Max David Booth		2025-05-21
Neil St John Blake		2026-01-06
Rev Alexandra Williams		2022-10-04

**WEST KIRBY CHARITY**

England & Wales - Charity number 218546

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# Accounts

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THE WEST KIRBY CHARITY  
Registered Number: 218546

TRUSTEES' ANNUAL REPORT  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2024

Principal Office

C/o The Clerk to the Trustees,  
37 Madeley Drive, West Kirby, CH48 3LB

Structure and Governance

The Charity is an unincorporated association governed by a Scheme dated 14<sup>th</sup> January 1975 approved by the Charity Commissioners for England and Wales.

Trustees

When complete, the body of Trustees consists of twelve persons who through residence, occupation or employment, or otherwise, have special knowledge of the area of the former Urban District of Hoylake i.e. Hoylake, Meols, Greasby, Frankby, Caldy, Grange, Newton and West Kirby. Eight Nominative Trustees are appointed by Wirral Metropolitan Borough Council on the advice of existing Trustees and four Co-optative Trustees are directly appointed by the existing Trustees. Prospective Trustees are chosen for their local knowledge and skills which complement the existing members' skill sets. Although no formal training is given, Trustees receive the Charity Commission Trustee Welcome Pack when they are appointed, and informal training takes place at trustee meetings.

The Trustees who served during the year were as follows:

Nominative Trustees:

Mr James Darwent	- Chair
Mrs Vicky Gawith	
Ms Deirdre O'Dwyer	
Mr David Stevenson	
Mrs Johanna Wynne	- Resigned 08/07/2024

Co-optative Trustees:

Mrs Jane Boulton  
Dr Lee Malpas  
Rev Alex Williams

We were sorry to lose Johanna Wynne, a past Chair of the Charity, who was warmly thanked for her valuable services.

## Objectives and activities

The objects of the Charity are to provide financial relief, either generally or to individual persons, in the area of benefit, and the provision of pensions to poor persons who have resided in the area of benefit for not less than 3 years.

The Charity carries out the following activities to further its purposes:

The Charity applies its yearly income:

- a) in paying pensions to pensioners who have resided in the area of the former Urban District of Hoylake for not less than three years next preceding the time of their appointment.
- b) for relief in need in relieving either generally or individually persons resident in the former Urban District of Hoylake who are in conditions of need, hardship or distress by making grants of money or providing or paying for items, services, or facilities calculated to reduce the need, hardship or distress of such persons.
- c) The income of the Charity shall not be applied in relief of rates, taxes or other public funds but may be applied in supplementing relief or assistance provided out of public funds.

subject to a requirement that one half of the net income derived from certain property and investments listed in a schedule to the Charity's Scheme shall be held for educational purposes. The Charity fulfils this particular requirement by paying the relevant proportion of its net income to The Bennett Trust, a charity established to promote the education at Calday Grange Grammar School.

The Trustees have had due regard to the Charity Commission's public benefit guidance in seeking to fulfil the Charity's objects.

## Achievements and performance

Our last remaining pensioner, Joyce Smith, sadly died in January 2022 at the age of 93 and we have not been able to find other deserving pensioners who might be helped in this way.

As established by the Charity's Governing Scheme, half of the Charity's net income is passed to The Bennett Trust for use by the pupils of Calday Grange Grammar School. This amounted to £6,751.95 for 2024 (2023 - £6,098.94). The Trust can give assistance in cases of hardship to parents/carers of children from families of limited means, larger families or those with particular financial problems. Grants may be made in special cases of any kind not normally provided by the Local Authority and in some circumstances funds may be available for those students who have recently left school to help them in their chosen careers or in Further or Higher Education, provided they are less than 25 years of age.

Other grants and payments were made to the following:

Heswall Disabled Children's Holiday Fund – £3,000.00 - support for two participants living in our District.

The Heswall Disabled Children's Holiday Fund gives disabled children the opportunity to attend summer camps, go on day trips and socialise with children their own age throughout the year and in particular the summer holidays. This means they have an opportunity to build lasting friendships and enjoy the same kind of experiences other children have regularly, and these really have a lasting impact.

Calday Grange Swimming Pool Trust - £5,000.00 – contribution towards disabled access facilities.

Calday Pool is a registered charity formed in September 1996, by a group of Pool Users, to take over the running of the pool after the Local Authority's decision not to renew its lease. The pool is now on a long-term lease to the Trust from Calday Grange Grammar School. The pool is hired out to numerous groups and clubs from the local area for various activities as well as being used for primary school and Calday Grammar School sessions and offering Lifeguard Courses. Major renovation plans, which include better disability access, as well as mitigating the rising cost of energy prices, are under way so that the pool can carry on providing the means for customers to maintain their physical and mental wellbeing as well as teaching people of all ages one of the most important life skills - swimming.

The Foresters' Horn Group, Riding for the Disabled - £720.00 – support for 3 local riders.

The Foresters' Horn Group aims to provide life changing experiences for children and adults with a range of disabilities at two sites on the Wirral. It offers riders weekly sessions in term time and summer outings, such as a picnic and ride, and a two - night stay at a riding centre in Wales. Riders sometimes require 2-3 volunteers with them to support their physical needs.

Funding for a student's participation in a school overseas tour - £165.00 – initial deposits

Christmas hamper for a local family - £56.64

We agreed to fund a student's participation in a school's Belgian music tour in July 2025, which would also involve playing at the daily Last Post ceremony at the Menin Gate in Ypres. The cost is estimated at £575 of which initial deposits of £165.00 have been made. A Christmas hamper was also gifted to the family at a cost of £56.64.

Hoylake Holy Trinity Primary School – £114.00 - support for pupils

The Charity contributed towards the cost of excursions for pupils who would otherwise have been unable to join their fellow classmates in enjoyable and educational activities.

## Financial position

The Charity's financial position at the year-end is stable with unrestricted reserves of £135,070.48 (2023 - £132,902.04) of which £5,000 is a designated Repair Fund. With interest rates on bank accounts still relatively low, we have opted to keep £98,578.66 (2023 - £97,802.85) of unrestricted funds in a professionally managed unit trust to enhance the possibility of capital appreciation thereon as well as generating a potentially growing income.

Sufficient funds are kept in cash to ensure that the Charity can meet its obligations at any one time and surplus funds are invested with the help of professional advisors to maximise available income. The levels of all funds are considered at the regular meetings of the Trustees.

The Trustees continually look for opportunities to extend the reach of the Charity and enter into appropriate commitments to further its objects.

The Charity keeps a Repair Fund as a Designated Fund to ensure that sufficient funds are available for the maintenance of its properties. The level of that fund is determined annually by the Trustees. The Fund has been maintained at £5,000, considered reasonable for normal repairs and maintenance.

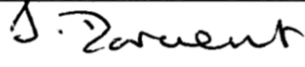

Signed:

Signature	J. Darwent
Name	J Darwent
Position	Chair
Date	31 <sup>st</sup> July 2025 .

		THE WEST KIRBY CHARITY			Charity No	218546
Accounts for the year ended 31st December 2024						
Statement of Financial Activities						
	Note	Endowment Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b>Incoming Resources</b>						
Income from:						
Investments	3		11,864.53	15,858.49	27,723.02	26,163
<b>Total</b>		-	<b>11,864.53</b>	<b>15,858.49</b>	<b>27,723.02</b>	<b>26,163</b>
<b>Resources expended</b>						
Expenditure on:						
Raising funds	4		4,418.83	4,716.47	9,135.30	9,245
Charitable activities	5		6,795.70	9,099.39	15,895.09	9,429
Governance	10		650.00	650.00	1,300.00	1,313
<b>Total</b>		-	<b>11,864.53</b>	<b>14,465.86</b>	<b>26,330.39</b>	<b>19,987</b>
<b>Net Income (Expenditure) before investment gains/(losses)</b>		-	-	<b>1,392.63</b>	<b>1,392.63</b>	<b>6,176</b>
<b>Net Gains (losses) on investments</b>	8	-		775.81	775.81	2,664
<b>Transfers between funds</b>	9				-	-
<b>Net movement in funds</b>		-	-	<b>2,168.44</b>	<b>2,168.44</b>	<b>8,840</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	9	1,320,000.00	-	132,902.04	1,452,902.04	1,444,062
<b>Total funds carried forward</b>	9	<b>£1,320,000.00</b>	<b>£ -</b>	<b>£135,070.48</b>	<b>£1,455,070.48</b>	<b>£1,452,902</b>

		THE WEST KIRBY CHARITY	Charity No	218546	
Accounts for the year ended 31st December 2024					
Balance Sheet					
	Note	Endowment Funds	Unrestricted Funds	Total	Total
		2024	2024	2024	2023
		£	£	£	£
<b>Fixed assets</b>					
Investments	8	1,320,000.00	98,867.85	1,418,867.85	1,418,390
<i>Total fixed assets</i>		<b>1,320,000.00</b>	<b>98,867.85</b>	<b>1,418,867.85</b>	<b>1,418,390</b>
<b>Current assets</b>					
Debtors	6		2,100.00	2,100.00	2,526
Cash at bank and in hand			49,719.52	49,719.52	47,148
<i>Total current assets</i>		<b>0.00</b>	<b>51,819.52</b>	<b>51,819.52</b>	<b>49,674</b>
<b>Creditors: Amounts falling due within one year</b>	7		<b>-7,514.94</b>	<b>-7,514.94</b>	<b>-7,713</b>
<i>Net current assets (liabilities)</i>		<b>0.00</b>	<b>44,304.58</b>	<b>44,304.58</b>	<b>41,961</b>
<i>Total assets less current liabilities</i>		<b>1,320,000.00</b>	<b>143,172.43</b>	<b>1,463,172.43</b>	<b>1,460,351</b>
<b>Creditors: Amounts falling due after one year</b>	7		<b>-8,101.95</b>	<b>-8,101.95</b>	<b>-7,449</b>
<b>Total net assets</b>		<b>£1,320,000.00</b>	<b>£135,070.48</b>	<b>£1,455,070.48</b>	<b>£1,452,902</b>
<b>Funds of the Charity:</b>					
Endowment Funds	9	1,320,000.00		1,320,000.00	1,320,000
Unrestricted Funds	9		135,070.48	135,070.48	132,902
<b>Total funds</b>		<b>£1,320,000.00</b>	<b>£135,070.48</b>	<b>£1,455,070.48</b>	<b>£1,452,902</b>

Signed by two Trustees on behalf of all Trustees

Signature	Name	Date of approval
	J Darwent	31/7/2025
	J J Stevenson	31/7/2025

	<b>THE WEST KIRBY CHARITY</b>	Charity No	218546
<b>Accounts for the year ended 31st December 2024</b>			
<b>Notes to the accounts</b>			

#### **Note 1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

The Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

and with the Charities Act 2011.

The charity constitute a public benefit entity as defined by FRS 102.

#### **Note 2 Accounting policies**

##### **INCOMING RESOURCES**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

##### **Investment income**

This is included in the accounts when receivable.

##### **Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

##### **EXPENDITURE AND LIABILITIES**

##### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### **Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance and governance costs which support the Charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 10.

##### **ASSETS**

##### **Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end.

Rake House Farmhouse was valued at 31st December 2021 by a qualified local Estate Agent on an open market basis in comparison with like properties on sale or recently sold in the area. The Rake House Farm tenanted land together with the Allotments at Meols and Newton were valued at 31st December 2021 by a RICS registered valuer at open market value, based on the comparable evidence obtained in their experience of valuing similar property in the locality. In arriving at their opinion, regard was had to locational and physical factors, occupier demand and redevelopment potential/alternative.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Endowment funds are assets which are required to be invested, or retained for actual use, rather than spent. The Property Fund is regarded as Permanent Endowment under the Charity's Scheme and is subject to restrictions therefore as to how it may be transferred, sold or spent. Half the income from the Permanent Endowment must be held for educational purposes and is accordingly shown as a Restricted Fund in the Accounts.

		THE WEST KIRBY CHARITY		Charity No	218546
		Accounts for the year ended 31st December 2024			
		Notes to the accounts (continued)			
Note 3	Income from investments	Restricted Funds	Unrestricted Funds	Total	Total
		2024	2024	2024	2023
Rental income		£	£	£	£
	Rake House Farmhouse	8,362.50	8,362.50	16,725.00	15,825
	Rake House Farm land	2,210.00	2,210.00	4,420.00	4,160
	Allotments				
	Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)	617.00	617.00	1,234.00	1,234
	Heron Road, Meols (2,3,10)	242.50	242.50	485.00	485
	Little Heath, Newton	265.86	265.85	531.71	500
	Wayleaves	166.67	166.67	333.34	327
	<i>Total rental income</i>	11,864.53	11,864.52	23,729.05	22,531
	<b>Investment Accumulations</b>				
	Evelyn Income Portfolio - Clean GBP Dist - 102,080 units		3,286.99	3,286.99	3,094
	Cash & Bank deposit interest		706.98	706.98	537
	<i>Total Investment Accumulations</i>	-	3,993.97	3,993.97	3,632
	<b>Total Income from Investments</b>	<b>£ 11,864.53</b>	<b>£ 15,858.49</b>	<b>£ 27,723.02</b>	<b>£ 26,163</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2024			
		Notes to the accounts (continued)			
Note 4	Expenditure on Raising Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2024	2024	2024	2023
		£	£	£	£
	<b>Rake House Farmhouse:</b>			-	
	Replace shower enclosure	934.50	934.50	1,869.00	-
	Replace larder fridge	200.00	200.00	400.00	-
	Sewage treatment plant maintenance	126.00	126.00	252.00	588
	Boiler servicing	57.00	57.00	114.00	375
	New combination boiler			-	2,650
	Replace tap & sink			-	638
	Wasp nest treatment			-	138
	Install carbon monoxide alarm			-	50
		1,317.50	1,317.50	2,635.00	4,439.00
	<b>Rake House Farm land</b>				
	Renewal of farm business tenancy	300.00	300.00	600.00	-
		300.00	300.00	600.00	-
	<b>Grange Cross Lane land</b>				
	Preparation of a grazing licence, liaison with asbestos surveyor	150.00	150.00	300.00	-
	Consideration, inspection and report on options for future management	150.00	150.00	300.00	-
	Asbestos survey and sample analysis	364.50	364.50	729.00	-
	Signage	27.00	27.00	54.00	-
	Water charges	15.86	15.85	31.71	-
		707.36	707.35	1,414.71	-
	<b>Letting fees etc. re Rake House Farmhouse</b>				
	Management fees @ 8% + VAT	802.80	802.80	1,605.60	1,519
		802.80	802.80	1,605.60	1,519
	<b>Other investment property expenses:</b>				
	Insurance	834.92	834.92	1,669.84	2,125
		834.92	834.92	1,669.84	2,125
	<b>Investment management costs:</b>				
	Evelyn Partners		297.65	297.65	287
		-	297.65	297.65	287
	<b>Support Costs (Note 10)</b>	456.25	456.25	912.50	875
	<b>Total Expenditure on Raising Funds</b>	<b>£ 4,418.83</b>	<b>£ 4,716.47</b>	<b>£ 9,135.30</b>	<b>£ 9,245</b>

Notes to the accounts (continued)

Note 5	Expenditure on Charitable Activities	Restricted Funds	Unrestricted Funds	Total	Total
		2024	2024	2024	2023
		£	£	£	£
		Pensions			-
The Bennett Trust - promoting education at Calday Grange Grammar School.	6,751.95		6,751.95	6,099	
Calday Grange Swimming Pool Trust - contribution towards disabled access facilities		5,000.00	5,000.00	-	
Heswall Disabled Children's Holiday Fund - support for two participants living in our District		3,000.00	3,000.00	3,000	
The Foresters' Horn Group, Riding for the Disabled Association - support for 3 local riders		720.00	720.00	-	
Funding for student's participation in a school overseas tour - initial deposits		165.00	165.00	-	
Hoylake Holy Trinity Primary School - support for Christmas hamper for a local family		114.00	114.00	268	
		56.64	56.64	-	
Support Costs (Note 10)	43.75	43.75	87.50	63	
<b>Total Expenditure on Charitable Activities</b>		<b>£6,795.70</b>	<b>£9,099.39</b>	<b>£15,895.09</b>	<b>£9,429</b>

Note 6	Debtors and prepayments	Restricted Funds	Unrestricted Funds	Total	Total
		2024	2024	2024	2023
		£	£	£	£
		Tenants' deposit for Rake House Farmhouse held by Karl Tatler Estate Agents Ltd		1,350.00	1,350.00
Advance payment for roofing repairs - Rake House Farmhouse		750.00	750.00	1,176	
<b>Total Debtors and Prepayments</b>		<b>£ -</b>	<b>£2,100.00</b>	<b>£2,100.00</b>	<b>£2,526</b>

Note 7	Creditors and accruals	Restricted Funds	Unrestricted Funds	Total	Total
		2024	2024	2024	2023
		£	£	£	£
		Amounts falling due within one year			
Accruals					
Independent examination fees		900.00	900.00	850	
St Michael's & All Angels Church		150.00	150.00	150	
Rake House Farmhouse					
Gas safety certificate & service		114.00	114.00	-	
Check function and empty septic tank		252.00	252.00	-	
Rectify low central heating boiler pressure		-	-	85	
Amount due to The Bennett Trust - 2023 entitlement		6,098.94	6,098.94	6,628	
<b>Total amounts falling due within one year</b>		<b>£ -</b>	<b>£7,514.94</b>	<b>£7,514.94</b>	<b>£7,713</b>
Amounts falling due after one year					
Amount due to The Bennett Trust - 2024 entitlement		6,751.95	6,751.95	6,099	
Tenants' deposit for Rake House Farmhouse		1,350.00	1,350.00	1,350	
<b>Total amounts falling due after one year</b>		<b>£ -</b>	<b>£8,101.95</b>	<b>£8,101.95</b>	<b>£7,449</b>

		THE WEST KIRBY CHARITY		Charity No.	218546	
		Accounts for the year ended 31st December 2024				
		Notes to the accounts (continued)				
Note 8	Fixed assets investments		Endowment Funds	Unrestricted Funds	Total	Total
			2024	2024	2024	2023
			£	£	£	£
		Carrying (fair) value at beginning of year		1,320,000.00	98,389.69	1,418,389.69
Add: additions to investments during period				-	-	
Less: investment management fees			-297.65	-297.65	-287	
Add/(deduct): net gain/(loss) on revaluation			775.81	775.81	2,664	
Carrying (fair) value at end of year		£1,320,000.00	£98,867.85	£1,418,867.85	£1,418,390	

