



Triple C (Liverpool)

ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE TRUSTEES YEAR ENDED 31st MARCH 2024

| | |
|---------------------------|--|
| Chair of Trustees | Revd Helen Edwards |
| Registered address | Triple C (Liverpool) Christ Church Centre, Sedgemoor Road Liverpool, L11 3BR |
| Telephone | 0151 226 2992 |
| Website | www.triplecliverpool.org |
| Company number | 05384480 |
| Charity number | 1118424 |
| Treasurer | Mr Stephen Judge |
| Bank | The Co-operative Bank Plc, P.O. Box 250, Skelmersdale, WN8 6WT |

Triple C (Liverpool) Trustees

| | |
|-----------------------------------|---------------------------------------|
| Revd Helen Edwards (Chair) | Mr Peter McDonnell (Vice Chair) |
| Mr Stephen Judge (Treasurer) | Miss Susan Chambers |
| Mrs Denise Turner | Mr Stephen King |
| Mrs Joan Ellis | Mrs Carol Lyons |
| Revd Bingo Allison | Revd Helen Deegan (Resigned Jan 2024) |
| Mr Kenneth Lawler (from Jan 2024) | |

Triple C (Liverpool) Employees during 2023/2024

| | | |
|---------------------|--------------------------------------|--|
| Carol Ball | Debt Advice Worker | |
| Kate Whiting | Support and Development Worker | Operations Manager from Jan 2024 |
| Julie Roberts | Debt Advice Worker | |
| Jan Quai | Children and Families Project Worker | |
| Rebecca Keggin-Holt | Older Persons Project Worker | Contract ended 24 th April 2024 |
| Jeanette Owens | Interim Operations Manager | January 2023 to September 2023 |

History

Triple C (Liverpool)¹ started out as a close collaboration between the three Anglican churches in Norris Green and Croxteth (St Christopher's, The Good Shepherd and Christ Church). We are an independent, incorporated charity currently employing five members of staff. Volunteering is central to the work of our charity, but since the Pandemic, we have experienced a reduction in the number of volunteers, and we currently have around 32 registered volunteers across our groups and activities. Triple C and the three churches have been working together in the L11 area to serve the local people for 19 years and we are well established within the area and community.

Objectives

Our primary objective is to improve the quality of life of people facing disadvantage in this and the wider Liverpool area. We seek to fulfil this by building community involvement in the running of community groups and activities open to all without regard to age, gender, race, colour, nationality, religion, or political creed and using other methods that will contribute to the regeneration of such areas or using other methods for the improvement of the quality of life of people facing disadvantage in such areas.

Values

These build on the words in our logo, **Churches, Compassion and Community**;

- We build **community involvement** without prejudice or discrimination, to improve the quality of life in the neighbourhood.
- We are **compassionate**: when we see a need we are motivated to respond to it
- We **reach out** to the community, seeking the isolated, building relationships; we are outward looking.
- We **seek to help** people who are on the edge of our community and its networks to belong.
- We believe in **non-judgemental support** across our networks.
- We **empower** and **encourage** the community, workers and volunteers to take the initiative and achieve their best, in a safe environment where mistakes are viewed as learning opportunities.
- We **enable** individuals to engage and learn new skills by becoming part of a team, inspiring confidence and giving self-worth in oneself.
- We hold ourselves **accountable**: we acknowledge and assume responsibility for our actions, decisions, and consequences – as individuals and as an organisation.
- We have an **ethical** base of **honesty, integrity and transparency**, founded on our Christian faith and values, from which to build **relationships** within the neighbourhood.

Governance

The governing document of Triple C is the Memorandum and Articles of Association, dated September 2012. Triple C is a charity constituted as a limited company and was established as a charitable company in 2007.

The three Anglican Parishes of Liverpool 11 are at the core of the Charity. We are aware that structural changes are happening in terms of the churches and parishes and this in turn may cause Triple C to review its Memorandum and Articles of Association. In 2023, we did begin this review process and began work with the Cranfield Trust and with support from LCVS, however, with changes in trustees and other priorities, we have put this review on hold. We anticipate that we will consult on this in the next year or two and it will be reported in the Annual Report.

