

Charity registration number 504634

CHESTER CIVIC TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025



Hargreaves & Woods
CHARTERED ACCOUNTANTS & BUSINESS ADVISERS

CHESTER CIVIC TRUST

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CHESTER CIVIC TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs C M Russell Mr N Clarke Mr G Catlin Ms S M Harris Mrs J Evans Mrs V F Mustill-Daniels Mr A D Pannell Mrs H McNae Mr J S Langtree MBE Ms K McKay Mrs C Phillips Mr A R Barton Mr D J Evans Mrs R A Davidson Mr P W Cocker Mr J D Herson Mr D J Tweed Mr B Dutton Mr A Taylor-Jones Mrs J A Harrad-Roberts	
Charity registration	England and Wales	504634
Principal address	Bishop Lloyds Palace 51-53 Watergate Street Row Chester CH1 2LE	
Independent examiner	James Hargreaves FCA Cholmondeley House Dee Hills Park Chester Cheshire CH3 5AR	

CHESTER CIVIC TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The main mission of the Trust is to preserve and improve the built environment in and around Chester and to enhance the quality of life of its citizens. To achieve this mission it has set itself the following objectives:

- To foster civic pride and public interest in Chester's buildings and their settings;
- To champion good architecture, planning and design, and promote sustainability;
- To preserve and enhance Chester's architectural and cultural heritage;
- To improve the quality of life for people in Chester

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

CHAIR'S ANNUAL REPORT 2025

2024/25 has been a year of celebration for Chester Civic Trust. A 'Blue Sapphire' 65th anniversary of the founding of Chester Civic Trust in 1960 coupled with the 50th anniversary of the European Architectural Heritage Year (EAHY) in 1975. It was very appropriate that one of the highlights of 2025 was the visit to our HQ, Bishop Lloyd's Palace, by HRH Duke of Gloucester as the blue sapphire is traditionally the gemstone of royalty! HRH had previously visited the city in 1975 to see at first hand the restoration work that was being carried out in the Bridgegate Action Area, one of the pilot projects of the EAHY. The key contribution of Chester Civic Trust at the time was the reinstatement of the medieval High Cross outside St Peter's Church. The High Cross had stood at the Cross from 1476 to 1646 when it was demolished after the surrender of Chester to the Parliamentarians in 1646. To celebrate both significant anniversaries, a successful Dinner was held at Chez Joules restaurant in June.

The Trust's finances are in good shape, thanks in part to generous legacies received from Dr Allan Pullin and Keith Truman, a long-standing member of the Events Committee. Membership numbers have remained stable and covered administrative costs. The income from hirers that pays for utility bills and repairs and maintenance has increased. We have started negotiations with Cheshire West and Chester Borough Council to renew the Bishop Lloyd's Palace lease.

Over the last 12 months we have moved into the digital age and increased the use of electronic communications to members. Members have welcomed the introduction of online bookings and payments.

In common with most small charities, Chester Civic Trust is totally dependent on volunteers. We have no paid staff. Whilst it can be invidious to mention individuals we should thank David Colclough for taking on the role of building manager and Rob Ford for the bookkeeping function. Liz Preedy continues to represent the Trust on a number of heritage committees and organisations. Faye Mustill-Daniels is the membership secretary who also has overall responsibility for hirers. We urgently need volunteers who have basic IT skills who can help with admin tasks a couple of hours a week - please get in touch!

CHESTER CIVIC TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The Trust is fortunate to have 5 hard-working Committee Chairs. The indefatigable Karen McKay, the Chair of Events Committee, organises a diverse range of talks and walks and visits. Highlights in the past year have included a 5 day visit to the Surrey Hills focussing on the Watts Village and Gallery and day visits to the World of Glass in St Helens and the Pontcysyllte World Heritage Site at Llangollen.

Forthcoming events include a study tour of the Viking influence in North Lincolnshire, a residential visit to Gdańsk and North Poland and a day visit to Bradford, the 2025 City of Culture. Andrew Pannell, the Chair of New Works Committee and John Tweed, the Chair of Strategic Planning, are leading discussions with the local authority and the developers of the 2nd Phase of Northgate and the revision of the Local Plan. Tony Barton, the Chair of the Heritage Committee is leading the EAHY commemorations and Nick Clarke, the Chair of Communications Committee is the Trust's link with our Corporate Members and individual members. The contribution of the Officers and Trustees should be acknowledged - Peter Cocker for navigating the Trust through the choppy waters of changing from an unincorporated to an incorporated charity, Sarah and Graham Catlin and Jane Harrad Roberts for publicising the work of the Trust to members, local residents and businesses and Peter Hadfield for chairing the Judging Panel of the annual Good, Bad and Ugly Awards.

This year's Annual General Meeting will be held in the Cathedral Refectory on Thursday 2nd October. The President of Chester Civic Trust, Lady Alexis Redmond MBE, the Lord Lieutenant of Cheshire will be our guest speaker.