Analysis of investments	Cost at year end	Fair value at year end	Fair value at year end	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
<b>Investment properties</b>					
Rake House Farmhouse	130,275.98	650,000.00		650,000.00	650,000
Rake House Farm tenanted land - 52.21 acres	-	470,000.00		470,000.00	470,000
Allotments at Meols - 13.40 acres	-	150,000.00		150,000.00	150,000
Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)					
Heron Road, Meols (2,3,10)					
Allotment at Newton - 1.77 acres	-	50,000.00		50,000.00	50,000
Little Heath, Newton					
<b>Total investment properties</b>	£130,275.98	£1,320,000.00	£ -	£1,320,000.00	£1,320,000
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	<b>Cost at year end</b>	<b>Fair value at year end</b>	<b>Fair value at year end</b>	<b>Total</b>	<b>Total</b>
	2024	2024	2024	2024	2023
	£	£	£	£	£
Evelyn Income Portfolio - Clean GBP Dist - 102,080 units	96,688.50		98,578.66	98,578.66	97,803
Cash			289.19	289.19	587
<b>Total other investments</b>	£96,688.50	£ -	£98,867.85	£98,867.85	£98,390
<b>Total Fixed Assets Investments</b>	<b>£226,964.48</b>	<b>£1,320,000.00</b>	<b>£ 98,867.85</b>	<b>£1,418,867.85</b>	<b>£ 1,418,390</b>

**THE WEST KIRBY CHARITY**

Charity No. **218546**

**Accounts for the year ended 31st December 2024**

**Notes to the accounts (continued)**

Note 9	Outline summary of fund movements	Fund balances brought forward 1 Jan 2024	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2024
		£	£	£	£	£	£
	Fund name						
	Permanent Endowment Funds						
	Property Fund	1,320,000.00					1,320,000.00
	Restricted Funds	-	11,864.53	-11,864.53			-
	Unrestricted Funds						
	Trustees' Accumulation Account	127,902.04	15,858.49	-14,465.86	775.81		130,070.48
	Designated Funds						
	Repair Fund	5,000.00					5,000.00
		<b>£1,452,902.04</b>	<b>£27,723.02</b>	<b>-£26,330.39</b>	<b>£775.81</b>	<b>£2,664.29</b>	<b>£1,455,070.48</b>

	Fund balances brought forward 1 Jan 2023	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2023
Fund name	£	£	£	£	£	£
Permanent Endowment Funds						
Property Fund	1,320,000.00					1,320,000.00
Restricted Funds	-	11,265.38	-11,265.38			-
Unrestricted Funds						
Trustees' Accumulation Account	119,061.74	14,897.24	-8,721.23	2,664.29		127,902.04
Designated Funds						
Repair Fund	5,000.00					5,000.00
	<b>£1,444,061.74</b>	<b>£26,162.62</b>	<b>-£19,986.61</b>	<b>£2,664.29</b>	<b>£0.00</b>	<b>£1,452,902.04</b>

To support the refurbishment of Rake House Farmhouse in 2011-2012 the sum of £15,603.94 was transferred from the Trustees' Accumulation Account to the Property Fund. This would be repayable from the proceeds of any property sale.

Note 10	Analysis of support costs	Raising funds	Charitable activities	Governance	Total	
		2024	2024	2024	2024	
		£	£	£	£	
	Clerk's Time Jan - Dec	<b>73.00%</b>	<b>7.00%</b>	<b>20.00%</b>	£ 1,250	
	Honorarium of Clerk	912.50	87.50	250.00	1,250.00	Allocated on time
	Donation for use of church for meetings			150.00	150.00	Governance
	Independent examination			900.00	900.00	Governance
		<b>£912.50</b>	<b>£87.50</b>	<b>£1,300.00</b>	<b>£2,300.00</b>	
		<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2023</b>	
		£	£	£		
	Clerk's Time Jan - Dec	<b>70.00%</b>	<b>5.00%</b>	<b>25.00%</b>	£ 1,250.00	
	Honorarium of Clerk	875.00	62.50	312.50	1,250.00	Allocated on time
	Donation for use of church for meetings			150.00	150.00	Governance
	Independent examination			850.00	850.00	Governance
		<b>£875.00</b>	<b>£62.50</b>	<b>£1,312.50</b>	<b>£2,250.00</b>	

	<b>THE WEST KIRBY CHARITY</b>	Charity No.	<a href="#">218546</a>
	<b>Accounts for the year ended 31st December 2024</b>		
	<b>Notes to the accounts (continued)</b>		

<b>Note 11</b>	<b>11.1 Trustee expenses</b>	<b>2024</b>	<b>2023</b>
	Number of trustees who were paid expenses	None	None
	Nature of the expenses	N/a	N/a
	<b>Total amount paid</b>	Nil	Nil
	<b>11.2 Fees for examination of the accounts</b>	<b>2024</b>	<b>2023</b>
	Independent examiner's fees	£900.00	£850
	Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner	Nil	Nil

<b>Note 12</b>	<b>Transactions with Trustees and related parties</b>				
	<b>12.1 Remuneration and benefits</b>				
	<b>Name of trustee or related party</b>		<b>Legal authority (e.g. order, governing document)</b>	<b>Amounts paid or benefit value</b>	
				<b>2024</b>	<b>2023</b>
	NONE			Nil	Nil
	<b>12.2 Loans</b>				
	<b>Name of trustee or related party</b>		<b>Legal authority</b>	<b>Amount owing</b>	
				<b>2024</b>	<b>2023</b>
	<b>Due to trustees and related parties</b>	NONE		Nil	Nil
	<b>Due from trustees and related parties</b>	NONE		Nil	Nil
	<b>12.3 Other transactions with trustees or related parties</b>				
	<b>Name of the trustee or related party</b>	<b>Relationship to charity</b>	<b>Description of the transactions</b>	<b>2024</b>	<b>2023</b>
	NONE			Nil	Nil



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

THE WEST KIRBY CHARITY

**On accounts for the year  
ended**

31<sup>ST</sup> DECEMBER 2024

**Charity no  
(if any)**

218546

**Set out on pages**

5 to 13

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>ST</sup> DECEMBER 2024.

**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 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

06/08/2025

**Name:**

MR MARK J LOUGHREY

**Relevant professional  
qualification(s) or body  
(if any):**

FCA  
INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES

**Address:**

38 MARKET STREET

HOYLAKE

WIRRAL CH47 2AF

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**WEST KIRBY CHARITY**

England & Wales - Charity number 218546

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# Accounts

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THE WEST KIRBY CHARITY  
Registered Number: 218546

TRUSTEES' ANNUAL REPORT  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2023

Principal Office

C/o The Clerk to the Trustees,  
37 Madeley Drive, West Kirby, CH48 3LB

Structure and Governance

The Charity is an unincorporated association governed by a Scheme dated 14<sup>th</sup> January 1975 approved by the Charity Commissioners for England and Wales.

Trustees

When complete, the body of Trustees consists of twelve persons who through residence, occupation or employment, or otherwise, have special knowledge of the area of the former Urban District of Hoylake i.e. Hoylake, Meols, Greasby, Frankby, Caldby, Grange, Newton and West Kirby. Eight Nominative Trustees are appointed by Wirral Metropolitan Borough Council on the advice of existing Trustees and four Co-optative Trustees are directly appointed by the existing Trustees. Prospective Trustees are chosen for their local knowledge and skills which complement the existing members' skill sets. Although no formal training is given, Trustees receive the Charity Commission Trustee Welcome Pack when they are appointed, and informal training takes place at trustee meetings.

The Trustees who served during the year were as follows:

Nominative Trustees:

Mr James Darwent	- Chair
Mrs Vicky Gawith	
Ms Deirdre O'Dwyer	
Mr David Stevenson	
Mrs Johanna Wynne	
Mrs Nadine Smith	- resigned 18 <sup>th</sup> July 2023

Co-optative Trustees:

Mrs Jane Boulton  
Dr Lee Malpas  
Rev Alex Williams

We were sorry to lose Nadine Smith who was warmly thanked for her valuable services.

## Objectives and activities

The objects of the Charity are to provide financial relief, either generally or to individual persons, in the area of benefit, and the provision of pensions to poor persons who have resided in the area of benefit for not less than 3 years.

The Charity carries out the following activities to further its purposes:

The Charity applies its yearly income:

- a) in paying pensions to pensioners who have resided in the area of the former Urban District of Hoylake for not less than three years next preceding the time of their appointment.
- b) for relief in need in relieving either generally or individually persons resident in the former Urban District of Hoylake who are in conditions of need, hardship or distress by making grants of money or providing or paying for items, services, or facilities calculated to reduce the need, hardship or distress of such persons.
- c) The income of the Charity shall not be applied in relief of rates, taxes or other public funds but may be applied in supplementing relief or assistance provided out of public funds.

subject to a requirement that one half of the net income derived from certain property and investments listed in a schedule to the Charity's Scheme shall be held for educational purposes. The Charity fulfils this particular requirement by paying the relevant proportion of its net income to The Bennett Trust, a charity established to promote the education at Calday Grange Grammar School.

The Trustees have had due regard to the Charity Commission's public benefit guidance in seeking to fulfil the Charity's objects.

## Achievements and performance

Our last remaining pensioner, Joyce Smith, sadly died in January 2022 at the age of 93 and we have not been able to find other deserving pensioners who might be helped in this way.

As established by the Charity's Governing Scheme, half of the Charity's net income is passed to The Bennett Trust for use by the pupils of Calday Grange Grammar School. This amounted to £6,098.94 for 2023 (2022 - £6,628.15). The Trust can give assistance in cases of hardship to parents/carers of children from families of limited means, larger families or those with particular financial problems. Grants may be made in special cases of any kind not normally provided by the Local Authority and in some circumstances funds may be available for those students who have recently left school to help them in their chosen careers or in Further or Higher Education, provided they are less than 25 years of age.

Other grants and payments were made to the following:

Heswall Disabled Children's Holiday Fund – £3,000 - support for two participants living in our District

The Heswall Disabled Children's Holiday Fund gives disabled children the opportunity to attend summer camps, go on day trips and socialise with children their own age throughout the year and in particular the summer holidays. This means they have an opportunity to build lasting friendships and enjoy the same kind of experiences other children have regularly, and these really have a lasting impact.

Hoylake Holy Trinity Primary School – £267.80 - support for pupils

The Charity contributed towards the cost of excursions for pupils who would otherwise have been unable to join their fellow classmates in enjoyable and educational activities.

### Financial position

The Charity's financial position at the year-end is stable with unrestricted reserves of £132,902.04 (2022 - £124,061.74) of which £5,000 is a designated Repair Fund. With interest rates on bank accounts still relatively low, we have opted to keep £97,802.85 (2022 – £95,138.56) of unrestricted funds in a professionally managed unit trust to enhance the possibility of capital appreciation thereon as well as generating a potentially growing income.

Sufficient funds are kept in cash to ensure that the Charity can meet its obligations at any one time and surplus funds are invested with the help of professional advisors to maximise available income. The levels of all funds are considered at the regular meetings of the Trustees.

The Trustees continually look for opportunities to extend the reach of the Charity and enter into appropriate commitments to further its objects.

The Charity keeps a Repair Fund as a Designated Fund to ensure that sufficient funds are available for the maintenance of its properties. The level of that fund is determined annually by the Trustees. The Fund has been maintained at £5,000, considered reasonable for normal repairs and maintenance.

Signed:

Signature	J. Darwent
Name	Jim Darwent
Position	Chairman
Date	16 <sup>th</sup> August 2024



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

THE WEST KIRBY CHARITY

**On accounts for the year  
ended**

31<sup>ST</sup> DECEMBER 2023

**Charity no  
(if any)**

218546

**Set out on pages**

4 to 12

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> DECEMBER 2023.

**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 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

20/8/2024

**Name:**

MR MARK J LOUGHREY

**Relevant professional  
qualification(s) or body  
(if any):**

FCA  
INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES

**Address:**

38 MARKET STREET

HOYLAKE

WIRRAL CH47 2AF

**Section B**

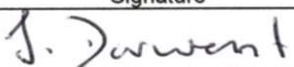
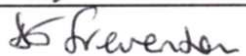
**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

		THE WEST KIRBY CHARITY			Charity No	218546
Accounts for the year ended 31st December 2023						
Statement of Financial Activities						
	Note	Endowment Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2023	2023	2023	2023	2022
		£	£	£	£	£
<b>Incoming Resources</b>						
Income from:						
Investments	3		11,265.38	14,897.24	26,162.62	26,285
<b>Total</b>		-	<b>11,265.38</b>	<b>14,897.24</b>	<b>26,162.62</b>	<b>26,285</b>
<b>Resources expended</b>						
Expenditure on:						
Raising funds	4		4,478.94	4,765.93	9,244.87	7,608
Charitable activities	5		6,130.19	3,299.05	9,429.24	12,011
Governance	10		656.25	656.25	1,312.50	1,788
<b>Total</b>		-	<b>11,265.38</b>	<b>8,721.23</b>	<b>19,986.61</b>	<b>21,406</b>
<b>Net Income (Expenditure) before investment gains/(losses)</b>		-	-	<b>6,176.01</b>	<b>6,176.01</b>	<b>4,879</b>
<b>Net Gains (losses) on investments</b>	8	-		2,664.29	2,664.29	-8,867
<b>Transfers between funds</b>	9				-	-
<b>Net movement in funds</b>		-	-	<b>8,840.30</b>	<b>8,840.30</b>	<b>-3,988</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	9	1,320,000.00	-	124,061.74	1,444,061.74	1,448,050
<b>Total funds carried forward</b>	9	<b>£1,320,000.00</b>	<b>£ -</b>	<b>£132,902.04</b>	<b>£1,452,902.04</b>	<b>£1,444,062</b>

		THE WEST KIRBY CHARITY	Charity No	218546	
Accounts for the year ended 31st December 2023					
Balance Sheet					
	Note	Endowment Funds	Unrestricted Funds	Total	Total
		2023	2023	2023	2022
		£	£	£	£
<b>Fixed assets</b>					
Investments	8	1,320,000.00	98,389.69	1,418,389.69	1,416,012
<i>Total fixed assets</i>		<b>1,320,000.00</b>	<b>98,389.69</b>	<b>1,418,389.69</b>	<b>1,416,012</b>
<b>Current assets</b>					
Debtors	6		2,526.00	2,526.00	1,350
Cash at bank and in hand			47,148.44	47,148.44	42,919
<i>Total current assets</i>		<b>0.00</b>	<b>49,674.44</b>	<b>49,674.44</b>	<b>44,269</b>
<b>Creditors: Amounts falling due within one year</b>	7		<b>-7,713.15</b>	<b>-7,713.15</b>	<b>-8,242</b>
<i>Net current assets (liabilities)</i>		<b>0.00</b>	<b>41,961.29</b>	<b>41,961.29</b>	<b>36,027</b>
<i>Total assets less current liabilities</i>		<b>1,320,000.00</b>	<b>140,350.98</b>	<b>1,460,350.98</b>	<b>1,452,040</b>
<b>Creditors: Amounts falling due after one year</b>	7		<b>-7,448.94</b>	<b>-7,448.94</b>	<b>-7,978</b>
<b>Total net assets</b>		<b>£1,320,000.00</b>	<b>£132,902.04</b>	<b>£1,452,902.04</b>	<b>£1,444,062</b>
<b>Funds of the Charity:</b>					
Endowment Funds	9	1,320,000.00		1,320,000.00	1,320,000
Unrestricted Funds	9		132,902.04	132,902.04	124,062
<b>Total funds</b>		<b>£1,320,000.00</b>	<b>£132,902.04</b>	<b>£1,452,902.04</b>	<b>£1,444,062</b>

Signed by two Trustees on behalf of all Trustees

Signature	Name	Date of approval
	Jim Darwent	16 <sup>th</sup> Aug. 2024
	David Sreventon	16 <sup>th</sup> Aug. 2024

	<b>THE WEST KIRBY CHARITY</b>	Charity No	218546
<b>Accounts for the year ended 31st December 2023</b>			
<b>Notes to the accounts</b>			

#### **Note 1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

The Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

and with the Charities Act 2011.

The charity constitute a public benefit entity as defined by FRS 102.

#### **Note 2 Accounting policies**

##### **INCOMING RESOURCES**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

##### **Investment income**

This is included in the accounts when receivable.

##### **Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

##### **EXPENDITURE AND LIABILITIES**

##### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### **Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance and governance costs which support the Charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 10.

##### **ASSETS**

##### **Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end.

Rake House Farmhouse was valued at 31st December 2021 by a qualified local Estate Agent on an open market basis in comparison with like properties on sale or recently sold in the area. The Rake House Farm tenanted land together with the Allotments at Meols and Newton were valued at 31st December 2021 by a RICS registered valuer at open market value, based on the comparable evidence obtained in their experience of valuing similar property in the locality. In arriving at their opinion, regard was had to locational and physical factors, occupier demand and redevelopment potential/alternative.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Endowment funds are assets which are required to be invested, or retained for actual use, rather than spent. The Property Fund is regarded as Permanent Endowment under the Charity's Scheme and is subject to restrictions therefore as to how it may be transferred, sold or spent. Half the income from the Permanent Endowment must be held for educational purposes and is accordingly shown as a Restricted Fund in the Accounts.

