

MCHF Trustees meeting: 20th January 2026

Attendees: Ray Jones, Keely Cummins, Tim Jones, June Roberts, Becci Wilcox, Faye Brennan.

Welcome

1. Apologies

Liz Wynne and Dave Griffiths

2. Internet banking

Ray contacted trustees via MCHF Trustees WhatsApp group 9th January 2026 to discuss moving to internet banking following an issue with a cheque being rejected (this has happened on 3 occasions now). Waiting to hear from Barclays as to why it was stopped. Cheque has been reissued and has cleared. Not our bank that's at fault. £150.00 compensation was given last time, but cheques bouncing is not good.

Bank are starting to charge for cheques and cash withdrawals and deposits.

Trustees all in agreement that moving to internet banking will be faster, easier and will futureproof the financial transactions of the charity. This will be a benefit for the charity to use.

Discussed and all agreed.

We have 2 accounts, both are going to be charged at £4.50 fee per month. One account receives gift aid payments and concern is if we close this we will lose more than £4.50 in people not re signing up to donate. Ray to look into payment forwarding.

3. Accounts

Keely queried the cost of food £3000 . Ray explained payment for KAVS was put under food (£650 approx) so no separate payment for this. Accounts appear to show large payments for food – some of this is Tesco where the shop also included resources such as hats¹.

Keely suggested the meal could be a way of making a saving, suggested we pay for our own meal. Ray explained the meal cost £750 last year², and is a thank you for the staff for their time and volunteering. Suggested revisiting when we know the cost of this year. Have had money come in to help with VAT and accommodation.

Ray not concerned about finances currently. Some larger expenses in 2025 i.e. KAVS, £4000 deposit for accommodation and hats, not ongoing costs.

Discussed this year £250.00 for Greenwood and ice creams – feels this was excessive. Also £300 for the food at Greenwood.

¹ This Tesco shop was circa £160, of which circa £55 was spent on hats and suncream.

² Ray advised meal at Saponi cost circa £500 and drinks at the meal circa £250.

Requested we have a breakdown of the food costs with a view to review where we can make savings, if at all. I.e. source ice creams from a supermarket rather buying from the venue. Compared to last year the actual cost (without one off costs from this year) £100 increase.

Suggested MCHF pay for the meal and staff pay for own drinks, MCHF pay towards meal and staff cover the rest, or staff pay for drinks in Wetherspoons before meal³. Chinese takeaway during the holiday can be scrapped (£160)⁴. To be revisited.

Agreed to move the KAVS food to KAVS column⁵.

Accounts agreed by all.

4. VAT

HMRC do not agree that we meet all of the criteria for us to meet threshold for no VAT (although we do meet some). There is no right of appeal. Although we do teach, we are a holiday. We will need to pay £3000 roughly moving forwards. This will not be an issue providing accommodation price does not go up. Someone associated with rotary left £4200 which has been gifted to us this year.

5. Mini buses

Keely has emailed Mab Lane and Park View – has not had a response yet.

We need 5. Ray hoping – 3 from Park Dean Trust, 1 from Park Dean (15 seater), 1 from Mab Lane.

May have to take out insurance, for the van and 3rd Park Dean and mab lane. Until we have the ok for these buses, we can't get quote for insurance. Looking into group policy which would include all vans and staff. Need confirmation that all over 25 over 3 years ago, with license can drive. No decision can be made yet.

20% off to hire bus for 8 days is £1500. Keely suggested we hire one for one day only, Sunday, when all are needed. Ray to look into this⁶.

Formby scout bus would be £600 - possibility.

Other option is to hire one minibus and pay own insurance. Hire cost £400. They don't know if we would be able to get insurance to cover a hired vehicle.

6. Safeguarding training

2 year certificate, Ray was told 3 years. This course is shorter but only lasts 2 years. SafeCIC will do training again in 2 years free of charge which will give another 2 years.

³ Ray advised cost of drinks in Wetherspoons was £62 in 2025.

⁴ Ray advised trustees following this meeting that the actual cost of Chinese takeaway was £110

⁵ Ray advised this has now been moved.

⁶ Ray has looked into this, cost is around £400 for the weekend, business closed on Sundays so cannot hire for one day only. Suggested pursuing Mab Lane and extra bus from Park Dean, and take out group insurance.

Discussed that all staff need to complete this so that all renew at same time, and all through the charity.

