Charity registration number 1134210 (England and Wales)

WIRRAL AND CHESTER AREA MEETING OF QUAKERS

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025



WIRRAL AND CHESTER AREA MEETING OF QUAKERS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M Grundy J Laxton K Hooper D Bull T Miller N Richardson
Charity number	1134210
Independent examiner	Helen Furlong FCCA Xeinadin North West Limited 46 Hamilton Square Birkenhead Wirral Merseyside CH41 5AR
Bankers	Barclays Bank Plc Grange Road Birkenhead Merseyside CH41 6EA Co-operative Bank Plc PO Box 250 Skelmersdale WN8 6GH Triodos Bank Brunel House 11 The Promenade Bristol BS1 5AS Skipton Building Society The Bailey Harrogate Road
Custodian Trustee	Friends Trust Ltd Friends House 173 Euston road London NW1 2BJ

WIRRAL AND CHESTER AREA MEETING OF QUAKERS

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WIRRAL AND CHESTER AREA MEETING OF QUAKERS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 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

As a constituent part of Britain Yearly Meeting of the Religious Society of Friends (Quakers), the Area Meeting used to be exempted from registration with the Charity Commission under Statutory Instrument 180 of 1996 and 1598 of 2002. The Area Meeting applied for registration in December 2008, and in February 2010 became a registered charity with the registered charity number 1134210.

The Governing Document adopted by the Area Meeting on 7 September 2007 states that the object of the Area Meeting is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of Wirral and Chester and beyond.

Public benefit

The Trustees have considered the Charity Commission's guidance on public benefit set out in *The Advancement of Religion for the Public Benefit* and the Trustees keep in mind the legal requirements of the Charity Commission that they must 'have regard' to the commission's public benefit guidance 'when exercising any powers or duties to which the guidance is relevant'. The Trustees ensure that the resources of the charity are expended wisely in maintaining peaceful and welcoming places for public worship without charge and providing room hire for local organisations which provide facilities and services needed by the local community. Trustees receive no remuneration and there are no paid employees.

In supporting local and nationally managed Quaker work and thus ensuring the efficiency and effectiveness of the work of Quaker Meetings and other Quaker charities for the benefit of individuals, communities and society as a whole, the Trustees believe that the work of Wirral and Chester Area Quaker Meeting provides benefit to the public in accordance with its objects. The Trustees believe that there is no disbenefit or private benefit in our work.

Activities

The Governing Document lists the main activities of the Area Meeting as follows:

- strengthening the life and witness of Quaker meetings both in the area of Wirral and Chester and beyond;
- spreading the message of Quakers and interpreting and developing the thought and practice of the Religious Society;
- undertaking Quaker service for the relief of suffering at home and abroad;
- funding the concerns that Quaker meetings in the area of Wirral and Chester or beyond have adopted or agreed to support;
- providing for the pastoral care of individual members and Attenders including assistance to those in need and for education;
- maintaining and developing Quaker meeting houses as places for public worship and from which to carry our witness into the world;
- administering and maintaining the organisation of Wirral and Chester Area Meeting and contributing to the support of Britain Yearly Meeting

Meetings
The affairs of the Area Meeting are managed by the Area Meeting for Business which meets regularly throughout each year. The three constituent Local Quaker Meetings in Birkenhead, Chester, and Heswall also hold meetings for business which manage the affairs delegated to them by the Area Meeting.

Members
The members of the Area Meeting are all those persons whose names are for the time being recorded in its official register.

Managing Trustees
The Trustees of the Area Meeting are members of the Area Meeting who are nominated by the nominations committee and appointed by the Area Meeting for Business, normally for a term of three years.

Achievements and performance
Significant activities and achievements against objectives
Wirral and Chester Area Quaker Meeting is a registered Charity with the charitable object of the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of the Wirral and Chester Area Quaker Meeting and beyond.

Wirral and Chester Area Quaker Meeting is made up of three Local meetings (LM) - at Birkenhead, Chester and Heswall. These accounts combine the figures for these three LMs and the Area Meeting itself which also incorporates the annual Glenthorne retreat income and expenditure. In addition to these parts of the whole, there is an on-going, vibrant online meeting held every Sunday which currently does not have any funds of its own but is very much considered part of the Area Meeting.