¹ Triple C (Liverpool) will be referred to simply as Triple C throughout the document. Please note that our registered name is Triple C (Liverpool).

Policies

We take guidance from The Charities Commission and Companies House regarding policies. We currently have 36 policies, which are available on the policies page on our website².

Our policy review schedule ensures that policies are reviewed and updated regularly, most are on a tri annual review, with key policies reviewed annually. In the last year we have reviewed 13 policies.

Safeguarding

Triple C is guided and abides by the Church of England safeguarding policies, these include the Parish Safeguarding Handbook, Safeguarding e-manual, the 'Code of Safer Working Practice' and 'Safer Environment and Activities'. These and our shorter policy statement based on this is reviewed annually.

All volunteers and staff are safely recruited following these guidelines and if applicable a DBS application is also processed before they start. Volunteers and staff must complete the Church of England basic safeguarding e-training before starting and repeated every 3 years. If a role description has been agreed that includes volunteering with children, an enhanced DBS is completed (and risk assessed) and a further stage of safeguarding e-training must be completed.

Sue Chambers, one of our trustees, is Triple C safeguarding officer. She attends regular training and is working with us as a charity to ensure our Safeguarding culture, working together to create spaces where every child and adult can feel, and be, safe.

Trustees

As of 31st March 2024, we have 10 trustees. One of our trustees resigned in the last year, due to her getting a new job and moving away. We are thankful for her contribution during her time with us. We have welcomed a new community trustee and as we look to a new reporting year, we anticipate welcoming two new trustees. Our Trustees are appointed by invitation and alongside eligibility due to being members of the three churches, the main criterion for their recruitment is an interest in and knowledge of, the community of Norris Green and Croxteth and a commitment to the objectives of the organisation. We have sometimes sought Trustees who will bring particular skills or experience to our Trustee board.

During 2023, the trustees met for extended periods of time, exploring together across several meetings, the priorities of the charity, reviewing capacity and making critical decision about our future. During recent years, including the pandemic, we had been agile in responding to the increased needs in the community. However, as volunteer numbers have dropped, availability of funding has decreased and the needs in the community have changed, it was vital, that they demonstrated that same agility in reviewing the work of the charity.

In April 2023, an external facilitator helped the trustees consider those areas we were most effective and where our resources were stretched, but with limited benefit. We reviewed all our projects, taking into account the charity's objectives, the current needs in the community and the capacity we had to deliver. In the light of this, we identified key areas of change, which were implemented after consultation and communication with staff, volunteers, key stakeholders and service users. As we reflect on this year, we outline some of these, often difficult, but key decisions, in this report. In addition, trustees met regularly throughout the year. Each trustee meeting has an agenda, is followed up with minutes and we keep a record of attendance so that repeated non-attendance can be addressed quickly. Trustees are also encouraged to attend relevant training. Over recent years we've engaged LCVS with training for Trustees, as well as local accreditation training particularly for safeguarding, food health and hygiene and emergency first aid.

² Triple C (Liverpool) policies – <http://www.triplecliverpool.org/policies>

Volunteers

'A mouse that roars' is the phrase used by one of our lead volunteers about the work of Triple C. By this, John McCormack, our volunteer lead of Norris Green Debt Advice, means that as a small, local charity we make a huge difference. We believe that the mouse can roar, because our small staff team lead and support volunteers to give many hours of time, talent and energies. Our volunteers are hugely significant in our capacity to deliver, and genuinely fulfil our aims, of improving the lives of local people.

Volunteers are making a difference in our work with preschool children and their carers, they may be at the children's level playing in a tuft tray, sharing stories, helping with craft, listening to a parent, assisting with refreshments or helping in a whole myriad of other ways!

