THE WEST KIRBY CHARITY
Registered Number: 218546

TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31st DECEMBER 2025

Principal Office

C/o The Clerk to the Trustees,
20 Ludlow Drive, West Kirby, Wirral, CH48 3JQ

Structure and Governance

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

Trustees and Clerk

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 of the Charity are currently as follows:

Nominative Trustees:

Mr James Darwent	- Chair
Cllr Max Booth	- Appointed 20th May 2026
Mrs Vicky Gawith	
Cllr Jennifer Johnson	- Appointed 20th May 2026
Mr Martin King	- Appointed 20th May 2026
Ms Deirdre O'Dwyer	
Mr David Stevenson	

Co-optative Trustees:

Mr Neil Blake	- Appointed 6th January 2026
Mrs Jane Boulton	
Dr Lee Malpas	
Rev Alex Williams	

After discussions with Wirral Council, James Darwent, Vicky Gawith, Deirdre O'Dwyer and David Stevenson were also reappointed for a further 4-year term on 20th May 2026. Neil Blake has taken over as Treasurer from David Stevenson who expects to retire as a Trustee later this year.

Joanna Maxwell replaced Jane Brereton as Clerk to the Trustees in April 2026 following the latter's retirement. We thank Jane very much for her hard work and commitment over the past three and a half years.

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 £691.11 for 2025 (2024 - £6,752). The amount available to the Trust this year has been adversely impacted by large maintenance expenditure on Rake House Farmhouse and the Grange Cross Lane land as evidenced in note 4 to the Accounts. 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 – £3,500.00 - 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.

West Kirby Methodist Church – funding for Make Lunch Club - £2,230.00

> In January 2025, in partnership with the charitable organisation TLG, a 'Make Lunch Club' based at West Kirby Methodist Church was begun. The aim was to open for a 2-hour session one day per week in all school holidays, offering children's activities and entertainment, followed by a nutritious hot two-course lunch for everyone in the family. All of this comes completely free to all families invited (through referrals from schools or from families identified as 'in need' by other means). Each family also gets a second or third meal, in take away containers, to take home for later in the week. Support for this summer was offered.

Carpets, cooker, curtains and blinds in retirement housing for a lady in Hoylake - £2,109.08

> The lady was moving into a more suitable ground floor flat which had no existing carpets, window coverings or cooker. She was helped considerably through the West Kirby Methodist Church who organised the supply of these and other items and we were able to quickly provide funds to expedite the move.

Supporting the Peeps CIC - grant towards provision of Xmas hampers to people in need – £1,500.00

> The company carries on activities which benefit the community and in particular provides food, clothes and hygiene products to disadvantaged families and individuals within the Wirral area.

Funding for a student's participation in a school overseas tour - £510.00

> 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. A total of £675.00 was paid over two years.

West Kirby St Bridget's with Caldy PCC - grant towards a course to support the bereaved in our area - £200.00.

> A course called The Bereavement Journey is typically hosted by churches, but not religious in content (there is a final optional session where matters of faith are explored). In total, each course comprises 7 weekly sessions, each lasting approximately 2hrs. The next course was in September 2025, hosted by St

Michael's Church, Newton. The money would be spent on providing the course registration, training of facilitators, the participant manuals and refreshments.

Financial position

The Charity's financial position at the year-end is stable with unrestricted reserves of £128,730.05 (2024 - £135,070) of which £5,000 is a designated Repair Fund. With interest rates on bank accounts still relatively low, we have opted to keep £98,068.26 (2024 – £98,579) 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. Accordingly, £25,000.00 was also placed in a sterling liquidity fund at a higher yield than that available through our bank to enhance the income return. 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. Durwent
Name	Jim Darwent
Position	Chair
Date	2nd Sept. 2026