Birkenhead Meeting in 2025

Sunday attendance was slightly down on the previous year but included visitors and newcomers which is always good. Some of our regulars attend the Area Meeting on-line meeting. We kept up the customary round of appeals for local, national and international causes and discussions about Quaker and non-Quaker matters. Events involving those outside our own meeting have included a Garden Party during the summer, to which local Quaker meetings were invited and participation in the Wirral Heritage Open Days. Letting of meeting rooms to local organisations also continued which we consider is one of the ways we can support the local community. The Quinquennial Review of our building was held. The resulting report spoke well of it and we arranged necessary follow-up action.

Chester Meeting in 2025

As well as Sunday Meetings for Worship, with anything between 16 and 26 worshippers present, a half hour mid-week Meeting for Worship is held every second Thursday before Link Group. There are usually 5-6 friends attending. The system of Friendship Circles forms the basis of pastoral Friends organisation. We continue to organise the monthly bring and share link group. We also run Let's Talk About..... discussion groups with bread and soup lunches and Meetings for Learning which are held after Meeting for Worship on First Sundays. Subjects for these discussions have included non-violence, ministry and prayer. We offer the 4th Sunday each month for children and are always very happy to welcome them, when they can come. We aim for a high standard of maintenance for our Meeting House, so that we can continue to have a valuable space for Quakers and also for use particularly by the local community and voluntary sector. This is a part of our approach to outreach. Use of the Meeting house by local community groups has increased and the Meeting is in the process of participating in the Eco Church. Enquirers' lunches are held twice a year. The Meeting has started on a plan to reach out to younger potential attenders under the slogan 'Shifting the Demographic'. We have entertained people from the local mosque to lunch in the Meeting House twice combining the occasions with talks about Quakerism and Islam. Other events have included opening for Heritage Open Days and hosting The Festival of the Bible. We have had two interesting public meetings regarding our involvement with HMP Berwyn. One was a talk by a former inmate on his experience of prison and the other by those who visit and work in the prison.

Heswall Meeting in 2025

The number of Friends attending Sunday Meeting for Worship are still gradually increasing and average around 12 each week. Ministry is lively and often very topical and leads to further discussions after Meeting has ended. The Meeting house itself takes up time but is a constant presence in Heswall. We have made a series of improvements and updates with the result that the Meeting House is more hygienic (installation of a dishwasher), more convenient and enjoyable (the addition of a door into the garden from the downstairs library), well maintained (replacement of all the guttering; reduction of the number of trees in the birch copse), and more accessible (installation of a new hearing loop). We continue to participate in Churches Together in Heswall and engage in ecumenical events. We participate in Area Meeting activities including 'Friendly Walks' and garden parties. We continue in our practice of concluding Local Meeting for Business with a shared lunch so ensuring we have opportunity to be friends as well as Friends. We have opened the Meeting House for Wirral Heritage Open Days again and found the 24 visitors very interested not only in the building but in Quakers and our beliefs. A new initiative was to host groups of primary school children, following a request from a local school. The sessions were carefully planned and the 90 or so children appeared to enjoy the experience. A range of hirers use Heswall Meeting House and often comment on how much they enjoy meeting in this space.

Area Meeting Sunday Online Meeting for Worship in 2025

The Area Meeting's Sunday Online Meeting for Worship has met every Sunday since 2020 with an average attendance of 8 to 9 Friends who value the opportunity to share worship and discussion. There is often ministry from personal experience or readings from Quaker Faith and Practice, although an hour of silent worship is also welcome. Most Sundays there will be at least one Friend who is a member of each of the 3 LMs: some of these Friends are unable to attend one of the 3 meeting houses for health reasons while others prefer to meet online. Friends who attend regularly find the spiritual nature of online Meeting for Worship to be the same as Meeting for Worship held in the shared space of a Meeting Room. Many Friends stay for up to half an hour after Meeting for Worship: this time can vary from 'not quite ministry' to discussions about world politics, climate change or national Quaker events, or to more anecdotal discussions such as the number of local ladybirds seen as winter turns into spring.

Area Meeting Activities

In November 2025, members of Wirral and Chester AM met with members of East Cheshire AM, Hardshaw and Mann AM and Manchester and Warrington AM to discuss how AMs in the North West could work more closely together. A 'Working Together' group was appointed to explore ideas and to report back in September 2026. The group is looking at ways bring the AMs together as a single charity either creating a single AM or keeping existing AMs, and is also considering less radical ways to work together.