		THE WEST KIRBY CHARITY		Charity No	218546
		Accounts for the year ended 31st December 2023			
		Notes to the accounts (continued)			
Note 3	Income from investments	Restricted Funds	Unrestricted Funds	Total	Total
		2023	2023	2023	2022
		£	£	£	£
	<b>Rental income</b>				
	Rake House Farm land	2,080.00	2,080.00	4,160.00	4,160
	Rake House Farmhouse	7,912.50	7,912.50	15,825.00	15,300
	Allotments				
	Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)	617.00	617.00	1,234.00	1,234
	Heron Road, Meols (2,3,10)	242.50	242.50	485.00	485
	Little Heath, Newton	250.00	250.00	500.00	500
	Wayleaves	163.38	163.38	326.76	327
	<i>Total rental income</i>	11,265.38	11,265.38	22,530.76	22,006
	<b>Investment Accumulations</b>				
	Evelyn Income Portfolio - Clean GBP Dist - 102,080 units		3,094.46	3,094.46	515
	Artemis Global Income I Inc - 8,000 units			-	377
	Blackrock Continental European Income D Inc - 5,000 units			-	306
	Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares			-	294
	Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares			-	396
	Janus Henderson Strategic Bond I Inc - 7,000 units			-	226
	Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units			-	277
	Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units			-	2
	Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares			-	6
	Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units			-	250
	M&G Securities Ltd Investment Fund for Charities(Charifund) - 1,900 units			-	1,501
	Tax reclaimed on investment income			-	38
	Cash & Bank deposit interest		537.40	537.40	89
	<i>Total Investment Accumulations</i>	-	3,631.86	3,631.86	4,279
	<b>Total Income from Investments</b>	<b>£ 11,265.38</b>	<b>£ 14,897.24</b>	<b>£ 26,162.62</b>	<b>£ 26,285</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2023			
		Notes to the accounts (continued)			
Note 4	Expenditure on Raising Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2023	2023	2023	2022
		£	£	£	£
<b>Maintenance of Rake House Farmhouse:</b>					
	New combination boiler	1,325.00	1,325.00	2,650.00	-
	Install carbon monoxide alarm	25.00	25.00	50.00	-
	Replace tap & sink	319.00	319.00	638.00	-
	Wasp nest treatment	69.00	69.00	138.00	-
	Sewage treatment plant maintenance	294.00	294.00	588.00	-
	Boiler servicing	187.50	187.50	375.00	117
	External security and bulkhead lights			-	432
	Replace defective fence			-	998
	Paint kitchen, dining area & stairwell			-	768
	Repairs to electric hob			-	97
	Drain jetting			-	144
	Roof works			-	672
		2,219.50	2,219.50	4,439.00	3,228
<b>Letting fees etc. re Rake House Farmhouse</b>					
	Management fees @ 8% + VAT	759.60	759.60	1,519.20	1,469
		759.60	759.60	1,519.20	1,469
<b>Other investment property expenses:</b>					
	Insurance	1,062.34	1,062.33	2,124.67	1,827
		1,062.34	1,062.33	2,124.67	1,827
<b>Investment management costs:</b>					
	Evelyn Partners		287.00	287.00	833
		-	287.00	287.00	833
	<b>Support Costs (Note 10)</b>	437.50	437.50	875.00	250
	<b>Total Expenditure on Raising Funds</b>	<b>£ 4,478.94</b>	<b>£ 4,765.93</b>	<b>£ 9,244.87</b>	<b>£ 7,608</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2023			
		Notes to the accounts (continued)			
Note 5	<b>Expenditure on Charitable Activities</b>	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Total</b>	<b>Total</b>
		<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Pensions			-	-
	Heswall Disabled Children's Holiday Fund - support for two participants living in our District		3,000.00	3,000.00	2,000
	Hoyle Holy Trinity Primary School - support for pupils		267.80	267.80	-
	The Sequal Trust - contribution towards a speech aid for a local lady			-	2,495
	The Foresters' Horn Group, Riding for the Disabled Association - support for 3 local riders			-	500
	The Quirky Café, Hoyle - Christmas Donation			-	200
	The Bennett Trust - promoting education at Calday Grange Grammar School.	6,098.94		6,098.94	6,628
	Support Costs (Note 10)	31.25	31.25	62.50	188
	<b>Total Expenditure on Charitable Activities</b>	<b>£6,130.19</b>	<b>£3,299.05</b>	<b>£9,429.24</b>	<b>£12,011</b>

Note 6	<b>Debtors and prepayments</b>	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Total</b>	<b>Total</b>
		<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Tenants' deposit for Rake House Farmhouse held by Karl Tatler Estate Agents Ltd		1,350.00	1,350.00	1,350
	Advance payment for repairs - Rake House Farmhouse		1,176.00	1,176.00	-
	<b>Total Debtors and Prepayments</b>	<b>£ -</b>	<b>£2,526.00</b>	<b>£2,526.00</b>	<b>£1,350</b>

Note 7	<b>Creditors and accruals</b>	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Total</b>	<b>Total</b>
	<b>Amounts falling due within one year</b>	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Accruals				
	Independent examination fees		850.00	850.00	850
	St Michael's & All Angels Church		150.00	150.00	125
	Rectify low central heating boiler pressure		85.00	85.00	-
	Amount due to The Bennett Trust - 2022		6,628.15	6,628.15	7,267
	<b>Total amounts falling due within one year</b>	<b>£ -</b>	<b>£7,713.15</b>	<b>£7,713.15</b>	<b>£8,242</b>
	<b>Amounts falling due after one year</b>				
	Amount due to The Bennett Trust - 2023		6,098.94	6,098.94	6,628
	Tenants' deposit for Rake House Farmhouse		1,350.00	1,350.00	1,350
	<b>Total amounts falling due after one year</b>	<b>£ -</b>	<b>£7,448.94</b>	<b>£7,448.94</b>	<b>£7,978</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2023			
		Notes to the accounts (continued)			
Note 8	Fixed assets investments	Endowment Funds	Unrestricted Funds	Total	Total
		2023	2023	2023	2022
		£	£	£	£
	Carrying (fair) value at beginning of year	1,320,000.00	96,012.40	1,416,012.40	1,424,879
	Add: additions to investments during period			-	97,562
	Less: disposals at selling or redemption value		-287.00	-287.00	-97,562
	Add/(deduct): net gain/(loss) on revaluation		2,664.29	2,664.29	-8,867
	Carrying (fair) value at end of year	£1,320,000.00	£98,389.69	£1,418,389.69	£1,416,012

Analysis of investments	Cost at year end	Fair value at year end	Fair value at year end	Total	Total
	2023	2023	2023	2023	2022
	£	£	£	£	£
<b>Investment properties</b>					
Rake House Farmhouse	130,275.98	650,000.00		650,000.00	650,000
Rake House Farm tenanted land - 52.21 acres	-	470,000.00		470,000.00	470,000
Allotments at Meols - 13.40 acres	-	150,000.00		150,000.00	150,000
Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)					
Heron Road, Meols (2,3,10)					
Allotment at Newton - 1.77 acres	-	50,000.00		50,000.00	50,000
Little Heath, Newton					
<b>Total investment properties</b>	£130,275.98	£1,320,000.00	£ -	£1,320,000.00	£1,320,000
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	<b>Cost at year end</b>	<b>Fair value at year end</b>	<b>Fair value at year end</b>	<b>Total</b>	<b>Total</b>
	2023	2023	2023	2023	2022
	£	£	£	£	£
Evelyn Income Portfolio - Clean GBP Dist - 102,080 units	96,688.50		97,802.85	97,802.85	95,139
Cash			586.84	586.84	874
<b>Total other investments</b>	£96,688.50	£ -	£98,389.69	£98,389.69	£96,012
<b>Total Fixed Assets Investments</b>	<b>£226,964.48</b>	<b>£1,320,000.00</b>	<b>£ 98,389.69</b>	<b>£1,418,389.69</b>	<b>£ 1,416,012</b>

		THE WEST KIRBY CHARITY				Charity No.	218546
		Accounts for the year ended 31st December 2023					
		Notes to the accounts (continued)					
Note 9	Outline summary of fund movements	Fund balances brought forward 1 Jan 2023	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2023
	Fund name	£	£	£	£	£	£
	Permanent Endowment Funds						
	Property Fund	1,320,000.00					1,320,000.00
	Restricted Funds	-	11,265.38	-11,265.38			-
	Unrestricted Funds						
	Trustees' Accumulation Account	119,061.74	14,897.24	-8,721.23	2,664.29		127,902.04
	Designated Funds						
	Repair Fund	5,000.00					5,000.00
		£1,444,061.74	£26,162.62	-£19,986.61	£2,664.29	£0.00	£1,452,902.04

	Fund name	Fund balances brought forward 1 Jan 2022	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2022
		£	£	£	£	£	£
	Permanent Endowment Funds						
	Property Fund	1,320,000.00					1,320,000.00
	Restricted Funds	-	11,002.88	-11,002.88			-
	Unrestricted Funds						
	Trustees' Accumulation Account	123,049.65	15,282.13	-10,403.05	-8,866.99		119,061.74
	Designated Funds						
	Repair Fund	5,000.00					5,000.00
		£1,448,049.65	£26,285.01	-£21,405.93	-£8,866.99	£0.00	£1,444,061.74

To support the refurbishment of Rake House Farmhouse in 2011-2012 the sum of £15,603.94 was transferred from the Trustees' Accumulation Account to the Property Fund. This would be repayable from the proceeds of any property sale.

Note 10	Analysis of support costs	Raising funds	Charitable activities	Governance	Total	
		2023	2023	2023	2023	
		£	£	£	£	
	Clerk's Time Jan - Dec	70.00%	5.00%	25.00%	£ 1,250	
	Honorarium of Clerk	875.00	62.50	312.50	1,250.00	Allocated on time
	Donation for use of church for meetings			150.00	150.00	Governance
	Independent examination			850.00	850.00	Governance
		£875.00	£62.50	£1,312.50	£2,250.00	
		2022	2022	2022	2022	
		£	£	£		
	Clerk's Time Jan - Sep	20.00%	20.00%	60.00%	£ 937.50	
	Clerk's Time Oct - Dec	20.00%	0.00%	80.00%	£ 312.50	
	Honorarium of Clerk	250.00	187.50	812.50	1,250.00	Allocated on time
	Donation for use of church for meetings			125.00	125.00	Governance
	Independent examination			850.00	850.00	Governance
		£250.00	£187.50	£1,787.50	£2,225.00	

	<b>THE WEST KIRBY CHARITY</b>	Charity No.	<a href="#">218546</a>
	<b>Accounts for the year ended 31st December 2023</b>		
	<b>Notes to the accounts (continued)</b>		

<b>Note 11</b>	<b>11.1 Trustee expenses</b>	<b>2023</b>	<b>2022</b>
	Number of trustees who were paid expenses	None	None
	Nature of the expenses	N/a	N/a
	<b>Total amount paid</b>	Nil	Nil
	<b>11.2 Fees for examination of the accounts</b>	<b>2023</b>	<b>2022</b>
	Independent examiner's fees	£850.00	£850
	Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner	Nil	Nil

<b>Note 12</b>	<b>Transactions with Trustees and related parties</b>			
	<b>12.1 Remuneration and benefits</b>			
	<b>Name of trustee or related party</b>	<b>Legal authority (e.g. order, governing document)</b>	<b>Amounts paid or benefit value</b>	
			<b>2023</b>	<b>2022</b>
	NONE		Nil	Nil
	<b>12.2 Loans</b>			
	<b>Name of trustee or related party</b>	<b>Legal authority</b>	<b>Amount owing</b>	
			<b>2023</b>	<b>2022</b>
	<b>Due to trustees and related parties</b>	NONE	Nil	Nil
	<b>Due from trustees and related parties</b>	NONE	Nil	Nil
	<b>12.3 Other transactions with trustees or related parties</b>			
	<b>Name of the trustee or related party</b>	<b>Relationship to charity</b>	<b>Description of the transactions</b>	
			<b>2023</b>	<b>2022</b>
	NONE		Nil	Nil

**WEST KIRBY CHARITY**

England & Wales - Charity number 218546

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# Accounts

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THE WEST KIRBY CHARITY  
Registered Number: 218546

TRUSTEES' ANNUAL REPORT  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2022

Principal Office

C/o The Clerk to the Trustees,  
37 Madeley Drive, West Kirby, CH48 3LB

Structure and Governance

The Charity is an unincorporated association governed by a Scheme dated 14<sup>th</sup> January 1975 approved by the Charity Commissioners for England and Wales.

Trustees

When complete, the body of Trustees consists of twelve persons who through residence, occupation or employment, or otherwise, have special knowledge of the area of the former Urban District of Hoylake i.e. Hoylake, Meols, Greasby, Frankby, Caldy, Grange, Newton and West Kirby. Eight Nominative Trustees are appointed by Wirral Metropolitan Borough Council on the advice of existing Trustees and four Co-optative Trustees are directly appointed by the existing Trustees. Prospective Trustees are chosen for their local knowledge and skills which complement the existing members' skill sets. Although no formal training is given, Trustees receive the Charity Commission Trustee Welcome Pack when they are appointed, and informal training takes place at trustee meetings.

The Trustees who served during the year were as follows:

Nominative Trustees:

Mr James Darwent - Chair  
Mrs Vicky Gawith  
Ms Deirdre O'Dwyer  
Mrs Nadine Smith  
Mr David Stevenson  
Mrs Johanna Wynne

Co-optative Trustees:

Dr Lee Malpas  
Mrs Jane Boulton - appointed 4<sup>th</sup> October 2022  
Rev Alex Williams - appointed 4<sup>th</sup> October 2022

Jane Boulton relinquished her post as Clerk to the Trustees and was warmly thanked for her very valuable services over some 13 years. We are pleased that she has accepted co-option as a Trustee of the Charity where her knowledge and

commitment will be very useful. We welcomed Jane Brereton as the new Clerk to the Trustees in her place.

We are also pleased to welcome the Rev Alex Williams, the Rector of St. Bridget's Church, West Kirby, as a Co-optative Trustee.

### Objectives and activities

The objects of the Charity are to provide financial relief, either generally or to individual persons, in the area of benefit, and the provision of pensions to poor persons who have resided in the area of benefit for not less than 3 years.

The Charity carries out the following activities to further its purposes:

The Charity applies its yearly income:

- a) in paying pensions to pensioners who have resided in the area of the former Urban District of Hoylake for not less than three years next preceding the time of their appointment.
- b) for relief in need in relieving either generally or individually persons resident in the former Urban District of Hoylake who are in conditions of need, hardship or distress by making grants of money or providing or paying for items, services, or facilities calculated to reduce the need, hardship or distress of such persons.
- c) The income of the Charity shall not be applied in relief of rates, taxes or other public funds but may be applied in supplementing relief or assistance provided out of public funds.

subject to a requirement that one half of the net income derived from certain property and investments listed in a schedule to the Charity's Scheme shall be held for educational purposes. The Charity fulfils this particular requirement by paying the relevant proportion of its net income to The Bennett Trust, a charity established to promote the education at Calday Grange Grammar School.

The Trustees have had due regard to the Charity Commission's public benefit guidance in seeking to fulfil the Charity's objects.

### Achievements and performance

Our last remaining pensioner, Joyce Smith, sadly died in January 2022 at the age of 93 and we have not been able to find other deserving pensioners who might be helped in this way.

As established by the Charity's Governing Scheme, half of the Charity's net income is passed to The Bennett Trust for use by the pupils of Calday Grange Grammar School. This amounted to £6,628.15 for 2022 (2021 - £7,266.98). The Trust can give assistance in cases of hardship to parents/carers of children from families of limited means, larger families or those with particular financial problems. Grants may be made in special cases of any kind not normally provided by the Local Authority and in some circumstances funds may be available for those students who have recently

left school to help them in their chosen careers or in Further or Higher Education, provided they are less than 25 years of age.

Other grants and payments were made to the following:

Heswall Disabled Children's Holiday Fund – £2,000 - support for two participants living in our District

The Sequal Trust – £2,495 - contribution towards a speech aid for a local disabled lady

The Foresters' Horn Group, Riding for the Disabled Association - £500 - support for 3 local riders

The Quirky Café, Hoylake - £200 - Christmas Donation

The Heswall Disabled Children's Holiday Fund gives disabled children the opportunity to attend summer camps, go on day trips and socialise with children their own age throughout the year and in particular the summer holidays. This means they have an opportunity to build lasting friendships and enjoy the same kind of experiences other children have regularly, and these really have a lasting impact.

The Sequal Trust is a national charity which is committed to bridging the communication gap for disabled people. By providing suitable assistive technology to people who need it most, they aim to increase the quality of life for those who are non-verbal, have incoherent speech, or who have learning and communication difficulties. They aim to achieve this by making sure each of their disabled members reach their full potential through the provision of suitable communication equipment such as speech aids, light writers and grid pads. The Trustees agreed to help support a lady living in Hoylake who needed a replacement voice recognition appliance, contributing £2,495 of the total £4,495 cost.

The Foresters' Horn Group aims to provide life changing experiences for children and adults with a range of disabilities at two sites on the Wirral. It offers riders weekly sessions in term time and summer outings, such as a picnic and ride, and a two - night stay at a riding centre in Wales. Riders sometimes require 2-3 volunteers with them to support their physical needs.

The Quirky Cafe is part of The Life Tree Wirral CIC, a community interest company based in Hoylake, established to carry on activities which benefit the community and in particular support people who are disadvantaged, suffer from mental and physical health issues and are isolated. Amongst other things the cafe provided Christmas hampers with West Wirral Round Table, a warm hub for families, and a Christmas Day dinner for older people who might otherwise be on their own or finding things a little hard. They also offered to deliver lunch to anyone who might struggle getting out or who doesn't have transport.

## Financial position

The Charity's financial position at the year-end is stable with reserves of £124,061.74 (2021 - £128,050), including the designated Repair Fund of £5,000, of which £95,138.56 (2021 – £104,879) is in unit trusts or listed investments.


Sufficient funds are kept in cash to ensure that the Charity can meet its obligations at any one time and surplus funds are invested with the help of professional advisors to maximise available income. The levels of all funds are considered at the regular meetings of the Trustees.

The Trustees continually look for opportunities to extend the reach of the Charity and enter into appropriate commitments to further its objects.

Our investment portfolio has unfortunately decreased in value during the year, following the general stock market downturn.

The Charity keeps a Repair Fund as a Designated Fund to ensure that sufficient funds are available for the maintenance of its properties. The level of that fund is determined annually by the Trustees. The Fund has been maintained at £5,000, considered reasonable for normal repairs and maintenance.