Our Debt Advice is led by a highly qualified, experienced and committed volunteer. We have qualified debt advisors who are volunteers, strengthened by our two part time staff, as well as those who come in to offer administrative support or supportive presence in interview settings. Currently we have four regular volunteers and are actively looking to recruit new volunteers who are willing to complete the Debt Advice training.

The volunteers in our Older Persons Project have been nurtured and encouraged by Becky our Older Persons Project Worker, engaging with older people to combat isolation, improve wellbeing and encourage socialisation. The volunteers were given the resources and confidence to run activities in Becky's absence and their commitment has been hugely appreciated. Whilst it is with regret that we have recently closed this project, the hours given over nearly two decades of support by volunteers has made such a difference.

Running the Food Pantry for three years was a huge volunteer accomplishment. Every aspect of the pantry was resourced by volunteers. Volunteers gave 982 hours between April and August, giving an average of 58 hours each week (or 196 hours each month) the Food Pantry was open. The lead volunteer committed over 20 hours per week to enable the pantry to run. The pie chart here shows the volunteer hours given in the final five months of pantry (and includes some months when we closed for one week). These volunteers were highly motivated and loved the community engagement, hence the vision and commitment to set up the community café which has now been running since September.

Then of course, there's our Trustees! At Triple C the significant difference we make in improving the lives of those facing disadvantage is boosted multiple times over because of the hours given by our volunteers, their gifts, talents, commitment and desire to make our communities better places to live. Thank you to our volunteers, to our small staff team who support them and to all who value their costly contribution to our work.

Children and Families Project

Jan Quai is now well established as our Children and Families Project Worker. Since beginning just over two years ago, she has built such good relationships with both parents/carers and their children.

The project is about babies through to primary school year 6 and their families.



We start with the youngest, and so in January 2024, in conjunction with Christ Church, **Baby Sensory Bears** group started up as a trial run, , aimed at babies 0-12 months and their parents/carers. Providing a time to help develop the baby's 5 senses (sight, hearing, smell, taste, and touch) through play. There was great interest from families with babies, some who we had never had contact with before; and within a couple of weeks, they were asking for the trial to continue so we are planning to go on to Easter and review again. Having the cafe open for a hot meal straight after this group means we are seeing families stay longer to socialise and eat together while baby sleeps (worn out after the group!).

"My daughter is 4 months old and I wasn't sure what she would get from attending the sensory group. She absolutely loves all the lights and the singing at the end, lovely bonding time while my other 2 children are at school."

Jan sometimes works in a closer partnership with Christ Church and this year, this has included **Starting Rite and Baby Massage**. Jan supported Christ Church's 6-week Starting Rite course and 5 week baby massage course, seeking to build relationships with families that were new to Triple C following on from these courses Baby Sensory Bears began.

"My child has tried new activities and food whilst attending Elevate"

Little Steps and Little Lambs provide a space for babies and young children and so they pick up from there to offer groups for preschool children and their carers.

"My child really enjoys the variety of snack, it fills them up. "

Little Lambs Stay and Play group runs at The Good Shepherd on a Monday morning during term time. On average 15 families attend each week and activities are similar to Little Steps enabling children to develop fine motor skills, learn to play with other children, as well as develop independence of thought, play and action in a safe and secure environment.



Little Steps is our pre-school group which runs in Christ Church Cabin every Wednesday morning during term time. Each week we have on average 17 families attend, the group offers crafts, usually theme based, stimulating toys, story time, songs and a snack. In the summer we're able to get out into the fabulous garden, to play outside and explore a very different environment. The parents/carers also have a chance to chat with others whilst their child/ren play in a safe environment.

"very welcoming group, great way to meet new parents."



As well as the weekly term time pattern, there are occasional special events, like **Christmas parties – Little Lambs and Little Steps** - 20 families attended Little Lambs Christmas Party and a further 28 families attended Little Steps. The entertainment was provided by Aladdin's Cave, they engaged the children and adults with party games. There was a chance to make edible reindeer food, decorate placemats and make a cookie bag ready to put out for Santa! They finished with party food and each child received a gift-wrapped Christmas story book.