		THE WEST KIRBY CHARITY			Charity No	218546
		Accounts for the year ended 31st December 2025				
		Statement of Financial Activities				
	Note	Endowment Funds	Restricted Funds	Unrestricted Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
Incoming Resources						
Income from:						
Investments	3		12,440.04	16,299.87	28,739.91	27,723
Total		**-**	**12,440.04**	**16,299.87**	**28,739.91**	**27,723**
Resources expended						
Expenditure on:						
Raising funds	4		11,068.93	11,400.82	22,469.75	9,135
Charitable activities	5		716.11	10,074.08	10,790.19	15,895
Governance	10		655.00	655.00	1,310.00	1,300
Total		**-**	**12,440.04**	**22,129.90**	**34,569.94**	**26,330**
Net Income (Expenditure) before investment gains/(losses)		**-**	**-**	**-5,830.03**	**-5,830.03**	**1,393**
Net Gains (losses) on investments	8	-		-510.40	-510.40	776
Transfers between funds	9				-	-
Net movement in funds		**-**	**-**	**-6,340.43**	**-6,340.43**	**2,168**
Reconciliation of funds:						
Total funds brought forward	9	1,320,000.00	-	135,070.48	1,455,070.48	1,452,902
Total funds carried forward	9	**£1,320,000.00**	**£ -**	**£128,730.05**	**£1,448,730.05**	**£1,455,070**

		THE WEST KIRBY CHARITY		Charity No	218546
		Accounts for the year ended 31st December 2025			
		Balance Sheet			
	Note	Endowment Funds	Unrestricted Funds	Total	Total
		2025	2025	2025	2024
		£	£	£	£
Fixed assets					
Investments	8	1,320,000.00	123,108.55	1,443,108.55	1,418,868
Total fixed assets		**1,320,000.00**	**123,108.55**	**1,443,108.55**	**1,418,868**
Current assets					
Debtors	6		1,710.00	1,710.00	2,100
Cash at bank and in hand			13,694.56	13,694.56	49,720
Total current assets		**0.00**	**15,404.56**	**15,404.56**	**51,820**
Creditors: Amounts falling due within one year	7		-7,741.95	-7,741.95	-7,515
Net current assets (liabilities)		**0.00**	**7,662.61**	**7,662.61**	**44,305**
Total assets less current liabilities		**1,320,000.00**	**130,771.16**	**1,450,771.16**	**1,463,172**
Creditors: Amounts falling due after one year	7		-2,041.11	-2,041.11	-8,102
Total net assets		**£1,320,000.00**	**£128,730.05**	**£1,448,730.05**	**£1,455,070**
Funds of the Charity:					
Endowment Funds	9	1,320,000.00		1,320,000.00	1,320,000
Unrestricted Funds	9		128,730.05	128,730.05	135,070
Total funds		**£1,320,000.00**	**£128,730.05**	**£1,448,730.05**	**£1,455,070**

Signed by two Trustees on behalf of all Trustees

Signature	Name	Date of approval
J. Darwent	Jim Darwent	2nd Sept 2026
	N. St. J. Bilke	2 Sept 2026

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 2025			
		Notes to the accounts (continued)			
Note 3	Income from investments	Restricted Funds	Unrestricted Funds	Total	Total
		2025	2025	2025	2024
	Rental income	£	£	£	£
	Rake House Farmhouse	8,737.50	8,737.50	17,475.00	16,725
	Rake House Farm land	2,340.00	2,340.00	4,680.00	4,420
	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 land, Newton	323.91	323.90	647.81	532
	Wayleaves	179.13	179.13	358.26	333
	Total rental income	12,440.04	12,440.03	24,880.07	23,729
	Investment Accumulations				
	Evelyn Income Portfolio - Clean GBP Dist - 102,080 units		3,085.26	3,085.26	3,287
	BlackRock ICS Sterling Liquidity Fund Premier Dis Shares GBP		466.30	466.30	-
	Cash & Bank deposit interest		308.28	308.28	707
	Total Investment Accumulations	-	3,859.84	3,859.84	3,994
	Total Income from Investments	**£ 12,440.04**	**£ 16,299.87**	**£ 28,739.91**	**£ 27,723**