I would like to thank all members for their continuing support in 2024/25.

Financial review

Income from room hire at Bishop Lloyd's Palace increased again this year to £13,010 compared to £9,375 in the previous year. This is in part because we have retained a number of regular hirers who came on board in the previous financial year.

Expenditure associated with the upkeep and running of Bishop Lloyd's Palace, which is largely made up of rent, insurance, utilities and cleaning, amounted to £8,738, which is significantly higher than the previous year where these costs totaled £6,778. The increase is almost entirely down to substantial increases in utility costs – gas, electric and water, although around half of the water costs were recovered from the flat above BLP after the end of this financial year. Office administration costs, which include printing and postage, were broadly in line with previous years.

No significant repairs were carried out in the year.

Events held during the year generated a surplus of £2,535 compared to a surplus of £1,287 in the previous year. A substantial part of this was down to the success of the garden party for which attendance was at full capacity. Other events generated surpluses of between £40 and £330.

Income from membership subscriptions increased again this year from £6,560 to £8,238.

Investment income decreased to £470 compared to £831 in the previous year. There were no sales or purchases of investments during the year. The market value of the portfolio also showed modest growth in the year, increasing by £605 compared to an increase over the previous year of £5,578.

Chester Civic Trust was extremely fortunate to receive two substantial legacies during the year amounting to £30,651, as well as generous donation of £1,000.

Taking all of the above into account, the overall result for the year was a surplus of £40,712 compared with a surplus in the previous financial year of £11,059.

CHESTER CIVIC TRUST

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Reserves policy

Overall the Trust's reserves (excluding third party funds) increased from £86,948 at 31 March 2024 to £127,660 at 31 March 2025. Of this amount, £84,770 represents unrestricted general reserves and £42,890 represents unrealised gains on investments.

The Trust's reserves policy is to hold unrestricted funds, not committed or invested, equivalent to 3 months' expenditure on establishment expenses and services to members. As costs have continued to increase, this figure is now considered to equate to approximately £4,000 (2024: £2,500) of expenditure. Unrestricted reserves which are not committed or invested as at 31 March 2025 stand at £57,233 (2024: £17,126). The reserves policy requirement has therefore been comfortably met. The Trustees aim is to continue to retain reserves at a level which continues to meet this requirement going forward whilst also retaining funds to cover essential expenditure on repairs and renewals.

Structure, governance and management

The trustees who served during the year and up to the date of signature of the financial statements were:

Mrs C M Russell
Mr N Clarke
Mr G Catlin
Ms S M Harris
Mrs J Evans
Mrs V F Mustill-Daniels
Mr A D Pannell
Mrs H McNae
Mr J S Langtree MBE
Ms K McKay
Mrs C Phillips
Mr A R Barton
Mr D J Evans
Mrs R A Davidson
Mr P W Cocker
Mr J D Herson
Mr D J Tweed
Mr B Dutton
Mr A Taylor-Jones
Mrs J A Harrad-Roberts

Recruitment and appointment of trustees

Trustees are nominated by members and nominations are approved annually at the AGM. There are 6 Executive Officers - the Chair, 3 Vice-Chairs, Hon Secretary and Hon Treasurer plus 5 further Trustees who are the Chairs of the 5 Committees - Strategic Development, New Works, Heritage, Communications and Events. These Trustees are agreed by the members of the individual Committee and approved by the Executive Committee. The Membership Secretary is invited also to be a member of the Executive and a Trustee.

None of the trustees has any beneficial interest in the charity.

CHESTER CIVIC TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The Trust is governed by the Executive Committee comprising:

- the three Custodian Trustees (who serve in perpetuity)
- the Officers of the Trust (Chairman, Vice-Chairmen, Hon Secretary and Hon Treasurer) who are elected annually - between 8 and 12 elected members elected annually (who serve a maximum term of 3 years) - the President and all Vice-Presidents plus any co-opted members (non-voting)

The Executive Committee meets at approximately six-weekly intervals and decides all policy matters relating to the affairs of the Trust. It also approves all significant financial decisions in advance of expenditure being incurred. The voting members of the Executive are the Trustees of the Trust.

Five sub-committees support the Executive Committee;

- New Works
- Strategic Development
- Communications
- Events
- Heritage

President

- Lady Alexis Redmond MBE

Vice Presidents

- Graham Fisher
- Stephen Langtree
- Cyril Morris

Chairman

- Christine Russell

Vice Chairmen

- Peter Cocker
- John Herson
- David Evans

Hon Secretary

- Graham Catlin

Hon Treasurer

- Sue Harris

Executive Committee Members (Elected)

- Nick Clarke
- Jean Evans
- Karen McKay
- Hilarie McNae
- Faye Mustill-Daniels
- Andrew Pannell
- Stephen Langtree
- Tony Barton
- Ruth Davidson
- Jane Harrad-Roberts

Executive Committee Members (Co-opted)

- Cynthia Phillips

Custodian Trustees

- Brian Dutton
- Alistair Jones
- John Tweed

Membership Secretary

- Faye Mustill-Daniels

CHESTER CIVIC TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Other matters

Membership

At 31st March 2025 there were 340 individual and joint members of Chester Civic Trust and 11 Corporate members.