Once children make the transition to Reception class at primary school, they are welcomed into the after-school group. **Elevate** runs in Christ Church Cabin every Wednesday afternoon during term time. The children have a choice of activities each week from crafts, games and free play. Additional funding meant that the children were able to prepare and eat a simple meal together meaning they went home having eaten well. This was particularly important as families faced the impact of rising prices and the cost-of-living crisis.

Jan reflects 'I have enjoyed baking and cooking with Elevate children. We have so far made homemade pizzas, had a cupcake bake off, decorated gingerbread bunnies and made subway sandwiches. The children have benefited from learning new skills and working as team. The children decided as a group what they wanted to cook or bake. I think it's important that children have a say and that we listen to them. They all enjoy this part of Elevate and it is great to see children learning new skills and tasting new foods.'

Like with the younger groups, there are special times of celebration and 28 children from Elevate had a fabulous



time together, boosted by a visit from MJS Pets and Exotics giving the children an incredible opportunity to learn more about a variety of animals, to hold them carefully and enjoy the multi-sensory experience. They too loved making edible reindeer food, decorating placemats and making a cookie bag. They finished with a chippy tea, pulling crackers and telling each other the jokes (some were bad!). Each child received a small gift from the group to share at Christmas.

Our **partnership with the churches** remains important, they offer buildings in which we can meet, but also help resource many of our activities, with many volunteers being part of the churches. Throughout the year

We had contact with so many families this year - some new, some old!

238



Families
in this project alone!

there are opportunities for us to work on projects together, bringing together our resources to best serve the children, families and local community. During the last year this has included:

Easter Holiday Club An average of 50 children attended the Easter Holiday Club which was on for 3 days. It was a chance for the children to explore the Easter story and with opportunities to build new friendships and becoming more independent. Learning is through fun-based activities, singing, and playing games. All

children received a packed lunch daily, this helped families feeding their children during the half term.

Coronation Party – 92 adults and 60 children attended this free community intergenerational afternoon tea party. There was live music, fun interactive games and a princess visit which the children loved. The sun shone and it was another fabulous community event in the grounds of Christ Church.

Slow Cooker Course – Jan and Sue Wade from Christ Church attended a ‘train the trainer’ slow cooker course run by Feeding Liverpool and each received 10 free slow cookers. They then delivered slow cooker training to a group of 10 adults, representing families and single households in the community of Norris Green and surrounding areas. Attendees benefitted from being in a small group and learning new and cheaper (low energy) ways to cook healthy meals. We provided all the ingredients which helped with the rising prices of food. During the course they each made a variety of meals, and the group shared their experiences of how their slow cooker food turned out.

We planned to run a second course, however, on review, it was decided that for a variety of reasons (staff time, poor attendance, cost of ingredients), that it was not offering sufficient value for money. We gifted the remaining slow cookers to the people who were signed up to the 2nd course along with an ingredient starter pack and recipes.



“Yes, my children both enjoy outdoor play and resources for outdoors are not available to me, so this was great.”



Playscheme – ran for 2 weeks during the summer holidays, providing for primary school children who have just finished reception through to children finishing year 6. The children can choose what they want to take part in, we offered a variety of indoor and outdoor activities.

Outside, Everton in the Community engaged with the children playing football and learning new skills, the school has an excellent outdoor play area called ‘Strawberry Fields’ which the children love

and there were different outdoor toys with which to play, experiment and use up lots of energy! Inside we had a bouncy castle, crafts, Lego, facepainting, glitter tattoos, air hockey, table football and colouring. The local Fire Brigade visited bringing one of their engines for the children to explore, they loved having a go at using the hosepipe.



We finished the last week with a visit from MJS Pets & Exotics, the children were able to hold the different animals that they may never get chance to hold and before going home they enjoyed hotdogs and party food.

Additional funding from Together Liverpool Feast for Fun and Asda meant we were able to offer all children the option of having breakfast and a snack. Feeding Liverpool funding meant

we were able to offer families additional food including pasta, vegetables, fruit to boost their household meals.