		THE WEST KIRBY CHARITY		Charity No.	218546
		Accounts for the year ended 31st December 2025			
		Notes to the accounts (continued)			
Note 4	**Expenditure on Raising Funds**	**Restricted Funds**	**Unrestricted Funds**	**Total**	**Total**
		2025	**2025**	**2025**	**2024**
		£	**£**	**£**	**£**
	Rake House Farmhouse:				
				-	
	Repairs to chimney stacks and retaining walls	3,840.00	3,840.00	7,680.00	-
	Various repairs	535.58	535.58	1,071.16	-
	Energy Performance Certificate fee	51.00	51.00	102.00	-
	Fees re rent review	60.00	60.00	120.00	-
	Boiler servicing	45.00	45.00	90.00	114
	Sewage treatment plant maintenance			-	252
	Replace shower enclosure			-	1,869
	Replace larder fridge			-	400
		4,531.58	4,531.58	9,063.16	2,635.00
	Rake House Farm land				
	Renewal of farm business tenancy			-	600
		0.00	0.00	0.00	600
	Little Heath land, Newton				
	Removal of asbestos waste	2,070.00	2,070.00	4,140.00	-
	Demolition of a building	1,974.00	1,974.00	3,948.00	-
	Asbestos survey and sample analysis	162.50	162.50	325.00	729
	Preparation of a grazing licence, liaison with asbestos surveyor	30.00	30.00	60.00	300
	Signage	18.00	18.00	36.00	54
	Water charges	73.91	73.90	147.81	32
	Consideration, inspection and report on options for future management			-	300
		4,328.41	4,328.40	8,656.81	1,415
	Letting fees etc. re Rake House Farmhouse				
	Management fees @ 8% + VAT	838.80	838.80	1,677.60	1,606
		838.80	838.80	1,677.60	1,606
	Other investment property expenses:				
	Insurance	895.14	895.14	1,790.28	1,670
		895.14	895.14	1,790.28	1,670
	Investment management costs:				
	Evelyn Partners		331.90	331.90	298
		-	331.90	331.90	298
	Support Costs (Note 10)	475.00	475.00	950.00	913
	Total Expenditure on Raising Funds	**£ 11,068.93**	**£ 11,400.82**	**£ 22,469.75**	**£ 9,135**

Note 5	Expenditure on Charitable Activities	Restricted Funds	Unrestricted Funds	Total	Total
		2025	2025	2025	2024
		£	£	£	£
	Pensions			-	-
	The Bennett Trust - promoting education at Calday Grange Grammar School.	691.11		691.11	6,752
	Heswall Disabled Children's Holiday Fund - support for two participants living in our District		3,500.00	3,500.00	3,000
	West Kirby Methodist Church - funding for Make Lunch Club		2,230.00	2,230.00	-
	Carpets, cooker, curtains and blinds in retirement housing for a lady in Hoylake		2,109.08	2,109.08	-
	Supporting the Peeps CIC - grant towards provision of Xmas hampers to people in need		1,500.00	1,500.00	-
	Funding for student's participation in a school overseas tour		510.00	510.00	165
	West Kirby St Bridget's with Caldy PCC - grant towards a course to support the bereaved in our area		200.00	200.00	-
	Calday Grange Swimming Pool Trust - contribution towards disabled access facilities			-	5,000
	The Foresters' Horn Group, Riding for the Disabled Association - support for 3 local riders			-	720
	Hoylake Holy Trinity Primary School - support for pupils			-	114
	Christmas hamper for a local family			-	57
	Support Costs (Note 10)	25.00	25.00	50.00	88
	Total Expenditure on Charitable Activities	**£716.11**	**£10,074.08**	**£10,790.19**	**£15,895**

Note 6	Debtors and prepayments	Restricted Funds	Unrestricted Funds	Total	Total
		2025	2025	2025	2024
		£	£	£	£
	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		360.00	360.00	750
	Total Debtors and Prepayments	**£ -**	**£1,710.00**	**£1,710.00**	**£2,100**

Note 7	Creditors and accruals	Restricted Funds	Unrestricted Funds	Total	Total
	Amounts falling due within one year	2025	2025	2025	2024
		£	£	£	£
	Accruals				
	Independent examination fees		900.00	900.00	900
	St Michael's & All Angels Church			-	150
	Rake House Farmhouse				
	Gas safety certificate & service		90.00	90.00	114
	Check function and empty septic tank			-	252
	Amount due to The Bennett Trust - 2024 entitlement		6,751.95	6,751.95	6,099
	Total amounts falling due within one year	**£ -**	**£7,741.95**	**£7,741.95**	**£7,515**
	Amounts falling due after one year				
	Amount due to The Bennett Trust - 2025 entitlement		691.11	691.11	6,752
	Tenants' deposit for Rake House Farmhouse		1,350.00	1,350.00	1,350
	Total amounts falling due after one year	**£ -**	**£2,041.11**	**£2,041.11**	**£8,102**