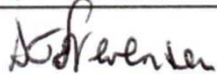
Signed:

Signature	
Name	Jim Darwent
Position	Chair
Date	6 <sup>th</sup> June 2023

		THE WEST KIRBY CHARITY			Charity No	218546
Accounts for the year ended 31st December 2022						
Statement of Financial Activities						
	Note	Endowment Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2022	2021
		£	£	£	£	£
<b>Incoming Resources</b>						
Income from:						
Investments	3		11,002.88	15,282.13	26,285.01	25,239
<b>Total</b>		-	<b>11,002.88</b>	<b>15,282.13</b>	<b>26,285.01</b>	<b>25,239</b>
<b>Resources expended</b>						
Expenditure on:						
Raising funds	4		3,387.23	4,220.55	7,607.78	7,382
Charitable activities	5		6,721.90	5,288.75	12,010.65	15,326
Governance	10		893.75	893.75	1,787.50	1,093
<b>Total</b>		-	<b>11,002.88</b>	<b>10,403.05</b>	<b>21,405.93</b>	<b>23,801</b>
<b>Net Income (Expenditure) before investment gains/(losses)</b>		-	-	<b>4,879.08</b>	<b>4,879.08</b>	<b>1,438</b>
<b>Net Gains (losses) on investments</b>	8	-		<b>-8,866.99</b>	<b>-8,866.99</b>	300,608
<b>Transfers between funds</b>	9				-	-
<b>Net movement in funds</b>		-	-	<b>-3,987.91</b>	<b>-3,987.91</b>	<b>302,046</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	9	1,320,000.00	-	128,049.65	1,448,049.65	1,146,003
<b>Total funds carried forward</b>	9	<b>£1,320,000.00</b>	<b>£ -</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>

		THE WEST KIRBY CHARITY	Charity No	218546	
Accounts for the year ended 31st December 2022					
Balance Sheet					
	Note	Endowment Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
<b>Fixed assets</b>					
Investments	8	1,320,000.00	96,012.40	1,416,012.40	1,424,879
<i>Total fixed assets</i>		<b>1,320,000.00</b>	<b>96,012.40</b>	<b>1,416,012.40</b>	<b>1,424,879</b>
<b>Current assets</b>					
Debtors	6		1,350.00	1,350.00	2,379
Cash at bank and in hand			42,919.47	42,919.47	39,357
<i>Total current assets</i>		<b>0.00</b>	<b>44,269.47</b>	<b>44,269.47</b>	<b>41,736</b>
<b>Creditors: Amounts falling due within one year</b>	7		<b>-8,241.98</b>	<b>-8,241.98</b>	<b>-9,949</b>
<i>Net current assets (liabilities)</i>		<b>0.00</b>	<b>36,027.49</b>	<b>36,027.49</b>	<b>31,787</b>
<i>Total assets less current liabilities</i>		<b>1,320,000.00</b>	<b>132,039.89</b>	<b>1,452,039.89</b>	<b>1,456,667</b>
<b>Creditors: Amounts falling due after one year</b>	7		<b>-7,978.15</b>	<b>-7,978.15</b>	<b>-8,617</b>
<b>Total net assets</b>		<b>£1,320,000.00</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>
<b>Funds of the Charity:</b>					
Endowment Funds	9	1,320,000.00		1,320,000.00	1,320,000
Unrestricted Funds	9		124,061.74	124,061.74	128,050
<b>Total funds</b>		<b>£1,320,000.00</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>

Signed by two Trustees on behalf of all Trustees

Signature	Name	Date of approval
	Jim Darwent	6 <sup>th</sup> June 2023
	David Strevenson	6 <sup>th</sup> June 2023

	<b>THE WEST KIRBY CHARITY</b>	Charity No	218546
<b>Accounts for the year ended 31st December 2022</b>			
<b>Notes to the accounts</b>			

### **Note 1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

### **Note 2 Accounting policies**

#### **INCOMING RESOURCES**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

##### **Investment income**

This is included in the accounts when receivable.

##### **Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

#### **EXPENDITURE AND LIABILITIES**

##### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### **Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance and governance costs which support the Charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 10.

#### **ASSETS**

##### **Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end.

Rake House Farmhouse was valued at 31st December 2021 by a qualified local Estate Agent on an open market basis in comparison with like properties on sale or recently sold in the area. The Rake House Farm tenanted land together with the Allotments at Meols and Newton were valued at 31st December 2021 by a RICS registered valuer at open market value, based on the comparable evidence obtained in their experience of valuing similar property in the locality. In arriving at their opinion, regard was had to locational and physical factors, occupier demand and redevelopment potential/alternative.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Endowment funds are assets which are required to be invested, or retained for actual use, rather than spent. The Property Fund is regarded as Permanent Endowment under the Charity's Scheme and is subject to restrictions therefore as to how it may be transferred, sold or spent. Half the income from the Permanent Endowment must be held for educational purposes and is accordingly shown as a Restricted Fund in the Accounts.

		THE WEST KIRBY CHARITY	Charity No	218546	
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 3	Income from investments	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	<b>Rental income</b>				
	Rake House Farm land	2,080.00	2,080.00	4,160.00	4,160
	Rake House Farmhouse	7,650.00	7,650.00	15,300.00	15,300
	Allotments				
	Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)	617.00	617.00	1,234.00	1,234
	Heron Road, Meols (2,3,10)	242.50	242.50	485.00	485
	Little Heath, Newton	250.00	250.00	500.00	500
	Wayleaves	163.38	163.38	326.76	320
	<i>Total rental income</i>	11,002.88	11,002.88	22,005.76	21,999
	<b>Investment Accumulations</b>				
	Evelyn Income Portfolio - Clean GBP Dist - 102,080 units		515.40	515.40	-
	Artemis Global Income I Inc - 8,000 units		377.10	377.10	207
	Blackrock Continental European Income D Inc - 5,000 units		306.32	306.32	283
	Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares		294.01	294.01	326
	Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares		395.85	395.85	501
	Janus Henderson Strategic Bond I Inc - 7,000 units		226.39	226.39	326
	Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units		277.14	277.14	137
	Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units		2.08	2.08	16
	Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares		6.18	6.18	-
	Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units		250.05	250.05	190
	M&G Securities Ltd Investment Fund for Charities(Charifund) - 1,900 units		1,501.00	1,501.00	969
	Invesco Fund Managers IP Global Targeted Income Z Inc - 3,500 units		-	-	89
	M&G Securities Ltd Corporate Bond I Income Fund - 21,400 units		-	-	117
	Tax reclaimed on investment income		38.32	38.32	75
	Cash & Bank deposit interest		89.41	89.41	4
	<i>Total Investment Accumulations</i>	-	4,279.25	4,279.25	3,240
	<b>Total Income from Investments</b>	<b>£ 11,002.88</b>	<b>£ 15,282.13</b>	<b>£ 26,285.01</b>	<b>£ 25,239</b>

		THE WEST KIRBY CHARITY	Charity No.	218546	
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 4	Expenditure on Raising Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
<b>Maintenance of Rake House Farmhouse:</b>					
	Gas safety certificate & boiler service	58.50	58.50	117.00	119
	External security and bulkhead lights	216.00	216.00	432.00	-
	Replace defective fence	499.00	499.00	998.00	-
	Paint kitchen & dining area	192.00	192.00	384.00	-
	Repairs to electric hob	48.70	48.69	97.39	-
	Drain jetting	72.00	72.00	144.00	-
	Stain blocking and repaint of stairwell	192.00	192.00	384.00	-
	Roof works	336.00	336.00	672.00	-
	Electrical condition report			-	150
	Replace defective bath taps			-	210
		1,614.20	1,614.19	3,228.39	479
<b>Letting fees etc. re Rake House Farmhouse</b>					
	Management fees @ 8% + VAT	734.40	734.40	1,468.80	1,469
		734.40	734.40	1,468.80	1,469
<b>Other investment property expenses:</b>					
	Insurance	913.63	913.63	1,827.26	1,528
	New farm business tenancy - Rake House Farm			-	360
	Valuation report of land holdings			-	1,600
		913.63	913.63	1,827.26	3,487
<b>Investment management costs:</b>					
	Evelyn Partners		833.33	833.33	1,072
		-	833.33	833.33	1,072
	<b>Support Costs (Note 10)</b>	125.00	125.00	250.00	875
<b>Total Expenditure on Raising Funds</b>		<b>£ 3,387.23</b>	<b>£ 4,220.55</b>	<b>£ 7,607.78</b>	<b>£ 7,382</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 5	Expenditure on Charitable Activities	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Pensions			-	240
	Christmas gifts to pensioners			-	125
	The Sequal Trust - contribution towards a speech aid for a local lady		2,495.00	2,495.00	-
	Heswall Disabled Children's Holiday Fund - support for two participants living in our District		2,000.00	2,000.00	2,000
	The Foresters' Horn Group, Riding for the Disabled Association - support for 3 local riders		500.00	500.00	-
	The Quirky Café, Hoylake - Christmas Donation		200.00	200.00	-
	The Bennett Trust - promoting education at Calday Grange Grammar School.	6,628.15		6,628.15	7,267
	Wirral Citizens Advice Bureau - West Wirral Older People's Advice Service			-	5,632
	Support Costs (Note 10)	93.75	93.75	187.50	63
	<b>Total Expenditure on Charitable Activities</b>	<b>£6,721.90</b>	<b>£5,288.75</b>	<b>£12,010.65</b>	<b>£15,326</b>

Note 6	Debtors and prepayments	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Tenants' deposit for Rake House Farmhouse held by Karl Tatler Estate Agents Ltd		1,350.00	1,350.00	1,350
	Evelyn Partners - outstanding dividends			-	29
	Advance payment for repairs - Rake House Farmhouse			-	1,000
	<b>Total Debtors and Prepayments</b>	<b>£ -</b>	<b>£1,350.00</b>	<b>£1,350.00</b>	<b>£2,379</b>

Note 7	Creditors and accruals	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	<b>Amounts falling due within one year</b>				
	Accruals				
	Independent examination fees		850.00	850.00	780
	Valuation report of land holdings			-	1,600
	St Michael's & All Angels Church		125.00	125.00	-
	Amount due to The Bennett Trust - 2021		7,266.98	7,266.98	7,569
	<b>Total amounts falling due within one year</b>	<b>£ -</b>	<b>£8,241.98</b>	<b>£8,241.98</b>	<b>£9,949</b>
	<b>Amounts falling due after one year</b>				
	Amount due to The Bennett Trust - 2022		6,628.15	6,628.15	7,267
	Tenants' deposit for Rake House Farmhouse		1,350.00	1,350.00	1,350
	<b>Total amounts falling due after one year</b>	<b>£ -</b>	<b>£7,978.15</b>	<b>£7,978.15</b>	<b>£8,617</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 8	Fixed assets investments	Endowment Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Carrying (fair) value at beginning of year	1,320,000.00	104,879.38	1,424,879.38	1,124,538
	Add: additions to investments during period		97,562.34	97,562.34	14,497
	Less: disposals at selling or redemption value		-97,562.33	-97,562.33	-14,764
	Add/(deduct): net gain/(loss) on revaluation		-8,866.99	-8,866.99	300,608
	Carrying (fair) value at end of year	£1,320,000.00	£96,012.40	£1,416,012.40	£1,424,879

Analysis of investments	Cost at year end	Fair value at year end	Fair value at year end	Total	Total
	2022	2022	2022	2022	2021
	£	£	£	£	£
<b>Investment properties</b>					
Rake House Farmhouse	130,275.98	650,000.00		650,000.00	650,000
Rake House Farm tenanted land - 52.21 acres	-	470,000.00		470,000.00	470,000
Allotments at Meols - 13.40 acres	-	150,000.00		150,000.00	150,000
Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)					
Heron Road, Meols (2,3,10)					
Allotment at Newton - 1.77 acres	-	50,000.00		50,000.00	50,000
Little Heath, Newton					
<b>Total investment properties</b>	£130,275.98	£1,320,000.00	£ -	£1,320,000.00	£1,320,000
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	<b>Cost at year end</b>	<b>Fair value at year end</b>	<b>Fair value at year end</b>	<b>Total</b>	<b>Total</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Evelyn Income Portfolio - Clean GBP Dist - 102,080 units - purchased September 2022	96,688.50		95,138.56	95,138.56	-
Artemis Global Income I Inc - 8,000 units - sold August 2022				-	9,409
Blackrock Continental European Income D Inc - 5,000 units - sold August 2022				-	9,615
Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares - sold August 2022				-	6,783
Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares - sold August 2022				-	9,842
Janus Henderson Strategic Bond I Inc - 7,000 units - sold August 2022				-	10,087
Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units - sold August 2022				-	10,384
Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units - sold August 2022				-	4,649
Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares - sold August 2022				-	6,244
Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units - sold August 2022				-	8,299
M&G Securities Ltd Equities Investment Fund for Charities (Charifund) - 1,900 units - sold September 2022				-	29,568
Cash			873.84	873.84	-
<b>Total other investments</b>	£96,688.50	£ -	£96,012.40	£96,012.40	£104,879
<b>Total Fixed Assets Investments</b>	<b>£226,964.48</b>	<b>£1,320,000.00</b>	<b>£ 96,012.40</b>	<b>£1,416,012.40</b>	<b>£ 1,424,879</b>

		THE WEST KIRBY CHARITY		Charity No.	218546		
		Accounts for the year ended 31st December 2022					
		Notes to the accounts (continued)					
Note 9	Outline summary of fund movements	Fund balances brought forward 1 Jan 2022	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2022
Fund name		£	£	£	£	£	£
Permanent Endowment Funds							
Property Fund		1,320,000.00					1,320,000.00
Restricted Funds		-	11,002.88	-11,002.88			-
Unrestricted Funds							
Trustees' Accumulation Account		123,049.65	15,282.13	-10,403.05	-8,866.99		119,061.74
Designated Funds							
Repair Fund		5,000.00					5,000.00
		£1,448,049.65	£26,285.01	-£21,405.93	-£8,866.99	£0.00	£1,444,061.74

£0.00

		Fund balances brought forward 1 Jan 2021	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2021
Fund name		£	£	£	£	£	£
Permanent Endowment Funds							
Property Fund		1,024,040.00			295,960.00		1,320,000.00
Restricted Funds		-	10,999.34	-10,999.34			-
Unrestricted Funds							
Trustees' Accumulation Account		116,963.23	14,239.59	-12,801.35	4,648.18		123,049.65
Designated Funds							
Repair Fund		5,000.00					5,000.00
		£1,146,003.23	£25,238.93	-£23,800.69	£300,608.18	£0.00	£1,448,049.65

To support the refurbishment of Rake House Farmhouse in 2011-2012 the sum of £15,603.94 was transferred from the Trustees' Accumulation Account to the Property Fund. This would be repayable from the proceeds of any property sale.

Note 10	Analysis of support costs	Raising funds	Charitable activities	Governance	Total	
		2022	2022	2022	2022	
		£	£	£	£	
	Clerk's Time Jan - Sep	20.00%	20.00%	60.00%	£ 937.50	
	Clerk's Time Oct - Dec	20.00%	0.00%	80.00%	£ 312.50	
	Honorarium of Clerk	250.00	187.50	812.50	1,250.00	Allocated on time
	Donation for use of church for meetings			125.00	125.00	Governance
	Independent examination			850.00	850.00	Governance
		£250.00	£187.50	£1,787.50	£2,225.00	
		2021	2021	2021	2021	
		£	£	£	£	
	Clerk's Time Jan - Dec	70.00%	5.00%	25.00%	£ 1,250	
	Honorarium of Clerk	875	63	313	1,250	Allocated on time
	Donation for use of church for meetings			-	-	Governance
	Independent examination			780	780	Governance
		£875	£63	£1,093	£2,030	

	<b>THE WEST KIRBY CHARITY</b>	Charity No. <a href="#">218546</a>
	<b>Accounts for the year ended 31st December 2022</b>	
	<b>Notes to the accounts (continued)</b>	

<b>Note 11</b>	<b>11.1 Trustee expenses</b>	<b>2022</b>	<b>2021</b>
	Number of trustees who were paid expenses	None	None
	Nature of the expenses	N/a	N/a
	<b>Total amount paid</b>	Nil	Nil
	<b>11.2 Fees for examination of the accounts</b>	<b>2022</b>	<b>2021</b>
	Independent examiner's fees	£850.00	£780
	Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner	Nil	Nil

<b>Note 12</b>	<b>Transactions with Trustees and related parties</b>			
	<b>12.1 Remuneration and benefits</b>			
	<b>Name of trustee or related party</b>	<b>Legal authority (e.g. order, governing document)</b>	<b>Amounts paid or benefit value</b>	
			<b>2022</b>	<b>2021</b>
	NONE		Nil	Nil
	<b>12.2 Loans</b>			
	<b>Name of trustee or related party</b>	<b>Legal authority</b>	<b>Amount owing</b>	
			<b>2022</b>	<b>2021</b>
	<b>Due to trustees and related parties</b>	NONE	Nil	Nil
	<b>Due from trustees and related parties</b>	NONE	Nil	Nil
	<b>12.3 Other transactions with trustees or related parties</b>			
	<b>Name of the trustee or related party</b>	<b>Relationship to charity</b>	<b>Description of the transactions</b>	
			<b>2022</b>	<b>2021</b>
	NONE		Nil	Nil



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

THE WEST KIRBY CHARITY

**On accounts for the year  
ended**

31<sup>ST</sup> DECEMBER 2022

**Charity no  
(if any)**

218546

**Set out on pages**

**5 to 13**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> DECEMBER 2022.

**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 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

7/6/23

**Name:**

MR MARK J LOUGHREY

**Relevant professional  
qualification(s) or body  
(if any):**

FCA  
INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES

**Address:**

38 MARKET STREET

HOYLAKE

WIRRAL CH47 2AF

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

THE WEST KIRBY CHARITY  
Registered Number: 218546

TRUSTEES' ANNUAL REPORT  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2022

Principal Office

C/o The Clerk to the Trustees,  
37 Madeley Drive, West Kirby, CH48 3LB

Structure and Governance

The Charity is an unincorporated association governed by a Scheme dated 14<sup>th</sup> January 1975 approved by the Charity Commissioners for England and Wales.

Trustees

When complete, the body of Trustees consists of twelve persons who through residence, occupation or employment, or otherwise, have special knowledge of the area of the former Urban District of Hoylake i.e. Hoylake, Meols, Greasby, Frankby, Caldy, Grange, Newton and West Kirby. Eight Nominative Trustees are appointed by Wirral Metropolitan Borough Council on the advice of existing Trustees and four Co-optative Trustees are directly appointed by the existing Trustees. Prospective Trustees are chosen for their local knowledge and skills which complement the existing members' skill sets. Although no formal training is given, Trustees receive the Charity Commission Trustee Welcome Pack when they are appointed, and informal training takes place at trustee meetings.

The Trustees who served during the year were as follows:

Nominative Trustees:

Mr James Darwent           - Chair  
Mrs Vicky Gawith  
Ms Deirdre O'Dwyer  
Mrs Nadine Smith  
Mr David Stevenson  
Mrs Johanna Wynne

Co-optative Trustees:

Dr Lee Malpas  
Mrs Jane Boulton           - appointed 4<sup>th</sup> October 2022  
Rev Alex Williams         - appointed 4<sup>th</sup> October 2022

Jane Boulton relinquished her post as Clerk to the Trustees and was warmly thanked for her very valuable services over some 13 years. We are pleased that she has accepted co-option as a Trustee of the Charity where her knowledge and

commitment will be very useful. We welcomed Jane Brereton as the new Clerk to the Trustees in her place.