7. Plan for the week

Has been amended to include Prestatyn. Infants on site for lunch on weds. Has been sent to all staff.

Wrote to owner of Bewilderwood, has not responded – re cost. Ray will call him⁷.

8. Any other business

Becci and boys coming for whole week. Boys to be counted in the children's numbers. To go straight to PGL. Tim for the whole week as well. Faye, GP training in August, will not know where this will be until nearer the time. Will request leave as soon as she knows where she will be, will not know rota till June/July, potential that may miss part of the week. TBC.

9. Date of next meeting

2nd June 2026 7.30pm

⁷ Ray has contacted Bewilderwood and has emailed their Operations Manager.

The Merseyside Children's Holiday Fund

(Registered Charity No. 702960)

Accounts

Year Ended 31st December 2025

The Merseyside Children's Holiday Fund
Year Ended 31st December 2025

Fund Certificate

We approve the attached accounts and confirm that, to our knowledge and belief, they accurately represent a complete record of all transactions made during the year ended 31st December 2025 and the state of affairs as at that date.

.....
Ray Jones BEM (Chairman and Treasurer)
On behalf of the Merseyside Children's Holiday Fund

Date

Independent examiner's report to the trustees of
The Merseyside Children's Holiday Fund.

I report to the trustees on my examination of the accounts of MCHF for the year ended 31 December 2025.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 and confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.
3. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Name: John McCormick BSc FCA

Address: 41 Ryder Crescent. Aughton. Ormskirk. Lancashire. L39 5EY

Date:

The Merseyside Children's Holiday Fund
Year Ended 31st December 2025
Income and Expenditure Account

	<u>2025</u>		<u>2024</u>	
Income:	£	£	£	£
Rotary	3,000.00		3,000.00	
West Derby Waste Land	3,000.00		0.00	
Park View	1,000.00		1,000.00	
Fletcher Group	500.00		0.00	
Shoestring	0.00		600.00	
Dawn Horn	150.00		100.00	
Lions	150.00		150.00	
HMRC Tax Refund	208.59		185.04	
Allan Jones	140.00		100.00	
Speedo Mick Foundation	6,000.00		12,000.00	
Inner Wheel	150.00		0.00	
Tim Jones GAYE	2,580.00		2,400.00	
Tom Morris	10,000.00		10,000.00	
Ed Davies	160.00		0.00	
D Stinton	100.00		0.00	
Madge Newton	0.00		20.00	
Gift Aid Payments	456.00		456.00	
Chris Kehoe	50.00		0.00	
Lloyds Bank	150.00		0.00	
BWM Accountancy	4,112.06		0.00	
Donations from Public	15.00		0.00	
Jacqui Gardner	60.00		0.00	
Liz Wynne	70.00		150.00	
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		32,051.65		30,161.04
Expenditure:				
Personal Insurance	646.88		478.05	
Safeguarding & DBS	335.20		0.00	
KAVS	652.36		1,158.97	
Coaches	2,500.00		2,750.00	
Pocket Money	100.00		9.00	
Food, Drink, Sweets, Ice Cream	2,330.58		1,972.03	
Petrol, Diesel, Tunnel Fees	984.49		680.36	
Park Hall Farm	251.00		197.10	
Stamps, Stationery etc	279.97		307.81	
Clothes	180.24		20.00	
First Aid	49.03		79.58	
Presents, Gifts & Prizes	322.43		109.95	
Accomodation	14,303.34		10,315.00	
Meg's Bench	0.00		15.88	
Plas Madoc	350.00		350.00	
Ten Pin Bowling	170.00		147.00	
Greenwood Centre	1,560.00		960.00	
Llandudno Boats	0.00		150.00	
Bouncy Castle	225.00		200.00	
Wonderland	105.00		0.00	
Zoo	120.00		0.00	
Cinema	200.00		250.00	
Infant Play Centre	84.00		144.50	
Sports Equipment	35.00		37.96	
	<hr/>		<hr/>	
		25,784.52		20,333.19
Excess of Income over Expenditure		6,267.13		9,827.85
Opening Bank	20,093.27		10,387.38	
Opening Cash	271.96		150.00	
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		20,365.23		10,537.38
Closing Bank (after o/s cheque)	26,170.21		20,093.27	
Closing Cash	462.15		271.96	
	<hr/>		<hr/>	
		<u>£26,632.36</u>		<u>£20,365.23</u>

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