The trustees' report was approved by the Board of Trustees.



Mrs C M Russell
Trustee

26 January 2026

CHESTER CIVIC TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHESTER CIVIC TRUST

I report to the trustees on my examination of the financial statements of Chester Civic Trust (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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



James Hargreaves FCA

Cholmondeley House

Dee Hills Park

Chester

Cheshire

CH3 5AR

26 January 2026

CHESTER CIVIC TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income and endowments from:			
Donations and legacies	3	32,719	583
Charitable activities	4	22,472	21,217
Other trading activities	5	8,238	6,560
Investments	6	470	831
Other income	7	116	391
Total income		64,015	29,582
Expenditure on:			
Raising funds	8	7,883	6,408
Charitable activities	9	16,025	17,693
Total expenditure		23,908	24,101
 Net gains/(losses) on investments	 14	 605	 5,578
 Net income and movement in funds		 40,712	 11,059
Reconciliation of funds:			
Fund balances at 1 April 2024		86,948	75,889
Fund balances at 31 March 2025		127,660	86,948

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

The notes on pages 10 to 16 form part of these financial statements.

CHESTER CIVIC TRUST

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Investments	16		70,427		69,822
Current assets					
Debtors	17	9,929		297	
Cash at bank and in hand		67,076		17,841	
		77,005		18,138	
Creditors: amounts falling due within one year	18	(19,772)		(1,012)	
Net current assets			57,233		17,126
Total assets less current liabilities			127,660		86,948
The funds of the charity					
Unrestricted funds	19		127,660		86,948
			127,660		86,948

The notes on pages 10 to 16 form part of these financial statements.

The financial statements were approved by the trustees on 26 January 2026



Mrs C M Russell
Trustee

CHESTER CIVIC TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Chester Civic Trust is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Bishop Lloyds Palace, 51 - 53 Watergate Street Row, Chester, CH1 2LE.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

CHESTER CIVIC TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

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

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

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

1.6 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

CHESTER CIVIC TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	31,710	583
Gift Aid receipts	1,009	-
	<u>32,719</u>	<u>583</u>

CHESTER CIVIC TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Bishop Lloyd's Palace lettings		
Other income	13,010	9,375
Members activities		
Other income	9,462	11,842
	<u>22,472</u>	<u>21,217</u>

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Membership subscriptions and sponsorships	8,238	6,560

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from listed investments	470	831

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	116	391

CHESTER CIVIC TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Trading costs		
Other trading activities	7,883	6,408

9 Expenditure on charitable activities

	Bishop Lloyd's Palace lettings 2025 £	Members activities 2025 £	Total 2025 £	Bishop Lloyd's Palace lettings 2024 £	Members activities 2024 £	Total 2024 £
Direct costs						
Establishment costs	8,738	-	8,738	6,778	-	6,778
Events expenditure	-	6,927	6,927	-	10,555	10,555
	8,738	6,927	15,665	6,778	10,555	17,333
Share of support and governance costs (see note 10)						
Support	360	-	360	360	-	360
	9,098	6,927	16,025	7,138	10,555	17,693
Analysis by fund						
Unrestricted funds	9,098	6,927	16,025	7,138	10,555	17,693

10 Support costs allocated to activities

	2025 £	2024 £
Governance costs	360	360
Analysed between:		
Bishop Lloyd's Palace lettings	360	360

11 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	360	360

CHESTER CIVIC TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

12 Trustees

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

13 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	-	-

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

14 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	605	5,578

15 Taxation

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

16 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2024	69,822
Valuation changes	605
At 31 March 2025	70,427
Carrying amount	
At 31 March 2025	70,427
At 31 March 2024	69,822

Investments are valued at market value as provided by the Charity's brokers.

CHESTER CIVIC TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Prepayments and accrued income	9,929	297

18 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	1,012	1,012
Accruals and deferred income	18,760	-
	19,772	1,012

Included within other creditors are amounts totalling £652 (2024: £652) received by the charity as agents. The Trustees have no discretion over the use of the funds and hence the funds have not been recognised as income.

19 Unrestricted funds

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

	At 1 April 2024	Incoming resources	Resources expended	Gains and losses	At 31 March 2025
	£	£	£	£	£
General funds	86,948	64,015	(23,908)	605	127,660
Previous year:	At 1 April 2023	Incoming resources	Resources expended	Gains and losses	At 31 March 2024
	£	£	£	£	£
General funds	75,889	29,582	(24,101)	5,578	86,948

20 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).