Members of all three Local Meetings continue to be involved with non-Quaker groups as well, either financially or as volunteers, such as Christian Aid, the Food Bank, Chester Aid to the Homeless, Wirral Ark (charity for the homeless) and CND. In addition, one Friend is appointed by Area Meeting to visit HMP Berwyn regularly, supporting prisoners and holding Meetings for Worship with other Friends from the LMs attending too.

The Area Meeting is still a member of CCPAS (Churches Child Protection Advisory Service), which remains the supporting organisation for technical and procedural advice on safeguarding.

We are asked by Britain Yearly Meeting to say in each annual report what we as a charity have done towards sustainability. We find it difficult to say anything new. We have altered our buildings to be as eco-friendly as possible. We encourage Friends to live as simple lives as possible. We feel that sustainability should be in Quakers DNA and not something that requires reporting on each year.

Financial review

Total expenditure on Quaker activities was £76,593 (2024 £57,163) and total resources expended were £108,152 (2024 £73,209) against a total income of £100,498 (2024 £89,819). Total funds carried forward at the end of 2025 were £187,804 (2024 £195,459).

Our total free reserves are £187,804 which is considered adequate to cover running costs and unforeseen expenditure

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity is an unincorporated charity governed by its constitution adopted 9 September 2007 and amended on 9 November 2008.

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

M Grundy
K Garner (Resigned 31 December 2025)
J Laxton
K Hooper
D Bull
T Miller
N Richardson

Recruitment and appointment of trustees

The Managing Trustees met regularly during 2025, covering matters such as safeguarding practices, ensuring insurance cover is fit for purpose, and supporting Local Meetings.

In supporting locally and nationally managed Quaker work and thus ensuring the efficiency and effectiveness of the work of Quaker Meetings and other Quaker charities for the benefit of individuals, communities and society as a whole, the Trustees believe that the work of Wirral and Chester Area Quaker Meeting provides benefit to the public in accordance with its objectives. The Trustees believe that there is no disbenefit or private benefit in our work.

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

.....
M Grundy
Trustee

.....
T Miller
Trustee

Date: .....

WIRRAL AND CHESTER AREA MEETING OF QUAKERS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WIRRAL AND CHESTER AREA MEETING OF QUAKERS

I report to the trustees on my examination of the financial statements of Wirral and Chester Area Meeting of Quakers (the charity) for the year ended 31 December 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.

Helen Furlong FCCA
Xeinadin North West Limited
46 Hamilton Square
Birkenhead
Wirral
Merseyside
CH41 5AR
Date: 21.10.26

WIRRAL AND CHESTER AREA MEETING OF QUAKERS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	3	59,335	-	59,335	58,893	816	59,709
Other trading activities	4	16,810	-	16,810	15,362	-	15,362
Investments	5	1,852	-	1,852	2,370	-	2,370
Other income	6	22,501	-	22,501	12,376	-	12,376
Total income		100,498	-	100,498	89,001	816	89,817
Expenditure on:							
Raising funds	7	3,404	-	3,404	1,876	-	1,876
Charitable activities	8	101,988	2,760	104,748	71,332	-	71,332
Total expenditure		105,392	2,760	108,152	73,208	-	73,208
Net income/(expenditure)		(4,894)	(2,760)	(7,654)	15,793	816	16,609
Transfers between funds		(127)	127	-	-	-	-
Net movement in funds	11	(5,021)	(2,633)	(7,654)	15,793	816	16,609
Reconciliation of funds:							
Fund balances at 1 January 2025		192,825	2,633	195,458	177,032	1,817	178,849
Fund balances at 31 December 2025		187,804	-	187,804	192,825	2,633	195,458

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

WIRRAL AND CHESTER AREA MEETING OF QUAKERS

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**14**		382		-
Current assets					
Debtors	**15**	113		-	
Cash at bank and in hand		189,258		196,849	
		189,371		196,849	
Creditors: amounts falling due within one year	**16**	(1,949)		(1,391)	
Net current assets			187,422		195,458
Total assets less current liabilities			187,804		195,458
The funds of the charity					
Restricted income funds	**17**		-		2,633
Unrestricted funds	**18**		187,804		192,825
			187,804		195,458

The financial statements were approved by the trustees on 7 October 2026

M Grundy
Trustee

1 Accounting policies

Charity information

Wirral and Chester Area Meeting of Quakers is an unincorporated charity registered in England and Wales. The registered office is Quaker Meeting House, Union Walk, Frodsham Street, Chester, CH1 3LF.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, 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 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. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Computers	25% straight line

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

Basic financial assets

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

1 Accounting policies **(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.

1.10 Leases

Chester Meeting House is part of a building owned and insured for £900,000 by the Townson Pension Scheme. The rest of the building is sublet by them. The site belongs to the Area Meeting, and is leased to the Townson Pension Scheme until 2125. There is no financial commitment involved.