We are also pleased to welcome the Rev Alex Williams, the Rector of St. Bridget's Church, West Kirby, as a Co-optative Trustee.

### Objectives and activities

The objects of the Charity are to provide financial relief, either generally or to individual persons, in the area of benefit, and the provision of pensions to poor persons who have resided in the area of benefit for not less than 3 years.

The Charity carries out the following activities to further its purposes:

The Charity applies its yearly income:

- a) in paying pensions to pensioners who have resided in the area of the former Urban District of Hoylake for not less than three years next preceding the time of their appointment.
- b) for relief in need in relieving either generally or individually persons resident in the former Urban District of Hoylake who are in conditions of need, hardship or distress by making grants of money or providing or paying for items, services, or facilities calculated to reduce the need, hardship or distress of such persons.
- c) The income of the Charity shall not be applied in relief of rates, taxes or other public funds but may be applied in supplementing relief or assistance provided out of public funds.

subject to a requirement that one half of the net income derived from certain property and investments listed in a schedule to the Charity's Scheme shall be held for educational purposes. The Charity fulfils this particular requirement by paying the relevant proportion of its net income to The Bennett Trust, a charity established to promote the education at Calday Grange Grammar School.

The Trustees have had due regard to the Charity Commission's public benefit guidance in seeking to fulfil the Charity's objects.

### Achievements and performance

Our last remaining pensioner, Joyce Smith, sadly died in January 2022 at the age of 93 and we have not been able to find other deserving pensioners who might be helped in this way.

As established by the Charity's Governing Scheme, half of the Charity's net income is passed to The Bennett Trust for use by the pupils of Calday Grange Grammar School. This amounted to £6,628.15 for 2022 (2021 - £7,266.98). The Trust can give assistance in cases of hardship to parents/carers of children from families of limited means, larger families or those with particular financial problems. Grants may be made in special cases of any kind not normally provided by the Local Authority and in some circumstances funds may be available for those students who have recently

left school to help them in their chosen careers or in Further or Higher Education, provided they are less than 25 years of age.

Other grants and payments were made to the following:

Heswall Disabled Children's Holiday Fund – £2,000 - support for two participants living in our District

The Sequal Trust – £2,495 - contribution towards a speech aid for a local disabled lady

The Foresters' Horn Group, Riding for the Disabled Association - £500 - support for 3 local riders

The Quirky Café, Hoylake - £200 - Christmas Donation

The Heswall Disabled Children's Holiday Fund gives disabled children the opportunity to attend summer camps, go on day trips and socialise with children their own age throughout the year and in particular the summer holidays. This means they have an opportunity to build lasting friendships and enjoy the same kind of experiences other children have regularly, and these really have a lasting impact.

The Sequal Trust is a national charity which is committed to bridging the communication gap for disabled people. By providing suitable assistive technology to people who need it most, they aim to increase the quality of life for those who are non-verbal, have incoherent speech, or who have learning and communication difficulties. They aim to achieve this by making sure each of their disabled members reach their full potential through the provision of suitable communication equipment such as speech aids, light writers and grid pads. The Trustees agreed to help support a lady living in Hoylake who needed a replacement voice recognition appliance, contributing £2,495 of the total £4,495 cost.

The Foresters' Horn Group aims to provide life changing experiences for children and adults with a range of disabilities at two sites on the Wirral. It offers riders weekly sessions in term time and summer outings, such as a picnic and ride, and a two - night stay at a riding centre in Wales. Riders sometimes require 2-3 volunteers with them to support their physical needs.

The Quirky Cafe is part of The Life Tree Wirral CIC, a community interest company based in Hoylake, established to carry on activities which benefit the community and in particular support people who are disadvantaged, suffer from mental and physical health issues and are isolated. Amongst other things the cafe provided Christmas hampers with West Wirral Round Table, a warm hub for families, and a Christmas Day dinner for older people who might otherwise be on their own or finding things a little hard. They also offered to deliver lunch to anyone who might struggle getting out or who doesn't have transport.

## Financial position

The Charity's financial position at the year-end is stable with reserves of £124,061.74 (2021 - £128,050), including the designated Repair Fund of £5,000, of which £95,138.56 (2021 – £104,879) is in unit trusts or listed investments.


Sufficient funds are kept in cash to ensure that the Charity can meet its obligations at any one time and surplus funds are invested with the help of professional advisors to maximise available income. The levels of all funds are considered at the regular meetings of the Trustees.

The Trustees continually look for opportunities to extend the reach of the Charity and enter into appropriate commitments to further its objects.

Our investment portfolio has unfortunately decreased in value during the year, following the general stock market downturn.

The Charity keeps a Repair Fund as a Designated Fund to ensure that sufficient funds are available for the maintenance of its properties. The level of that fund is determined annually by the Trustees. The Fund has been maintained at £5,000, considered reasonable for normal repairs and maintenance.


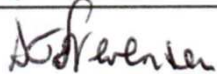
Signed:

Signature	
Name	Jim Darwent
Position	Chair
Date	6 <sup>th</sup> June 2023

		THE WEST KIRBY CHARITY			Charity No	218546
Accounts for the year ended 31st December 2022						
Statement of Financial Activities						
	Note	Endowment Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2022	2021
		£	£	£	£	£
<b>Incoming Resources</b>						
Income from:						
Investments	3		11,002.88	15,282.13	26,285.01	25,239
<b>Total</b>		-	<b>11,002.88</b>	<b>15,282.13</b>	<b>26,285.01</b>	<b>25,239</b>
<b>Resources expended</b>						
Expenditure on:						
Raising funds	4		3,387.23	4,220.55	7,607.78	7,382
Charitable activities	5		6,721.90	5,288.75	12,010.65	15,326
Governance	10		893.75	893.75	1,787.50	1,093
<b>Total</b>		-	<b>11,002.88</b>	<b>10,403.05</b>	<b>21,405.93</b>	<b>23,801</b>
<b>Net Income (Expenditure) before investment gains/(losses)</b>		-	-	<b>4,879.08</b>	<b>4,879.08</b>	<b>1,438</b>
<b>Net Gains (losses) on investments</b>	8	-		<b>-8,866.99</b>	<b>-8,866.99</b>	300,608
<b>Transfers between funds</b>	9				-	-
<b>Net movement in funds</b>		-	-	<b>-3,987.91</b>	<b>-3,987.91</b>	<b>302,046</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	9	1,320,000.00	-	128,049.65	1,448,049.65	1,146,003
<b>Total funds carried forward</b>	9	<b>£1,320,000.00</b>	<b>£ -</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>

		THE WEST KIRBY CHARITY	Charity No	218546	
Accounts for the year ended 31st December 2022					
Balance Sheet					
	Note	Endowment Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
<b>Fixed assets</b>					
Investments	8	1,320,000.00	96,012.40	1,416,012.40	1,424,879
<i>Total fixed assets</i>		<b>1,320,000.00</b>	<b>96,012.40</b>	<b>1,416,012.40</b>	<b>1,424,879</b>
<b>Current assets</b>					
Debtors	6		1,350.00	1,350.00	2,379
Cash at bank and in hand			42,919.47	42,919.47	39,357
<i>Total current assets</i>		<b>0.00</b>	<b>44,269.47</b>	<b>44,269.47</b>	<b>41,736</b>
<b>Creditors: Amounts falling due within one year</b>	7		<b>-8,241.98</b>	<b>-8,241.98</b>	<b>-9,949</b>
<i>Net current assets (liabilities)</i>		<b>0.00</b>	<b>36,027.49</b>	<b>36,027.49</b>	<b>31,787</b>
<i>Total assets less current liabilities</i>		<b>1,320,000.00</b>	<b>132,039.89</b>	<b>1,452,039.89</b>	<b>1,456,667</b>
<b>Creditors: Amounts falling due after one year</b>	7		<b>-7,978.15</b>	<b>-7,978.15</b>	<b>-8,617</b>
<b>Total net assets</b>		<b>£1,320,000.00</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>
<b>Funds of the Charity:</b>					
Endowment Funds	9	1,320,000.00		1,320,000.00	1,320,000
Unrestricted Funds	9		124,061.74	124,061.74	128,050
<b>Total funds</b>		<b>£1,320,000.00</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>

Signed by two Trustees on behalf of all Trustees

Signature	Name	Date of approval
	Jim Darwent	6 <sup>th</sup> June 2023
	David Strevenson	6 <sup>th</sup> June 2023

	<b>THE WEST KIRBY CHARITY</b>	Charity No	218546
<b>Accounts for the year ended 31st December 2022</b>			
<b>Notes to the accounts</b>			

### **Note 1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

### **Note 2 Accounting policies**

#### **INCOMING RESOURCES**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

##### **Investment income**

This is included in the accounts when receivable.

##### **Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

#### **EXPENDITURE AND LIABILITIES**

##### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### **Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance and governance costs which support the Charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 10.

#### **ASSETS**

##### **Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end.

Rake House Farmhouse was valued at 31st December 2021 by a qualified local Estate Agent on an open market basis in comparison with like properties on sale or recently sold in the area. The Rake House Farm tenanted land together with the Allotments at Meols and Newton were valued at 31st December 2021 by a RICS registered valuer at open market value, based on the comparable evidence obtained in their experience of valuing similar property in the locality. In arriving at their opinion, regard was had to locational and physical factors, occupier demand and redevelopment potential/alternative.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Endowment funds are assets which are required to be invested, or retained for actual use, rather than spent. The Property Fund is regarded as Permanent Endowment under the Charity's Scheme and is subject to restrictions therefore as to how it may be transferred, sold or spent. Half the income from the Permanent Endowment must be held for educational purposes and is accordingly shown as a Restricted Fund in the Accounts.

		THE WEST KIRBY CHARITY		Charity No	218546
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 3	Income from investments	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	<b>Rental income</b>				
	Rake House Farm land	2,080.00	2,080.00	4,160.00	4,160
	Rake House Farmhouse	7,650.00	7,650.00	15,300.00	15,300
	Allotments				
	Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)	617.00	617.00	1,234.00	1,234
	Heron Road, Meols (2,3,10)	242.50	242.50	485.00	485
	Little Heath, Newton	250.00	250.00	500.00	500
	Wayleaves	163.38	163.38	326.76	320
	<i>Total rental income</i>	11,002.88	11,002.88	22,005.76	21,999
	<b>Investment Accumulations</b>				
	Evelyn Income Portfolio - Clean GBP Dist - 102,080 units		515.40	515.40	-
	Artemis Global Income I Inc - 8,000 units		377.10	377.10	207
	Blackrock Continental European Income D Inc - 5,000 units		306.32	306.32	283
	Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares		294.01	294.01	326
	Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares		395.85	395.85	501
	Janus Henderson Strategic Bond I Inc - 7,000 units		226.39	226.39	326
	Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units		277.14	277.14	137
	Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units		2.08	2.08	16
	Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares		6.18	6.18	-
	Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units		250.05	250.05	190
	M&G Securities Ltd Investment Fund for Charities(Charifund) - 1,900 units		1,501.00	1,501.00	969
	Invesco Fund Managers IP Global Targeted Income Z Inc - 3,500 units		-	-	89
	M&G Securities Ltd Corporate Bond I Income Fund - 21,400 units		-	-	117
	Tax reclaimed on investment income		38.32	38.32	75
	Cash & Bank deposit interest		89.41	89.41	4
	<i>Total Investment Accumulations</i>	-	4,279.25	4,279.25	3,240
	<b>Total Income from Investments</b>	<b>£ 11,002.88</b>	<b>£ 15,282.13</b>	<b>£ 26,285.01</b>	<b>£ 25,239</b>

		THE WEST KIRBY CHARITY	Charity No.	218546	
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 4	Expenditure on Raising Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
<b>Maintenance of Rake House Farmhouse:</b>					
	Gas safety certificate & boiler service	58.50	58.50	117.00	119
	External security and bulkhead lights	216.00	216.00	432.00	-
	Replace defective fence	499.00	499.00	998.00	-
	Paint kitchen & dining area	192.00	192.00	384.00	-
	Repairs to electric hob	48.70	48.69	97.39	-
	Drain jetting	72.00	72.00	144.00	-
	Stain blocking and repaint of stairwell	192.00	192.00	384.00	-
	Roof works	336.00	336.00	672.00	-
	Electrical condition report			-	150
	Replace defective bath taps			-	210
		1,614.20	1,614.19	3,228.39	479
<b>Letting fees etc. re Rake House Farmhouse</b>					
	Management fees @ 8% + VAT	734.40	734.40	1,468.80	1,469
		734.40	734.40	1,468.80	1,469
<b>Other investment property expenses:</b>					
	Insurance	913.63	913.63	1,827.26	1,528
	New farm business tenancy - Rake House Farm			-	360
	Valuation report of land holdings			-	1,600
		913.63	913.63	1,827.26	3,487
<b>Investment management costs:</b>					
	Evelyn Partners		833.33	833.33	1,072
		-	833.33	833.33	1,072
	<b>Support Costs (Note 10)</b>	125.00	125.00	250.00	875
<b>Total Expenditure on Raising Funds</b>		<b>£ 3,387.23</b>	<b>£ 4,220.55</b>	<b>£ 7,607.78</b>	<b>£ 7,382</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 5	Expenditure on Charitable Activities	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Pensions			-	240
	Christmas gifts to pensioners			-	125
	The Sequal Trust - contribution towards a speech aid for a local lady		2,495.00	2,495.00	-
	Heswall Disabled Children's Holiday Fund - support for two participants living in our District		2,000.00	2,000.00	2,000
	The Foresters' Horn Group, Riding for the Disabled Association - support for 3 local riders		500.00	500.00	-
	The Quirky Café, Hoylake - Christmas Donation		200.00	200.00	-
	The Bennett Trust - promoting education at Calday Grange Grammar School.	6,628.15		6,628.15	7,267
	Wirral Citizens Advice Bureau - West Wirral Older People's Advice Service			-	5,632
	Support Costs (Note 10)	93.75	93.75	187.50	63
	<b>Total Expenditure on Charitable Activities</b>	<b>£6,721.90</b>	<b>£5,288.75</b>	<b>£12,010.65</b>	<b>£15,326</b>

Note 6	Debtors and prepayments	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Tenants' deposit for Rake House Farmhouse held by Karl Tatler Estate Agents Ltd		1,350.00	1,350.00	1,350
	Evelyn Partners - outstanding dividends			-	29
	Advance payment for repairs - Rake House Farmhouse			-	1,000
	<b>Total Debtors and Prepayments</b>	<b>£ -</b>	<b>£1,350.00</b>	<b>£1,350.00</b>	<b>£2,379</b>

Note 7	Creditors and accruals	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	<b>Amounts falling due within one year</b>			<b>2022</b>	<b>2021</b>
	Accruals				
	Independent examination fees		850.00	850.00	780
	Valuation report of land holdings			-	1,600
	St Michael's & All Angels Church		125.00	125.00	-
	Amount due to The Bennett Trust - 2021		7,266.98	7,266.98	7,569
	<b>Total amounts falling due within one year</b>	<b>£ -</b>	<b>£8,241.98</b>	<b>£8,241.98</b>	<b>£9,949</b>
	<b>Amounts falling due after one year</b>				
	Amount due to The Bennett Trust - 2022		6,628.15	6,628.15	7,267
	Tenants' deposit for Rake House Farmhouse		1,350.00	1,350.00	1,350
	<b>Total amounts falling due after one year</b>	<b>£ -</b>	<b>£7,978.15</b>	<b>£7,978.15</b>	<b>£8,617</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 8	Fixed assets investments	Endowment Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Carrying (fair) value at beginning of year	1,320,000.00	104,879.38	1,424,879.38	1,124,538
	Add: additions to investments during period		97,562.34	97,562.34	14,497
	Less: disposals at selling or redemption value		-97,562.33	-97,562.33	-14,764
	Add/(deduct): net gain/(loss) on revaluation		-8,866.99	-8,866.99	300,608
	Carrying (fair) value at end of year	£1,320,000.00	£96,012.40	£1,416,012.40	£1,424,879

Analysis of investments	Cost at year end	Fair value at year end	Fair value at year end	Total	Total
	2022	2022	2022	2022	2021
	£	£	£	£	£
<b>Investment properties</b>					
Rake House Farmhouse	130,275.98	650,000.00		650,000.00	650,000
Rake House Farm tenanted land - 52.21 acres	-	470,000.00		470,000.00	470,000
Allotments at Meols - 13.40 acres	-	150,000.00		150,000.00	150,000
Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)					
Heron Road, Meols (2,3,10)					
Allotment at Newton - 1.77 acres	-	50,000.00		50,000.00	50,000
Little Heath, Newton					
<b>Total investment properties</b>	£130,275.98	£1,320,000.00	£ -	£1,320,000.00	£1,320,000
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	<b>Cost at year end</b>	<b>Fair value at year end</b>	<b>Fair value at year end</b>	<b>Total</b>	<b>Total</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Evelyn Income Portfolio - Clean GBP Dist - 102,080 units - purchased September 2022	96,688.50		95,138.56	95,138.56	-
Artemis Global Income I Inc - 8,000 units - sold August 2022				-	9,409
Blackrock Continental European Income D Inc - 5,000 units - sold August 2022				-	9,615
Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares - sold August 2022				-	6,783
Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares - sold August 2022				-	9,842
Janus Henderson Strategic Bond I Inc - 7,000 units - sold August 2022				-	10,087
Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units - sold August 2022				-	10,384
Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units - sold August 2022				-	4,649
Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares - sold August 2022				-	6,244
Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units - sold August 2022				-	8,299
M&G Securities Ltd Equities Investment Fund for Charities (Charifund) - 1,900 units - sold September 2022				-	29,568
Cash			873.84	873.84	-
<b>Total other investments</b>	£96,688.50	£ -	£96,012.40	£96,012.40	£104,879
<b>Total Fixed Assets Investments</b>	<b>£226,964.48</b>	<b>£1,320,000.00</b>	<b>£ 96,012.40</b>	<b>£1,416,012.40</b>	<b>£ 1,424,879</b>

		THE WEST KIRBY CHARITY		Charity No.	218546		
		Accounts for the year ended 31st December 2022					
		Notes to the accounts (continued)					
Note 9	Outline summary of fund movements	Fund balances brought forward 1 Jan 2022	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2022
Fund name		£	£	£	£	£	£
Permanent Endowment Funds							
Property Fund		1,320,000.00					1,320,000.00
Restricted Funds		-	11,002.88	-11,002.88			-
Unrestricted Funds							
Trustees' Accumulation Account		123,049.65	15,282.13	-10,403.05	-8,866.99		119,061.74
Designated Funds							
Repair Fund		5,000.00					5,000.00
		£1,448,049.65	£26,285.01	-£21,405.93	-£8,866.99	£0.00	£1,444,061.74

£0.00

		Fund balances brought forward 1 Jan 2021	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2021
Fund name		£	£	£	£	£	£
Permanent Endowment Funds							
Property Fund		1,024,040.00			295,960.00		1,320,000.00
Restricted Funds		-	10,999.34	-10,999.34			-
Unrestricted Funds							
Trustees' Accumulation Account		116,963.23	14,239.59	-12,801.35	4,648.18		123,049.65
Designated Funds							
Repair Fund		5,000.00					5,000.00
		£1,146,003.23	£25,238.93	-£23,800.69	£300,608.18	£0.00	£1,448,049.65

To support the refurbishment of Rake House Farmhouse in 2011-2012 the sum of £15,603.94 was transferred from the Trustees' Accumulation Account to the Property Fund. This would be repayable from the proceeds of any property sale.