160 children registered and on average **76 attended each day**. This was run in partnership with Christ Church, Jan led the scheme, supported by Christ Church’s Children and Families Missioner and other church staff. Most of the team were volunteers.

“My child has enjoyed being with different children in a safe and friendly environment.”

Over the two weeks, **22 volunteers gave 327 volunteer hours**. In addition, there were **12 youth apprentices** who gave **255 voluntary hours**. All the volunteers, adult and youth, were amazing, we would not be able to offer this playscheme provision without them. There were 44 children registered who had additional needs and children representing 31 different primary schools.



The Facebook group for Triple C and The Three Churches Children and Families is a fabulous way to engage with children and families and communicate. People ask questions, share ideas, and advertise groups, activities and opportunities. Each week Jan posts information about the groups and what theme / activities can be expected. Over 250 families are members and we monitor membership requests carefully.

We are in constant conversation with the children and their families and love to receive feedback. Each playscheme we have feedback from children, parents/carers and volunteers. We seek to create a culture where feedback and suggestions are welcomed and acted on. On occasions we also run target forums, opportunities hosted by our Operations Manager and Children and Families Project Worker for parents/carers to pop in, have a snack and share feedback about the different children's groups we run. These have been really well received and the supportive responses were encouraging and quite overwhelming. We know our projects are making a difference. This information will be used to help shape the groups and hopefully secure funding so we can continue to support local families.

Key priorities for the Children and Family Project in the year ahead are...

- Baby Massage Training Course for the Children and Families Project Worker
- Summer Playscheme 24
- Explore funding for a Children and Families Project Assistant Worker

Older Persons Community Project



Becky Keggins-Holt is the Older Persons Community Worker. Becky continued to run **Catch Up Café** at Graeme Bryson Court where about 10 people attended regularly. It was a chance for people to meet up, chat, enjoy a drink and something to eat. **55 Alive** at Christ Church had a further 23 people attended at various times between April 2023 to when it closed in February 2024. Becky had to take time off work for health reasons and our amazing



volunteers covered trying to keep the two projects running in her absence.

It has been a difficult couple of years and the Trustees accepted that the time has come, at least for now, for us to close the Triple C Older Persons Project. In conversation with the amazing volunteers who have over recent months sustained the project, we decided that the final two groups would close at the end of February 2024. On the website there is an in-depth letter written by the Chair and Operations Manager.

Our Operations Manager visited both groups, to support the volunteers and explained why we had reached this difficult decision and to invite those who had recently been engaging to a celebration meal. Two groups of volunteers and members enjoy meals out, sharing as ever in friendship, recalling memories and supporting one another. Gifts of appreciation were given to the volunteers, our friends at Graeme Bryson Court.

Becky says, 'During my time at Triple C as the Older Persons Project Worker I have enjoyed getting to know so many different people and making new friendships. Bonds and friendships have flourished, not only with those who have attended groups but also those who have kindly donated their own time.

Returning to work and being able to attend the final days of groups (meals out at local pubs) enabled me to be able to meet and catch up with the attendees face to face for the final time and tell them how much they are appreciated for attending and again like the volunteers for supporting me throughout my role as the OPPW, because without them attending and introducing their friends/family the number of attendees would not have happened.'

On our website (<https://triplecliverpool.org/services/older-persons/>) we published a lengthy review of the work of the Older Persons Project, celebrating all it's achieved since we started it way back around 2007. We encourage all to read of this, as there is so much to be thankful for. It concludes with a statement drawn together by Helen, our Chair of Trustees and Kate, our Operations Manager,



We have both been part of Triple C from its first days as a charity. We loved looking back on the Project, we shared smiles and some tears as we remembered. It has been with great sadness that the Trustees have made this decision, and they feel the weight of this. Many charities are currently facing difficult decisions due to capacity issues, often in terms of funding and volunteers. We know we're not alone in this and it is difficult.