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Donations and gifts	59,335	-	59,335	58,893	816	59,709

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Letting and licensing arrangements	16,810	15,362

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	1,852	2,370

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Acting as agents	9,767	1,615
Rent	12,734	10,761
	22,501	12,376

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Support costs	3,403	1,876

8 Expenditure on charitable activities

	Quaker activities 2025	Quaker activities 2024
	£	£
Direct costs		
Depreciation and impairment	127	-
Grants and donations (see note 9)	28,028	14,169
Share of support and governance costs (see note 10)		
Support	75,183	56,083
Governance	1,410	1,080
	104,748	71,332
Analysis by fund		
Unrestricted funds	101,988	71,332
Restricted funds	2,760	-
	104,748	71,332

9 Grants payable

	Quaker activities 2025	Quaker activities 2024
	£	£
Grants to institutions:		
Donations to BYM	12,500	7,256
Donations to other Quaker bodies	3,140	4,433
Donations to non-Quaker bodies	1,995	2,480
Other	10,393	-
	28,028	14,169

10 Support costs allocated to activities

	2025	2024
	£	£
Meeting House costs	50,853	46,623
Other costs	27,733	11,336
Governance costs	1,410	1,080
	79,996	59,039
Analysed between:		
Fundraising	3,403	1,876
Quaker activities	76,593	57,163
	79,996	59,039

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	1,410	1,080
Depreciation of owned tangible fixed assets	127	-

12 Trustees

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

13 Taxation

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

14 Tangible fixed assets

	Computers
	£
Cost	
Additions	509
At 31 December 2025	509
Depreciation and impairment	
Depreciation charged in the year	127
At 31 December 2025	127
Carrying amount	
At 31 December 2025	382

14 Tangible fixed assets (Continued)

15 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Prepayments and accrued income	113	-

16 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	1,949	1,391

17 Restricted funds

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Property fund	2,633	-	(2,760)	127	-

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Property fund	1,817	816	-	-	2,633

The **Property Fund** receives a half share of the income arising from the Wirral and North Wales Fund, an endowment managed by Friends Trusts Ltd, to be used for the maintenance and repair of Meeting Houses.

18 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 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Area meeting general fund	1,907	13,866	(11,131)	(127)	4,515
Glenthorne Retreat	4,068	8,570	(7,769)	-	4,869
Teenage general meeting	10,394	-	(10,394)	-	-
Birkenhead local meeting	53,909	14,386	(14,914)	-	53,381
Chester local meeting	56,159	23,206	(21,366)	-	57,999
Heswall local meeting	66,388	30,703	(30,051)	-	67,040
Acting as agents for special collections	-	9,767	(9,767)	-	-
	192,825	100,498	(105,392)	(127)	187,804

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Area meeting general fund	9,074	2,500	(9,667)	-	1,907
Glenthorne Retreat	-	6,621	(2,553)	-	4,068
Teenage general meeting	8,270	2,587	(463)	-	10,394
Birkenhead local meeting	50,869	15,506	(12,465)	-	53,910
Chester local meeting	48,494	34,216	(26,551)	-	56,159
Heswall local meeting	60,325	25,956	(19,894)	-	66,387
Acting as agent for special collections	-	1,615	(1,615)	-	-
	177,032	89,001	(73,208)	-	192,825

Area Meeting Designated Funds

The **Teenage General Meeting Fund** was established during 2008 when the Area Meeting took over the administration on the closure of Lancashire and Cheshire General Meeting. It is a fund designated for the provision of events for children and young people in this and nearby Area Meetings.

As decided during 2024, the Teenage General Meeting Funds were transferred to Manchester and Warrington Area Meeting after the completion of 2024 and so are shown as being expended out of these accounts as at 1st January 2025.

The **Local Meeting funds** are primarily for the expenses of each local meeting, but may also be used for the centrally-managed work of the Society of Friends, or other purposes of the Area Meeting, and may be held in the name of the Local Meeting.

19 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Tangible assets	382	-	382
Current assets/(liabilities)	187,422	-	187,422
	187,804	-	187,804

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Current assets/(liabilities)	192,825	2,633	195,458
	192,825	2,633	195,458

20 Related party transactions

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