Note 10	Analysis of support costs	Raising funds	Charitable activities	Governance	Total	
		2022	2022	2022	2022	
		£	£	£	£	
	Clerk's Time Jan - Sep	20.00%	20.00%	60.00%	£ 937.50	
	Clerk's Time Oct - Dec	20.00%	0.00%	80.00%	£ 312.50	
	Honorarium of Clerk	250.00	187.50	812.50	1,250.00	Allocated on time
	Donation for use of church for meetings			125.00	125.00	Governance
	Independent examination			850.00	850.00	Governance
		£250.00	£187.50	£1,787.50	£2,225.00	
		2021	2021	2021	2021	
		£	£	£	£	
	Clerk's Time Jan - Dec	70.00%	5.00%	25.00%	£ 1,250	
	Honorarium of Clerk	875	63	313	1,250	Allocated on time
	Donation for use of church for meetings			-	-	Governance
	Independent examination			780	780	Governance
		£875	£63	£1,093	£2,030	

	<b>THE WEST KIRBY CHARITY</b>	Charity No. <a href="#">218546</a>
	<b>Accounts for the year ended 31st December 2022</b>	
	<b>Notes to the accounts (continued)</b>	

<b>Note 11</b>	<b>11.1 Trustee expenses</b>	<b>2022</b>	<b>2021</b>
	Number of trustees who were paid expenses	None	None
	Nature of the expenses	N/a	N/a
	<b>Total amount paid</b>	Nil	Nil
	<b>11.2 Fees for examination of the accounts</b>	<b>2022</b>	<b>2021</b>
	Independent examiner's fees	£850.00	£780
	Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner	Nil	Nil

<b>Note 12</b>	<b>Transactions with Trustees and related parties</b>				
	<b>12.1 Remuneration and benefits</b>				
	<b>Name of trustee or related party</b>		<b>Legal authority (e.g. order, governing document)</b>	<b>Amounts paid or benefit value</b>	
				<b>2022</b>	<b>2021</b>
	NONE			Nil	Nil
	<b>12.2 Loans</b>				
	<b>Name of trustee or related party</b>		<b>Legal authority</b>	<b>Amount owing</b>	
				<b>2022</b>	<b>2021</b>
	<b>Due to trustees and related parties</b>	NONE		Nil	Nil
	<b>Due from trustees and related parties</b>	NONE		Nil	Nil
	<b>12.3 Other transactions with trustees or related parties</b>				
	<b>Name of the trustee or related party</b>	<b>Relationship to charity</b>	<b>Description of the transactions</b>	<b>2022</b>	<b>2021</b>
	NONE			Nil	Nil



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

THE WEST KIRBY CHARITY

**On accounts for the year  
ended**

31<sup>ST</sup> DECEMBER 2022

**Charity no  
(if any)**

218546

**Set out on pages**

**5 to 13**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> DECEMBER 2022.

**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 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

7/6/23

**Name:**

MR MARK J LOUGHREY

**Relevant professional  
qualification(s) or body  
(if any):**

FCA  
INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES

**Address:**

38 MARKET STREET

HOYLAKE

WIRRAL CH47 2AF

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

THE WEST KIRBY CHARITY  
Registered Number: 218546

TRUSTEES' ANNUAL REPORT  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2022

Principal Office

C/o The Clerk to the Trustees,  
37 Madeley Drive, West Kirby, CH48 3LB

Structure and Governance

The Charity is an unincorporated association governed by a Scheme dated 14<sup>th</sup> January 1975 approved by the Charity Commissioners for England and Wales.

Trustees

When complete, the body of Trustees consists of twelve persons who through residence, occupation or employment, or otherwise, have special knowledge of the area of the former Urban District of Hoylake i.e. Hoylake, Meols, Greasby, Frankby, Caldy, Grange, Newton and West Kirby. Eight Nominative Trustees are appointed by Wirral Metropolitan Borough Council on the advice of existing Trustees and four Co-optative Trustees are directly appointed by the existing Trustees. Prospective Trustees are chosen for their local knowledge and skills which complement the existing members' skill sets. Although no formal training is given, Trustees receive the Charity Commission Trustee Welcome Pack when they are appointed, and informal training takes place at trustee meetings.

The Trustees who served during the year were as follows:

Nominative Trustees:

Mr James Darwent - Chair  
Mrs Vicky Gawith  
Ms Deirdre O'Dwyer  
Mrs Nadine Smith  
Mr David Stevenson  
Mrs Johanna Wynne

Co-optative Trustees:

Dr Lee Malpas  
Mrs Jane Boulton - appointed 4<sup>th</sup> October 2022  
Rev Alex Williams - appointed 4<sup>th</sup> October 2022

Jane Boulton relinquished her post as Clerk to the Trustees and was warmly thanked for her very valuable services over some 13 years. We are pleased that she has accepted co-option as a Trustee of the Charity where her knowledge and

commitment will be very useful. We welcomed Jane Brereton as the new Clerk to the Trustees in her place.

We are also pleased to welcome the Rev Alex Williams, the Rector of St. Bridget's Church, West Kirby, as a Co-optative Trustee.

### Objectives and activities

The objects of the Charity are to provide financial relief, either generally or to individual persons, in the area of benefit, and the provision of pensions to poor persons who have resided in the area of benefit for not less than 3 years.

The Charity carries out the following activities to further its purposes:

The Charity applies its yearly income:

- a) in paying pensions to pensioners who have resided in the area of the former Urban District of Hoylake for not less than three years next preceding the time of their appointment.
- b) for relief in need in relieving either generally or individually persons resident in the former Urban District of Hoylake who are in conditions of need, hardship or distress by making grants of money or providing or paying for items, services, or facilities calculated to reduce the need, hardship or distress of such persons.
- c) The income of the Charity shall not be applied in relief of rates, taxes or other public funds but may be applied in supplementing relief or assistance provided out of public funds.

subject to a requirement that one half of the net income derived from certain property and investments listed in a schedule to the Charity's Scheme shall be held for educational purposes. The Charity fulfils this particular requirement by paying the relevant proportion of its net income to The Bennett Trust, a charity established to promote the education at Calday Grange Grammar School.

The Trustees have had due regard to the Charity Commission's public benefit guidance in seeking to fulfil the Charity's objects.

### Achievements and performance

Our last remaining pensioner, Joyce Smith, sadly died in January 2022 at the age of 93 and we have not been able to find other deserving pensioners who might be helped in this way.

As established by the Charity's Governing Scheme, half of the Charity's net income is passed to The Bennett Trust for use by the pupils of Calday Grange Grammar School. This amounted to £6,628.15 for 2022 (2021 - £7,266.98). The Trust can give assistance in cases of hardship to parents/carers of children from families of limited means, larger families or those with particular financial problems. Grants may be made in special cases of any kind not normally provided by the Local Authority and in some circumstances funds may be available for those students who have recently

left school to help them in their chosen careers or in Further or Higher Education, provided they are less than 25 years of age.

Other grants and payments were made to the following:

Heswall Disabled Children's Holiday Fund – £2,000 - support for two participants living in our District

The Sequal Trust – £2,495 - contribution towards a speech aid for a local disabled lady

The Foresters' Horn Group, Riding for the Disabled Association - £500 - support for 3 local riders

The Quirky Café, Hoylake - £200 - Christmas Donation

The Heswall Disabled Children's Holiday Fund gives disabled children the opportunity to attend summer camps, go on day trips and socialise with children their own age throughout the year and in particular the summer holidays. This means they have an opportunity to build lasting friendships and enjoy the same kind of experiences other children have regularly, and these really have a lasting impact.

The Sequal Trust is a national charity which is committed to bridging the communication gap for disabled people. By providing suitable assistive technology to people who need it most, they aim to increase the quality of life for those who are non-verbal, have incoherent speech, or who have learning and communication difficulties. They aim to achieve this by making sure each of their disabled members reach their full potential through the provision of suitable communication equipment such as speech aids, light writers and grid pads. The Trustees agreed to help support a lady living in Hoylake who needed a replacement voice recognition appliance, contributing £2,495 of the total £4,495 cost.

The Foresters' Horn Group aims to provide life changing experiences for children and adults with a range of disabilities at two sites on the Wirral. It offers riders weekly sessions in term time and summer outings, such as a picnic and ride, and a two - night stay at a riding centre in Wales. Riders sometimes require 2-3 volunteers with them to support their physical needs.

The Quirky Cafe is part of The Life Tree Wirral CIC, a community interest company based in Hoylake, established to carry on activities which benefit the community and in particular support people who are disadvantaged, suffer from mental and physical health issues and are isolated. Amongst other things the cafe provided Christmas hampers with West Wirral Round Table, a warm hub for families, and a Christmas Day dinner for older people who might otherwise be on their own or finding things a little hard. They also offered to deliver lunch to anyone who might struggle getting out or who doesn't have transport.

## Financial position

The Charity's financial position at the year-end is stable with reserves of £124,061.74 (2021 - £128,050), including the designated Repair Fund of £5,000, of which £95,138.56 (2021 – £104,879) is in unit trusts or listed investments.


Sufficient funds are kept in cash to ensure that the Charity can meet its obligations at any one time and surplus funds are invested with the help of professional advisors to maximise available income. The levels of all funds are considered at the regular meetings of the Trustees.

The Trustees continually look for opportunities to extend the reach of the Charity and enter into appropriate commitments to further its objects.

Our investment portfolio has unfortunately decreased in value during the year, following the general stock market downturn.

The Charity keeps a Repair Fund as a Designated Fund to ensure that sufficient funds are available for the maintenance of its properties. The level of that fund is determined annually by the Trustees. The Fund has been maintained at £5,000, considered reasonable for normal repairs and maintenance.


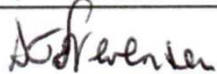
Signed:

Signature	
Name	Jim Darwent
Position	Chair
Date	6 <sup>th</sup> June 2023

		THE WEST KIRBY CHARITY			Charity No	218546
Accounts for the year ended 31st December 2022						
Statement of Financial Activities						
	Note	Endowment Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2022	2021
		£	£	£	£	£
<b>Incoming Resources</b>						
Income from:						
Investments	3		11,002.88	15,282.13	26,285.01	25,239
<b>Total</b>		-	<b>11,002.88</b>	<b>15,282.13</b>	<b>26,285.01</b>	<b>25,239</b>
<b>Resources expended</b>						
Expenditure on:						
Raising funds	4		3,387.23	4,220.55	7,607.78	7,382
Charitable activities	5		6,721.90	5,288.75	12,010.65	15,326
Governance	10		893.75	893.75	1,787.50	1,093
<b>Total</b>		-	<b>11,002.88</b>	<b>10,403.05</b>	<b>21,405.93</b>	<b>23,801</b>
<b>Net Income (Expenditure) before investment gains/(losses)</b>		-	-	<b>4,879.08</b>	<b>4,879.08</b>	<b>1,438</b>
<b>Net Gains (losses) on investments</b>	8	-		<b>-8,866.99</b>	<b>-8,866.99</b>	300,608
<b>Transfers between funds</b>	9				-	-
<b>Net movement in funds</b>		-	-	<b>-3,987.91</b>	<b>-3,987.91</b>	<b>302,046</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	9	1,320,000.00	-	128,049.65	1,448,049.65	1,146,003
<b>Total funds carried forward</b>	9	<b>£1,320,000.00</b>	<b>£ -</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>

		THE WEST KIRBY CHARITY	Charity No	218546	
Accounts for the year ended 31st December 2022					
Balance Sheet					
	Note	Endowment Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
<b>Fixed assets</b>					
Investments	8	1,320,000.00	96,012.40	1,416,012.40	1,424,879
<i>Total fixed assets</i>		<b>1,320,000.00</b>	<b>96,012.40</b>	<b>1,416,012.40</b>	<b>1,424,879</b>
<b>Current assets</b>					
Debtors	6		1,350.00	1,350.00	2,379
Cash at bank and in hand			42,919.47	42,919.47	39,357
<i>Total current assets</i>		<b>0.00</b>	<b>44,269.47</b>	<b>44,269.47</b>	<b>41,736</b>
<b>Creditors: Amounts falling due within one year</b>	7		<b>-8,241.98</b>	<b>-8,241.98</b>	<b>-9,949</b>
<i>Net current assets (liabilities)</i>		<b>0.00</b>	<b>36,027.49</b>	<b>36,027.49</b>	<b>31,787</b>
<i>Total assets less current liabilities</i>		<b>1,320,000.00</b>	<b>132,039.89</b>	<b>1,452,039.89</b>	<b>1,456,667</b>
<b>Creditors: Amounts falling due after one year</b>	7		<b>-7,978.15</b>	<b>-7,978.15</b>	<b>-8,617</b>
<b>Total net assets</b>		<b>£1,320,000.00</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>
<b>Funds of the Charity:</b>					
Endowment Funds	9	1,320,000.00		1,320,000.00	1,320,000
Unrestricted Funds	9		124,061.74	124,061.74	128,050
<b>Total funds</b>		<b>£1,320,000.00</b>	<b>£124,061.74</b>	<b>£1,444,061.74</b>	<b>£1,448,050</b>

Signed by two Trustees on behalf of all Trustees

Signature	Name	Date of approval
	Jim Darwent	6 <sup>th</sup> June 2023
	David Strevenson	6 <sup>th</sup> June 2023

	<b>THE WEST KIRBY CHARITY</b>	Charity No	218546
<b>Accounts for the year ended 31st December 2022</b>			
<b>Notes to the accounts</b>			

### **Note 1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

### **Note 2 Accounting policies**

#### **INCOMING RESOURCES**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

##### **Investment income**

This is included in the accounts when receivable.

##### **Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

#### **EXPENDITURE AND LIABILITIES**

##### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### **Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance and governance costs which support the Charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 10.

#### **ASSETS**

##### **Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end.

Rake House Farmhouse was valued at 31st December 2021 by a qualified local Estate Agent on an open market basis in comparison with like properties on sale or recently sold in the area. The Rake House Farm tenanted land together with the Allotments at Meols and Newton were valued at 31st December 2021 by a RICS registered valuer at open market value, based on the comparable evidence obtained in their experience of valuing similar property in the locality. In arriving at their opinion, regard was had to locational and physical factors, occupier demand and redevelopment potential/alternative.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Endowment funds are assets which are required to be invested, or retained for actual use, rather than spent. The Property Fund is regarded as Permanent Endowment under the Charity's Scheme and is subject to restrictions therefore as to how it may be transferred, sold or spent. Half the income from the Permanent Endowment must be held for educational purposes and is accordingly shown as a Restricted Fund in the Accounts.

		THE WEST KIRBY CHARITY		Charity No	218546
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 3	Income from investments	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	<b>Rental income</b>				
	Rake House Farm land	2,080.00	2,080.00	4,160.00	4,160
	Rake House Farmhouse	7,650.00	7,650.00	15,300.00	15,300
	Allotments				
	Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)	617.00	617.00	1,234.00	1,234
	Heron Road, Meols (2,3,10)	242.50	242.50	485.00	485
	Little Heath, Newton	250.00	250.00	500.00	500
	Wayleaves	163.38	163.38	326.76	320
	<i>Total rental income</i>	11,002.88	11,002.88	22,005.76	21,999
	<b>Investment Accumulations</b>				
	Evelyn Income Portfolio - Clean GBP Dist - 102,080 units		515.40	515.40	-
	Artemis Global Income I Inc - 8,000 units		377.10	377.10	207
	Blackrock Continental European Income D Inc - 5,000 units		306.32	306.32	283
	Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares		294.01	294.01	326
	Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares		395.85	395.85	501
	Janus Henderson Strategic Bond I Inc - 7,000 units		226.39	226.39	326
	Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units		277.14	277.14	137
	Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units		2.08	2.08	16
	Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares		6.18	6.18	-
	Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units		250.05	250.05	190
	M&G Securities Ltd Investment Fund for Charities(Charifund) - 1,900 units		1,501.00	1,501.00	969
	Invesco Fund Managers IP Global Targeted Income Z Inc - 3,500 units		-	-	89
	M&G Securities Ltd Corporate Bond I Income Fund - 21,400 units		-	-	117
	Tax reclaimed on investment income		38.32	38.32	75
	Cash & Bank deposit interest		89.41	89.41	4
	<i>Total Investment Accumulations</i>	-	4,279.25	4,279.25	3,240
	<b>Total Income from Investments</b>	<b>£ 11,002.88</b>	<b>£ 15,282.13</b>	<b>£ 26,285.01</b>	<b>£ 25,239</b>