In 2023, we faced the decision to close the Food Pantry, a hugely significant source of support to many in Norris Green. We're thankful that the Community Café is currently running well and would love to welcome more older people to the café each Tuesday lunch time.

In writing, it's felt a bit like writing a eulogy and we know we'll never quite do the project and the people it has served justice, but we hope that in writing here, we'll help others to look back, celebrate and give

thanks And maybe inspire a new project to emerge, possibly from another community group or members of the churches, a project that connects with this generation of older people.

Thank you to all who have supported our Older Persons Project. Thank you to those who have sent messages of support and appreciation. We have so much to be proud of – thank you for making it so.'



Norris Green Debt Advice

Norris Green Debt Advice (NGDA) is an appointed representative of St Andrews Community Network

which is authorised and regulated by the Financial Conduct Authority. NGDA has been running for 12 years under the leadership of our lead volunteer, John McCormack and our Debt Advice Workers, Carol Ball and Julie Roberts. John and Carol are DRO Approved Intermediaries and during the last year, they have completed further extensive training and have now completed CMA Debt Advice training levels 1, 2, 3 and 4. They completed level 4 this year, which is in 3 parts, this level is required for them to become an independent debt advice centre. During the year the staff and volunteers have completed online training using WiserAdviser, between them they have completed 12 courses, as there are very few new courses the team have now completed the majority of the courses available.



Solutions such as **Debt Relief Orders (DRO)**, **Debt Management Plans (DMP)**, **Individual Voluntary Arrangement (IVA)**, **Debt Write Offs** and **Trust Fund Applications** are discussed with clients and if they want to proceed, the advisors carry out the necessary steps to put the appropriate solution in place for them.

At the end of March 2024, the Debt Advice team were dealing with 100 live cases. During the year they had taken on a further 80 cases and have closed 82.

Week by week, new people arrive carrying a burden of debt and asking help. The Debt Advice team have been stretched to meet the needs; especially as other local debt advice services have started to turn people away. Between April 2023 and March 2024, 40% of the cases were referred from other agencies. Our team will always try to offer support, and as yet have not turned anyone away, just to a full case load.

However, we have continued to need to increase staff time and thanks to donations received by the charity and small pots of funding, we have made the decision for Julie Roberts part time post to be

permanent. In addition, Cobalt Housing have invited Norris Green Debt Advice to be available at their on-site drop in and have provided some additional funding for this. We have a new volunteer debt advisor, John McCarthy, who has volunteered at a different satellite centre before coming to us.

As the Debt Advice team spend time with people, they have been involved with:

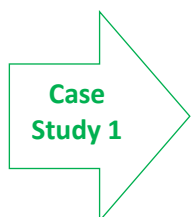
| Advice | No. of Clients | Debt Wrote Off/Funding |
|---------------------------------------|----------------|-------------------------|
| Bankruptcy | 1 | £34,387 |
| Debt Management Plan | 36 | Not Applicable |
| Debt Relief Orders (DRO) | 15 | £274,202 |
| Discretionary Write Offs ¹ | 4 | £33,000 |
| Trust Fund Applications ² | 4 | £4,500 funding received |

¹ NGDA appealing to creditors on behalf of client to have the debts cleared on compassionate grounds

² These are applications made by NGDA on behalf of client to receive money from trust funds (mostly utilities trust funds) to pay off debt or fund insolvency

Furthermore, clients are asked about their personal circumstances and of those who chose to share their information, this reveals that a considerable percentage of clients were signposted from other agencies, covering employed, unemployed clients and those with disabilities. A significant proportion of clients were families with children.

Here are some case studies to further illustrate the way that Norris Green Debt Advice changes lives.