Note 8	Fixed assets investments		Endowment Funds	Unrestricted Funds	Total	Total
			2025	2025	2025	2024
			£	£	£	£
	Carrying (fair) value at beginning of year		1,320,000.00	98,867.85	1,418,867.85	1,418,390
	Add: additions to investments during period			25,083.00	25,083.00	-
	Less: investment management fees			-331.90	-331.90	-298
	Add/(deduct): net gain/(loss) on revaluation			-510.40	-510.40	776
	Carrying (fair) value at end of year		£1,320,000.00	£123,108.55	£1,443,108.55	£1,418,868

Analysis of investments	Cost at year end	Fair value at year end	Fair value at year end	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
Investment properties					
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)					
Little Heath land, Newton - 1.77 acres	-	50,000.00		50,000.00	50,000
Total investment properties	£130,275.98	£1,320,000.00	£ -	£1,320,000.00	£1,320,000

Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	Cost at year end	Fair value at year end	Fair value at year end	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
Evelyn Income Portfolio - Clean GBP Dist - 102,080 units	96,688.50		98,068.26	98,068.26	98,579
BlackRock ICS Sterling Liquidity Fund Premier Dis Shares GBP	25,000.00		25,000.00	25,000.00	-
Cash			40.29	40.29	289
Total other investments	£121,688.50	£ -	£123,108.55	£123,108.55	£98,868
Total Fixed Assets Investments	**£251,964.48**	**£1,320,000.00**	**£ 123,108.55**	**£1,443,108.55**	**£ 1,418,868**

Note 9 Outline summary of fund movements

Fund name	Fund balances brought forward 1 Jan 2025	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2025
	£	£	£	£	£	£
Permanent Endowment Funds						
Property Fund	1,320,000.00					1,320,000.00
Restricted Funds	-	12,440.04	-12,440.04			-
Unrestricted Funds						
Trustees' Accumulation Account	130,070.48	16,299.87	-22,129.90	-510.40		123,730.05
Designated Funds						
Repair Fund	5,000.00					5,000.00
	£1,455,070.48	£28,739.91	-£34,569.94	-£510.40	£0.00	£1,448,730.05

Fund name	Fund balances brought forward 1 Jan 2024	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward 31 Dec 2024
	£	£	£	£	£	£
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
	£1,452,902.04	£27,723.02	-£26,330.39	£775.81	£0.00	£1,455,070.48

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	
	2025	**2025**	**2025**	**2025**	
	£	£	£	£	
Clerk's Time Jan - Dec	**76.00%**	**4.00%**	**20.00%**	£ *1,250*	
Honorarium of Clerk	950.00	50.00	250.00	1,250.00	Allocated on time
Donation for use of church and church centre for meetings			160.00	160.00	Governance
Independent examination			900.00	900.00	Governance
	£950.00	£50.00	£1,310.00	£2,310.00	

	2024	**2024**	**2024**	**2024**	
	£	£	£		
Clerk's Time Jan - Dec	**70.00%**	**5.00%**	**25.00%**	£ *1,250.00*	
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
	£912.50	£87.50	£1,300.00	£2,300.00	

Note 11

11.1 Trustee expenses	2025	2024
Number of trustees who were paid expenses	None	None
Nature of the expenses	N/a	N/a
Total amount paid	Nil	Nil

11.2 Fees for examination of the accounts	2025	2024
Independent examiner's fees	£900.00	£900
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner	Nil	Nil

Note 12 **Transactions with Trustees and related parties**

12.1 Remuneration and benefits

Name of trustee or related party	Legal authority (e.g. order, governing document)	Amounts paid or benefit value	
		2025	2024
NONE		Nil	Nil

12.2 Loans

Name of trustee or related party		Legal authority	Amount owing	
			2025	2024
Due to trustees and related parties	NONE		Nil	Nil
Due from trustees and related parties	NONE		Nil	Nil

12.3 Other transactions with trustees or related parties

Name of the trustee or related party	Relationship to charity	Description of the transactions	2025	2024
NONE			Nil	Nil

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	THE WEST KIRBY CHARITY		
On accounts for the year ended	31ST DECEMBER 2025	**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 31st DECEMBER 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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:	M Loughrey	**Date:**	3/09/2026
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).