		THE WEST KIRBY CHARITY	Charity No.	218546	
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 4	Expenditure on Raising Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
<b>Maintenance of Rake House Farmhouse:</b>					
	Gas safety certificate & boiler service	58.50	58.50	117.00	119
	External security and bulkhead lights	216.00	216.00	432.00	-
	Replace defective fence	499.00	499.00	998.00	-
	Paint kitchen & dining area	192.00	192.00	384.00	-
	Repairs to electric hob	48.70	48.69	97.39	-
	Drain jetting	72.00	72.00	144.00	-
	Stain blocking and repaint of stairwell	192.00	192.00	384.00	-
	Roof works	336.00	336.00	672.00	-
	Electrical condition report			-	150
	Replace defective bath taps			-	210
		1,614.20	1,614.19	3,228.39	479
<b>Letting fees etc. re Rake House Farmhouse</b>					
	Management fees @ 8% + VAT	734.40	734.40	1,468.80	1,469
		734.40	734.40	1,468.80	1,469
<b>Other investment property expenses:</b>					
	Insurance	913.63	913.63	1,827.26	1,528
	New farm business tenancy - Rake House Farm			-	360
	Valuation report of land holdings			-	1,600
		913.63	913.63	1,827.26	3,487
<b>Investment management costs:</b>					
	Evelyn Partners		833.33	833.33	1,072
		-	833.33	833.33	1,072
	<b>Support Costs (Note 10)</b>	125.00	125.00	250.00	875
<b>Total Expenditure on Raising Funds</b>		<b>£ 3,387.23</b>	<b>£ 4,220.55</b>	<b>£ 7,607.78</b>	<b>£ 7,382</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 5	Expenditure on Charitable Activities	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Pensions			-	240
	Christmas gifts to pensioners			-	125
	The Sequal Trust - contribution towards a speech aid for a local lady		2,495.00	2,495.00	-
	Heswall Disabled Children's Holiday Fund - support for two participants living in our District		2,000.00	2,000.00	2,000
	The Foresters' Horn Group, Riding for the Disabled Association - support for 3 local riders		500.00	500.00	-
	The Quirky Café, Hoylake - Christmas Donation		200.00	200.00	-
	The Bennett Trust - promoting education at Calday Grange Grammar School.	6,628.15		6,628.15	7,267
	Wirral Citizens Advice Bureau - West Wirral Older People's Advice Service			-	5,632
	Support Costs (Note 10)	93.75	93.75	187.50	63
	<b>Total Expenditure on Charitable Activities</b>	<b>£6,721.90</b>	<b>£5,288.75</b>	<b>£12,010.65</b>	<b>£15,326</b>

Note 6	Debtors and prepayments	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Tenants' deposit for Rake House Farmhouse held by Karl Tatler Estate Agents Ltd		1,350.00	1,350.00	1,350
	Evelyn Partners - outstanding dividends			-	29
	Advance payment for repairs - Rake House Farmhouse			-	1,000
	<b>Total Debtors and Prepayments</b>	<b>£ -</b>	<b>£1,350.00</b>	<b>£1,350.00</b>	<b>£2,379</b>

Note 7	Creditors and accruals	Restricted Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	<b>Amounts falling due within one year</b>			2022	2021
		£	£	£	£
	Accruals				
	Independent examination fees		850.00	850.00	780
	Valuation report of land holdings			-	1,600
	St Michael's & All Angels Church		125.00	125.00	-
	Amount due to The Bennett Trust - 2021		7,266.98	7,266.98	7,569
	<b>Total amounts falling due within one year</b>	<b>£ -</b>	<b>£8,241.98</b>	<b>£8,241.98</b>	<b>£9,949</b>
	<b>Amounts falling due after one year</b>				
	Amount due to The Bennett Trust - 2022		6,628.15	6,628.15	7,267
	Tenants' deposit for Rake House Farmhouse		1,350.00	1,350.00	1,350
	<b>Total amounts falling due after one year</b>	<b>£ -</b>	<b>£7,978.15</b>	<b>£7,978.15</b>	<b>£8,617</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2022			
		Notes to the accounts (continued)			
Note 8	Fixed assets investments	Endowment Funds	Unrestricted Funds	Total	Total
		2022	2022	2022	2021
		£	£	£	£
	Carrying (fair) value at beginning of year	1,320,000.00	104,879.38	1,424,879.38	1,124,538
	Add: additions to investments during period		97,562.34	97,562.34	14,497
	Less: disposals at selling or redemption value		-97,562.33	-97,562.33	-14,764
	Add/(deduct): net gain/(loss) on revaluation		-8,866.99	-8,866.99	300,608
	Carrying (fair) value at end of year	£1,320,000.00	£96,012.40	£1,416,012.40	£1,424,879

Analysis of investments	Cost at year end	Fair value at year end	Fair value at year end	Total	Total
	2022	2022	2022	2022	2021
	£	£	£	£	£
<b>Investment properties</b>					
Rake House Farmhouse	130,275.98	650,000.00		650,000.00	650,000
Rake House Farm tenanted land - 52.21 acres	-	470,000.00		470,000.00	470,000
Allotments at Meols - 13.40 acres	-	150,000.00		150,000.00	150,000
Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)					
Heron Road, Meols (2,3,10)					
Allotment at Newton - 1.77 acres	-	50,000.00		50,000.00	50,000
Little Heath, Newton					
<b>Total investment properties</b>	£130,275.98	£1,320,000.00	£ -	£1,320,000.00	£1,320,000
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	<b>Cost at year end</b>	<b>Fair value at year end</b>	<b>Fair value at year end</b>	<b>Total</b>	<b>Total</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Evelyn Income Portfolio - Clean GBP Dist - 102,080 units - purchased September 2022	96,688.50		95,138.56	95,138.56	-
Artemis Global Income I Inc - 8,000 units - sold August 2022				-	9,409
Blackrock Continental European Income D Inc - 5,000 units - sold August 2022				-	9,615
Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares - sold August 2022				-	6,783
Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares - sold August 2022				-	9,842
Janus Henderson Strategic Bond I Inc - 7,000 units - sold August 2022				-	10,087
Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units - sold August 2022				-	10,384
Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units - sold August 2022				-	4,649
Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares - sold August 2022				-	6,244
Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units - sold August 2022				-	8,299
M&G Securities Ltd Equities Investment Fund for Charities (Charifund) - 1,900 units - sold September 2022				-	29,568
Cash			873.84	873.84	-
<b>Total other investments</b>	£96,688.50	£ -	£96,012.40	£96,012.40	£104,879
<b>Total Fixed Assets Investments</b>	<b>£226,964.48</b>	<b>£1,320,000.00</b>	<b>£ 96,012.40</b>	<b>£1,416,012.40</b>	<b>£ 1,424,879</b>

		THE WEST KIRBY CHARITY		Charity No.	218546		
		Accounts for the year ended 31st December 2022					
		Notes to the accounts (continued)					
Note 9	Outline summary of fund movements	Fund balances brought forward 1 Jan 2022	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2022
Fund name		£	£	£	£	£	£
Permanent Endowment Funds							
Property Fund		1,320,000.00					1,320,000.00
Restricted Funds		-	11,002.88	-11,002.88			-
Unrestricted Funds							
Trustees' Accumulation Account		123,049.65	15,282.13	-10,403.05	-8,866.99		119,061.74
Designated Funds							
Repair Fund		5,000.00					5,000.00
		£1,448,049.65	£26,285.01	-£21,405.93	-£8,866.99	£0.00	£1,444,061.74

£0.00

		Fund balances brought forward 1 Jan 2021	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2021
Fund name		£	£	£	£	£	£
Permanent Endowment Funds							
Property Fund		1,024,040.00			295,960.00		1,320,000.00
Restricted Funds		-	10,999.34	-10,999.34			-
Unrestricted Funds							
Trustees' Accumulation Account		116,963.23	14,239.59	-12,801.35	4,648.18		123,049.65
Designated Funds							
Repair Fund		5,000.00					5,000.00
		£1,146,003.23	£25,238.93	-£23,800.69	£300,608.18	£0.00	£1,448,049.65

To support the refurbishment of Rake House Farmhouse in 2011-2012 the sum of £15,603.94 was transferred from the Trustees' Accumulation Account to the Property Fund. This would be repayable from the proceeds of any property sale.

Note 10	Analysis of support costs	Raising funds	Charitable activities	Governance	Total	
		2022	2022	2022	2022	
		£	£	£	£	
	Clerk's Time Jan - Sep	20.00%	20.00%	60.00%	£ 937.50	
	Clerk's Time Oct - Dec	20.00%	0.00%	80.00%	£ 312.50	
	Honorarium of Clerk	250.00	187.50	812.50	1,250.00	Allocated on time
	Donation for use of church for meetings			125.00	125.00	Governance
	Independent examination			850.00	850.00	Governance
		£250.00	£187.50	£1,787.50	£2,225.00	
		2021	2021	2021	2021	
		£	£	£	£	
	Clerk's Time Jan - Dec	70.00%	5.00%	25.00%	£ 1,250	
	Honorarium of Clerk	875	63	313	1,250	Allocated on time
	Donation for use of church for meetings			-	-	Governance
	Independent examination			780	780	Governance
		£875	£63	£1,093	£2,030	

	<b>THE WEST KIRBY CHARITY</b>	Charity No. <a href="#">218546</a>
	<b>Accounts for the year ended 31st December 2022</b>	
	<b>Notes to the accounts (continued)</b>	

<b>Note 11</b>	<b>11.1 Trustee expenses</b>	<b>2022</b>	<b>2021</b>
	Number of trustees who were paid expenses	None	None
	Nature of the expenses	N/a	N/a
	<b>Total amount paid</b>	Nil	Nil
	<b>11.2 Fees for examination of the accounts</b>	<b>2022</b>	<b>2021</b>
	Independent examiner's fees	£850.00	£780
	Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner	Nil	Nil

<b>Note 12</b>	<b>Transactions with Trustees and related parties</b>			
	<b>12.1 Remuneration and benefits</b>			
	<b>Name of trustee or related party</b>	<b>Legal authority (e.g. order, governing document)</b>	<b>Amounts paid or benefit value</b>	
			<b>2022</b>	<b>2021</b>
	NONE		Nil	Nil
	<b>12.2 Loans</b>			
	<b>Name of trustee or related party</b>	<b>Legal authority</b>	<b>Amount owing</b>	
			<b>2022</b>	<b>2021</b>
	<b>Due to trustees and related parties</b>	NONE	Nil	Nil
	<b>Due from trustees and related parties</b>	NONE	Nil	Nil
	<b>12.3 Other transactions with trustees or related parties</b>			
	<b>Name of the trustee or related party</b>	<b>Relationship to charity</b>	<b>Description of the transactions</b>	
			<b>2022</b>	<b>2021</b>
	NONE		Nil	Nil



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

THE WEST KIRBY CHARITY

**On accounts for the year  
ended**

31<sup>ST</sup> DECEMBER 2022

**Charity no  
(if any)**

218546

**Set out on pages**

**5 to 13**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> DECEMBER 2022.

**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 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

7/6/23

**Name:**

MR MARK J LOUGHREY

**Relevant professional  
qualification(s) or body  
(if any):**

FCA  
INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES

**Address:**

38 MARKET STREET

HOYLAKE

WIRRAL CH47 2AF

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**WEST KIRBY CHARITY**

England & Wales - Charity number 218546

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# Accounts

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THE WEST KIRBY CHARITY  
Registered Number: 218546

TRUSTEES' ANNUAL REPORT  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021

Principal Office

C/o The Clerk to the Trustees,  
'Cobblestones', 2 The Roscote, Wallrake, Heswall, Wirral CH60 8QW

Structure and Governance

The Charity is an unincorporated association governed by a Scheme dated 14<sup>th</sup> January 1975 approved by the Charity Commissioners for England and Wales.

Trustees

When complete, the body of Trustees consists of twelve persons who through residence, occupation or employment, or otherwise, have special knowledge of the area of the former Urban District of Hoylake i.e. Hoylake, Meols, Greasby, Frankby, Caldy, Grange, Newton and West Kirby. Eight Nominative Trustees are appointed by Wirral Metropolitan Borough Council on the advice of existing Trustees and four Co-optative Trustees are directly appointed by the existing Trustees. Prospective Trustees are chosen for their local knowledge and skills which complement the existing members' skill sets. Although no formal training is given, Trustees receive the Charity Commission Trustee Welcome Pack when they are appointed, and informal training takes place at trustee meetings.

The Trustees who served during the year were as follows:

Nominative Trustees:

Mr James Darwent	- Chair from 10 <sup>th</sup> May 2022
Mrs Johanna Wynne	- Chair to 10 <sup>th</sup> May 2022
Mrs Vicky Gawith	
Ms Deirdre O'Dwyer	
Mrs Nadine Smith	
Mr David Stevenson	
Mr Edwin Boulton	- resigned 31 <sup>st</sup> March 2021
Mrs Helen O'Donnell	- resigned 6 <sup>th</sup> November 2021

Co-optative Trustees:

Dr Lee Malpas

We were sorry to lose the services of Eddie Boulton, a long-standing Trustee, and Helen O'Donnell and thank them both for their contribution to the work of the Charity.

## Objectives and activities

The objects of the Charity are to provide financial relief, either generally or to individual persons, in the area of benefit, and the provision of pensions to poor persons who have resided in the area of benefit for not less than 3 years.

The Charity carries out the following activities to further its purposes:

The Charity applies its yearly income:

- a) in paying pensions to pensioners who have resided in the area of the former Urban District of Hoylake for not less than three years next preceding the time of their appointment.
- b) for relief in need in relieving either generally or individually persons resident in the former Urban District of Hoylake who are in conditions of need, hardship or distress by making grants of money or providing or paying for items, services, or facilities calculated to reduce the need, hardship or distress of such persons.
- c) The income of the Charity shall not be applied in relief of rates, taxes or other public funds but may be applied in supplementing relief or assistance provided out of public funds.

subject to a requirement that one half of the net income derived from certain property and investments listed in a schedule to the Charity's Scheme shall be held for educational purposes. The Charity fulfils this particular requirement by paying the relevant proportion of its net income to The Bennett Trust, a charity established to promote the education at Calday Grange Grammar School.

The Trustees have had due regard to the Charity Commission's public benefit guidance in seeking to fulfil the Charity's objects.

## Achievements and performance

A pension of £5 a week was paid to just one pensioner during the year along with a Christmas Gift of £125. Our last remaining pensioner, Joyce Smith, sadly died in January 2022 at the age of 93. She was in a nursing home and the pension was designed to cover small items of expenditure to improve her quality of life. It is a matter of regret that as pensioners pass away they cannot be easily replaced.

As established by the Charity's Governing Scheme, half of the Charity's net income is passed to The Bennett Trust for use by the pupils of Calday Grange Grammar School. This amounted to £7,266.98 for 2021 (2020 - £7,569.04). The Trust can give assistance in cases of hardship to parents/carers of children from families of limited means, larger families or those with particular financial problems. Grants may be made in special cases of any kind not normally provided by the Local Authority and in some circumstances funds may be available for those students who have recently left school to help them in their chosen careers or in Further or Higher Education, provided they are less than 25 years of age.

Other grants and payments were made to the following:

Heswall Disabled Children's Holiday Fund – support for two participants living in our District - £2,000

The Fund hosts a completely free week-long summer camp each August for up to 30 children aged 9-15 years, from Northwest England, who have physical disabilities.

Citizens Advice Bureau Wirral - £5,632

To provide a bespoke advice service for older people aged 50+ in the West Kirby, Hoylake and Greasby area.

The Trustees decided to provide funding to the West Wirral Older People's Advice Service with Citizens Advice Bureau Wirral with the intention of increasing awareness of the various benefits which might be available to residents in our area of operation. Due to coronavirus restrictions, it was not possible to meet individuals face to face, but contact was made by telephone and video. Although, this has led to a lower level of uptake than we hoped, approximately 30 people have been advised, dealing with around 120 issues. This has led to individuals being able to access benefits to which they are entitled.

From CAW's side the requirement to spend one day a week directly on the project understandably also took the practitioner away from her core work. Discussions were held to consider transferring our funding to a larger service which is doing similar work on a Wirral-wide basis in conjunction with the Council. We considered this but did not believe that it would be able to reach the targeted audience that we would like to see as the service is perceived as reactive rather than proactive currently. The Trustees therefore regretfully decided not to renew the funding for the time being, a decision which will be reviewed in twelve months' time when it may be possible to try again.

The Charity also provided funding to the Heswall Disabled Children's Holiday Fund which gives disabled children the opportunity to attend summer camps, go on day trips and socialise with children their own age throughout the year and in particular the summer holidays. This means they have an opportunity to build lasting friendships and enjoy the same kind of experiences other children have regularly, and these really have a lasting impact.

### Financial position

The Charity's financial position at the year-end is stable with reserves of £128,049.65 (2020 - £121,963), including the designated Repair Fund of £5,000, of which £104,879 (2020 – £100,498) is in listed investments.

Sufficient funds are kept in cash to ensure that the Charity can meet its obligations at any one time and surplus funds are invested with the help of professional advisors to maximise available income. The levels of all funds are considered at the regular meetings of the Trustees.

The Trustees continually look for opportunities to extend the reach of the Charity and enter into appropriate commitments to further its objects.

Our investment properties have been revalued to £1,320,000 at 31<sup>st</sup> December 2021 from their previous book value of £1,024,040, an uplift of £295,960 or 28.9%.


Rake House Farmhouse was valued at £650,000 from a book value of £530,500, an uplift of £119,500. The valuation was prepared by a qualified local Estate Agent on an open market basis in comparison with like properties on sale or recently sold in the area.

The following land holdings were revalued by a RICS registered valuer at open market value, based on the comparable evidence obtained in their experience of valuing similar property in the locality. In arriving at their opinion, regard was had to locational and physical factors, occupier demand and redevelopment potential/alternative.

Rake House Farm tenanted land - £470,000, previously £340,000  
Allotments at Meols - £150,000, previously £123,540  
Allotment at Newton - £50,000, previously £30,000

All rents due in 2021 were paid on time. Our investment portfolio has increased in value during the year, following the general stock market improvement.

The Charity keeps a Repair Fund as a Designated Fund to ensure that sufficient funds are available for the maintenance of its properties. The level of that fund is determined annually by the Trustees. The Fund has been maintained at £5,000, considered reasonable for normal repairs and maintenance.

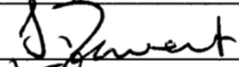

Signed: 

Name	Jim Darwent
Position	Chair
Date	11 Aug 2022

		THE WEST KIRBY CHARITY			Charity No	218546
Accounts for the year ended 31st December 2021						
Statement of Financial Activities						
	Note	Endowment Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2021	2021	2021	2021	2020
		£	£	£	£	£
<b>Incoming Resources</b>						
Income from:						
Investments	3		10,999.34	14,239.59	25,238.93	24,580
<b>Total</b>		-	<b>10,999.34</b>	<b>14,239.59</b>	<b>25,238.93</b>	<b>24,580</b>
<b>Resources expended</b>						
Expenditure on:						
Raising funds	4		3,154.86	4,226.85	7,381.71	4,898
Charitable activities	5		7,298.23	8,028.25	15,326.48	11,509
Governance	10		546.25	546.25	1,092.50	1,322
<b>Total</b>		-	<b>10,999.34</b>	<b>12,801.35</b>	<b>23,800.69</b>	<b>17,728</b>
<b>Net Income (Expenditure) before investment gains/(losses)</b>		-	-	<b>1,438.24</b>	<b>1,438.24</b>	<b>6,852</b>
<b>Net Gains (losses) on investments</b>	8	295,960.00		4,648.18	300,608.18	-4,204
<b>Transfers between funds</b>	9				-	-
<b>Net movement in funds</b>		<b>295,960.00</b>	-	<b>6,086.42</b>	<b>302,046.42</b>	<b>2,648</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	9	1,024,040.00	-	121,963.23	1,146,003.23	1,143,356
<b>Total funds carried forward</b>	9	<b>£1,320,000.00</b>	<b>£ -</b>	<b>£128,049.65</b>	<b>£1,448,049.65</b>	<b>£1,146,003</b>

		THE WEST KIRBY CHARITY	Charity No	218546	
Accounts for the year ended 31st December 2021					
Balance Sheet					
	Note	Endowment Funds	Unrestricted Funds	Total	Total
		2021	2021	2021	2020
		£	£	£	£
<b>Fixed assets</b>					
Investments	8	1,320,000.00	104,879.38	1,424,879.38	1,124,538
<i>Total fixed assets</i>		<b>1,320,000.00</b>	<b>104,879.38</b>	<b>1,424,879.38</b>	<b>1,124,538</b>
<b>Current assets</b>					
Debtors	6		2,378.90	2,378.90	1,512
Cash at bank and in hand			39,356.95	39,356.95	38,533
<i>Total current assets</i>		<b>0.00</b>	<b>41,735.85</b>	<b>41,735.85</b>	<b>40,045</b>
<b>Creditors: Amounts falling due within one year</b>	7		<b>-9,948.60</b>	<b>-9,948.60</b>	<b>-9,661</b>
<i>Net current assets (liabilities)</i>		<b>0.00</b>	<b>31,787.25</b>	<b>31,787.25</b>	<b>30,384</b>
<i>Total assets less current liabilities</i>		<b>1,320,000.00</b>	<b>136,666.63</b>	<b>1,456,666.63</b>	<b>1,154,922</b>
<b>Creditors: Amounts falling due after one year</b>	7		<b>-8,616.98</b>	<b>-8,616.98</b>	<b>-8,919</b>
<b>Total net assets</b>		<b>£1,320,000.00</b>	<b>£128,049.65</b>	<b>£1,448,049.65</b>	<b>£1,146,003</b>
<b>Funds of the Charity:</b>					
Endowment Funds	9	1,320,000.00		1,320,000.00	1,024,040
Unrestricted Funds	9		128,049.65	128,049.65	121,963
<b>Total funds</b>		<b>£1,320,000.00</b>	<b>£128,049.65</b>	<b>£1,448,049.65</b>	<b>£1,146,003</b>

Signed by two Trustees on behalf of all Trustees

Name	Signature	Date of approval
Jim Parment		11 Aug 2022
David Stevenson		11 Aug 2022

	<b>THE WEST KIRBY CHARITY</b>	Charity No	218546
<b>Accounts for the year ended 31st December 2021</b>			
<b>Notes to the accounts</b>			

### **Note 1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

### **Note 2 Accounting policies**

#### **INCOMING RESOURCES**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

##### **Investment income**

This is included in the accounts when receivable.

##### **Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

#### **EXPENDITURE AND LIABILITIES**

##### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### **Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance and governance costs which support the Charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 10.

#### **ASSETS**

##### **Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end.

Rake House Farmhouse was valued at 31st December 2021 by a qualified local Estate Agent on an open market basis in comparison with like properties on sale or recently sold in the area. The Rake House Farm tenanted land together with the Allotments at Meols and Newton were valued at 31st December 2021 by a RICS registered valuer at open market value, based on the comparable evidence obtained in their experience of valuing similar property in the locality. In arriving at their opinion, regard was had to locational and physical factors, occupier demand and redevelopment potential/alternative.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Endowment funds are assets which are required to be invested, or retained for actual use, rather than spent. The Property Fund is regarded as Permanent Endowment under the Charity's Scheme and is subject to restrictions therefore as to how it may be transferred, sold or spent. Half the income from the Permanent Endowment must be held for educational purposes and is accordingly shown as a Restricted Fund in the Accounts.

		THE WEST KIRBY CHARITY		Charity No	218546
		Accounts for the year ended 31st December 2021			
		Notes to the accounts (continued)			
Note 3	Income from investments	Restricted Funds	Unrestricted Funds	Total	Total
		2021	2021	2021	2020
	Rental income	£	£	£	£
	Rake House Farm land	2,080.00	2,080.00	4,160.00	2,860
	Rake House Farmhouse	7,650.00	7,650.00	15,300.00	15,300
	Allotments				
	Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)	617.00	617.00	1,234.00	1,234
	Heron Road, Meols (2,3,10)	242.50	242.50	485.00	485
	Little Heath, Newton	250.00	250.00	500.00	500
	Wayleaves	159.84	159.83	319.67	324
	<i>Total rental income</i>	10,999.34	10,999.33	21,998.67	20,703
	<b>Investment Accumulations</b>				
	Artemis Global Income I Inc - 8,000 units		206.72	206.72	246
	Blackrock Continental European Income D Inc - 5,000 units		282.94	282.94	221
	Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares		326.03	326.03	300
	Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares		501.20	501.20	494
	Janus Henderson Strategic Bond I Inc - 7,000 units		325.90	325.90	320
	Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units		137.25	137.25	287
	Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units		16.32	16.32	140
	Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares - purchased 18/05/2021)		-	-	-
	Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units - purchased 06/05/2021		190.13	190.13	-
	M&G Securities Ltd Investment Fund for Charities(Charifund) - 1,900 units		969.00	969.00	1,273
	Invesco Fund Managers IP Global Targeted Income Z Inc - 3,500 units - sold 11/05/2021		89.09	89.09	218
	M&G Securities Ltd Corporate Bond I Income Fund - 21,400 units - sold 06/05/2021		116.74	116.74	278
	Tax reclaimed on investment income		75.25	75.25	74
	Cash & Bank deposit interest		3.69	3.69	27
	<i>Total Investment Accumulations</i>	-	3,240.26	3,240.26	3,878
	<b>Total Income from Investments</b>	<b>£ 10,999.34</b>	<b>£ 14,239.59</b>	<b>£ 25,238.93</b>	<b>£ 24,580</b>

		THE WEST KIRBY CHARITY	Charity No.	218546	
		Accounts for the year ended 31st December 2021			
		Notes to the accounts (continued)			
Note 4	Expenditure on Raising Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2021	2021	2021	2020
		£	£	£	£
<b>Maintenance of Rake House Farmhouse:</b>					
	Gas safety certificate & boiler service	59.40	59.40	118.80	73
	Electrical condition report	75.00	75.00	150.00	-
	Replace defective bath taps	105.00	105.00	210.00	-
	Replacement dishwasher			-	425
	Lease renewal			-	90
		239.40	239.40	478.80	588
<b>Letting fees etc. re Rake House Farmhouse</b>					
	Management fees @ 8% + VAT	734.40	734.40	1,468.80	1,469
		734.40	734.40	1,468.80	1,469
<b>Other investment property expenses:</b>					
	Insurance	763.78	763.77	1,527.55	1,353
	New farm business tenancy - Rake House Farm	180.00	180.00	360.00	-
	Valuation report of land holdings	799.78	799.78	1,599.56	-
		1,743.56	1,743.55	3,487.11	1,353
<b>Investment management costs:</b>					
	Tilney Investment Management		1,072.00	1,072.00	1,072
		-	1,072.00	1,072.00	1,072
	<b>Support Costs (Note 10)</b>	437.50	437.50	875.00	417
	<b>Total Expenditure on Raising Funds</b>	<b>£ 3,154.86</b>	<b>£ 4,226.85</b>	<b>£ 7,381.71</b>	<b>£ 4,898</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2021			
		Notes to the accounts (continued)			
Note 5	Expenditure on Charitable Activities	Restricted Funds	Unrestricted Funds	Total	Total
		2021	2021	2021	2020
		£	£	£	£
	Pensions		240.00	240.00	280
	Christmas gifts to pensioners		125.00	125.00	125
	Heswall Disabled Children's Holiday Fund - support for two participants living in our District		2,000.00	2,000.00	2,000
	Wirral Citizens Advice Bureau - West Wirral Older People's Advice Service		5,632.00	5,632.00	668
	The Bennett Trust - promoting education at Calday Grange Grammar School.	7,266.98		7,266.98	7,569
	Hoylake Holy Trinity C of E Primary School - assistance to families		-	-	450
	Support Costs (Note 10)	31.25	31.25	62.50	417
	<b>Total Expenditure on Charitable Activities</b>	<b>£ 7,298.23</b>	<b>£ 8,028.25</b>	<b>£ 15,326.48</b>	<b>£11,509</b>

Note 6	Debtors and prepayments	Restricted Funds	Unrestricted Funds	Total	Total
		2021	2021	2021	2020
		£	£	£	£
	Tenants' deposit for Rake House Farmhouse held by Karl Tatler Estate Agents Ltd		1,350.00	1,350.00	1,350
	Tilney Investment Management - outstanding dividends		28.90	28.90	162
	Advance payment for repairs - Rake House Farmhouse		1,000.00	1,000.00	-
	<b>Total Debtors and Prepayments</b>	<b>£ -</b>	<b>£2,378.90</b>	<b>£2,378.90</b>	<b>£1,512</b>

Note 7	Creditors and accruals	Restricted Funds	Unrestricted Funds	Total	Total
		2021	2021	2021	2020
		£	£	£	£
	Accruals				
	Independent examination fees		780.00	780.00	780
	Valuation report of land holdings		1,599.56	1,599.56	-
	Wirral Citizens Advice Bureau - West Wirral Older People's Advice Service			-	668
	St Michael's & All Angels Church - room hire			-	125
	Tilney Investment Management - investment portfolio fees			-	72
	Amount due to The Bennett Trust - 2020		7,569.04	7,569.04	8,016
	<b>Total amounts falling due within one year</b>	<b>£ -</b>	<b>£9,948.60</b>	<b>£9,948.60</b>	<b>£9,661</b>
	Amounts falling due after one year				
	Amount due to The Bennett Trust - 2021		7,266.98	7,266.98	7,569
	Tenants' deposit for Rake House Farmhouse		1,350.00	1,350.00	1,350
	<b>Total amounts falling due after one year</b>	<b>£ -</b>	<b>£8,616.98</b>	<b>£8,616.98</b>	<b>£8,919</b>

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2021			
		Notes to the accounts (continued)			
Note 8	Fixed assets investments	Endowment Funds	Unrestricted Funds	Total	Total
		2021	2021	2021	2020
		£	£	£	£
	Carrying (fair) value at beginning of year	1,024,040.00	100,498.07	1,124,538.07	1,128,742
	Add: additions to investments during period		14,497.14	14,497.14	-
	Less: disposals at selling or redemption value		-14,764.01	-14,764.01	-
	Add/(deduct): net gain/(loss) on revaluation	295,960.00	4,648.18	300,608.18	-4,204
	Carrying (fair) value at end of year	£1,320,000.00	£104,879.38	£1,424,879.38	£1,124,538

Analysis of investments	Cost at year end	Fair value at year end	Fair value at year end	Total	Total
	2021	2021	2021	2021	2020
	£	£	£	£	£
<b>Investment properties</b>					
Rake House Farmhouse	£130,275.98	650,000.00		650,000.00	530,500
Rake House Farm tenanted land - 52.21 acres	-	470,000.00		470,000.00	340,000
Allotments at Meols - 13.40 acres	-	150,000.00		150,000.00	123,540
Heron Road, Meols (4,5,6,7,8,9,11,12,13,14)					
Heron Road, Meols (2,3,10)					
Allotment at Newton - 1.77 acres	-	50,000.00		50,000.00	30,000
Little Heath, Newton					
<b>Total investment properties</b>	£130,275.98	£1,320,000.00	£ -	£1,320,000.00	£1,024,040
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	<b>Cost at year end</b>	<b>Fair value at year end</b>	<b>Fair value at year end</b>	<b>Total</b>	<b>Total</b>
	2021	2021	2021	2021	2020
	£	£	£	£	£
Artemis Global Income I Inc - 8,000 units	8,093.96		9,408.80	9,408.80	7,628
Blackrock Continental European Income D Inc - 5,000 units	7,726.81		9,615.00	9,615.00	8,795
Civitas Social Housing PLC Ordinary 1p shares - 7,000 shares	7,343.95		6,783.00	6,783.00	7,336
Greencoat UK Wind PLC Ordinary 1p shares - 7,000 shares	8,570.00		9,842.00	9,842.00	9,394
Janus Henderson Strategic Bond I Inc - 7,000 units	9,526.21		10,087.00	10,087.00	10,409
Invesco Fund Managers IP Corporate Bond Z Inc - 4,805 units	10,072.83		10,384.09	10,384.09	10,802
Ishares II Plc. - USD TIPS 0.5 UCITS ETF USD - 1,200 units	5,061.33		4,648.73	4,648.73	4,387
Link Fund Sol Ltd Capita - Trojan X Inc 4,850 shares - purchased 18/05/2021	5,920.05		6,244.38	6,244.38	-
Liontrust - Monthly Income Bond B Gross Inc - 8,499.156 units - purchased 06/05/2021	8,707.58		8,298.58	8,298.58	-
M&G Securities Ltd Equities Investment Fund for Charities (Charifund) - 1,900 units	6,754.78		29,567.80	29,567.80	26,079
Invesco Fund Managers - IP Global Targeted Income Z Inc - 3,500 units - sold 11/05/2021	7,200.22		-	-	6,218
M&G Securities Ltd Corporate Bond I Income Fund - 21,400 units - sold 06/06/2021	6,156.09		-	-	9,320
Cash			-	-	130
<b>Total other investments</b>	£91,133.81	£ -	£104,879.38	£104,879.38	£100,498
<b>Total Fixed Assets Investments</b>	£ 221,409.79	£ 1,320,000.00	£ 104,879.38	£ 1,424,879.38	£ 1,124,538

		THE WEST KIRBY CHARITY				Charity No.	218546
		Accounts for the year ended 31st December 2021					
		Notes to the accounts (continued)					
Note 9	Outline summary of fund movements	Fund balances brought forward 1 Jan 2021	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2021
Fund name		£	£	£	£	£	£
Permanent Endowment Funds							
Property Fund		1,024,040.00			295,960.00		1,320,000.00
Restricted Funds		-	10,999.34	-10,999.34			-
Unrestricted Funds							
Trustees' Accumulation Account		116,963.23	14,239.59	-12,801.35	4,648.18		123,049.65
Designated Funds							
Repair Fund		5,000.00					5,000.00
		£1,146,003.23	£25,238.93	-£23,800.69	£300,608.18	£0.00	£1,448,049.65

		Fund balances brought forward 1 Jan 2020	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2020
Fund name		£	£	£	£	£	£
Permanent Endowment Funds							
Property Fund		1,024,040.00					1,024,040.00
Restricted Funds		-	10,351.25	-10,351.25			-
Unrestricted Funds							
Trustees' Accumulation Account		114,315.54	14,229.17	-7,377.19	-4,204.29		116,963.23
Designated Funds							
Repair Fund		5,000.00					5,000.00
		£1,143,355.54	£24,580.42	-£17,728.44	-£4,204.29	£0.00	£1,146,003.23

To support the refurbishment of Rake House Farmhouse in 2011-2012 the sum of £15,603.94 was transferred from the Trustees' Accumulation Account to the Property Fund. This would be repayable from the proceeds of any property sale.

Note 10	Analysis of support costs	Raising funds	Charitable activities	Governance	Total	
		2021	2021	2021	2021	
		£	£	£		
		70.00%	5.00%	25.00%		
Honorarium of Clerk		875.00	62.50	312.50	1,250.00	Allocated on time
Independent examination				780.00	780.00	Governance
		£875.00	£62.50	£1,092.50	£2,030.00	
		2020	2020	2020	2020	
		£	£	£	£	
		33%	33%	33%		
Honorarium of Clerk		417	417	417	1,250	Allocated on time
Donation for use of church hall for meetings				125	125	Governance
Independent examination				780	780	Governance
		£417	£417	£1,322	£2,155	

	<b>THE WEST KIRBY CHARITY</b>	Charity No.	<a href="#">218546</a>
	<b>Accounts for the year ended 31st December 2021</b>		
	<b>Notes to the accounts (continued)</b>		

<b>Note 11</b>	<b>11.1 Trustee expenses</b>	<b>2021</b>	<b>2020</b>
	Number of trustees who were paid expenses	None	None
	Nature of the expenses	N/a	N/a
	<b>Total amount paid</b>	Nil	Nil
	<b>11.2 Fees for examination of the accounts</b>	<b>2021</b>	<b>2020</b>
	Independent examiner's fees	£780.00	£780
	Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner	Nil	Nil

<b>Note 12</b>	<b>Transactions with Trustees and related parties</b>			
	<b>12.1 Remuneration and benefits</b>			
	<b>Name of trustee or related party</b>	<b>Legal authority (e.g. order, governing document)</b>	<b>Amounts paid or benefit value</b>	
			<b>2021</b>	<b>2020</b>
	NONE		Nil	Nil
	<b>12.2 Loans</b>			
	<b>Name of trustee or related party</b>	<b>Legal authority</b>	<b>Amount owing</b>	
			<b>2021</b>	<b>2020</b>
	<b>Due to trustees and related parties</b>	NONE	Nil	Nil
	<b>Due from trustees and related parties</b>	NONE	Nil	Nil
	<b>12.3 Other transactions with trustees or related parties</b>			
	<b>Name of the trustee or related party</b>	<b>Relationship to charity</b>	<b>Description of the transactions</b>	
			<b>2021</b>	<b>2020</b>
	NONE		Nil	Nil



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of** THE WEST KIRBY CHARITY

**On accounts for the year  
ended** 31<sup>ST</sup> DECEMBER 2021 **Charity no  
(if any)** 218546

**Set out on pages** 5 to 13

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>ST</sup> DECEMBER 2021.

**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 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

12/8/22

**Name:**

MR MARK J LOUGHREY

**Relevant professional  
qualification(s) or body  
(if any):**

FCA  
INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES

**Address:**

38 MARKET STREET  
HOYLAKE  
WIRRAL CH47 2AF

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).