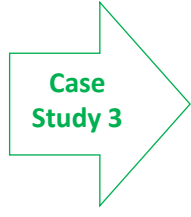
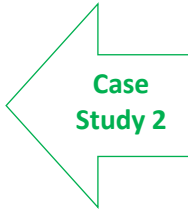


Client A called in after having split up from her long-term partner. She was having trouble making ends meet due to reducing from two to one income. She had built up some water arrears and a catalogue debt and was worried as she was being contacted by both. She was suffering from anxiety and depression, and we had a Debt and Mental Health Evidence form filled in by her GP and we had the catalogue debt written off and the water arrears were also written off with a United Utilities Trust Fund award. Regarding United Utilities, they have added the client to their 'Back on Track' scheme which includes a drop in payments for the following year to get the client back into the routine of paying. Client sent in a card to thank us for being there to support and help her.

Client B Single man with complex needs referred by Cobalt Welfare Team. Client had moved into Cobalt flat unemployed due to poor health. Had numerous debts including housing benefit and council tax totalling £4000. We assisted him to complete a debt and mental health form which we submitted to his creditors. This was successful and saw the debts wrote off in full and will get a full rebate on council tax in the future.

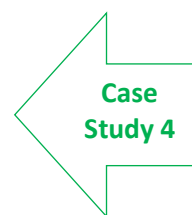
This is an email we received from the client's parents:

Thank you so much for all your hard work, advice and guidance on helping and ourselves with his financial difficulties. This has released a huge burden from all our shoulders and helped mental health and wellbeing immensely. We are truly grateful for the positive outcome from your help. We recognise your commitment in helping people like our son who are struggling with financial distress. Many Thanks.



Clients C were a Husband and wife, they told us they were on the verge of divorce due to the stress of their financial problems. They were living apart temporarily. They owned their home so we couldn't consider a DRO therefore, we have set them up on an affordable Debt Management Plan which included bailiff interaction. The Debt Management Plan was successful, and this has relieved the stress and pressure. They are now getting along better and are back on track.

Client D came in accompanied by her DWP Support Worker. She had many debts which had accrued by her financially abusive ex-husband. She had been supported by the Citizens Advice Bureau, unfortunately the case was not moving along well so she came to see us instead. She was suffering from extreme anxiety and depression due to the treatment by her abusive partner and was suicidal. We asked if she could have a Debt and Mental Health Evidence form completed by her mental health nurse which she did. As she had over £30,000 worth of debts, she could apply for bankruptcy, but we have had several debts written off and now she is eligible for DRO which we are in the process of applying for. She is now getting her life back on track and having her debt written off will play a huge part in giving her a fresh start.



Key Priorities for Debt Advice in the year ahead are...




- to become an Independent Debt Advice Centre, not dependent on St Andrew’s Community Network
- increase client uptake
- secure funding to maintain and develop staffing and core costs for Debt Advice
- For Julie to complete intermediary training to enable her to complete Debt Relief Orders (DRO)

Foodbank Distribution Centres



In partnership with the three churches and North Liverpool Foodbank we support two foodbank distribution centres based in The Good Shepherd Church and St Christopher’s Church.

Looking at the statistics of how many vouchers were fulfilled across the two centres, this year we had **1036 vouchers** providing food for 2,707 people. In the previous year, our Foodbanks were presented with 66 fewer vouchers.

| Foodbank Distribution Centre |  |  |  | Total Number of People Fed |
|------------------------------|---|---|---|----------------------------|
| | Number of Vouchers Fulfilled | Number of Children Fed | Number of Adults Fed | |
| St Christopher’s | 468 | 491 | 731 | 1222 |
| The Good Shepherd | 568 | 516 | 969 | 1485 |

Christ Church Food Pantry

Christ Church Pantry opened in May 2020 during the height of the Covid pandemic, when access to food was difficult and many people’s incomes were reduced. It was also a time when volunteers were more readily available and funding to support households struggling with food insecurity was flowing.



At the review meeting in April, the trustees gave careful consideration to whether Triple C could continue to sustain the running of the Your Local Pantry. A typical week at pantry required 60 volunteer hours, with the lead volunteer committing to around 20 of these hours. As volunteer numbers were decreasing, it was getting harder to sustain this level of volunteering. In addition, the supply of surplus food had drastically reduced. Supermarkets had maybe got wise to how much waste there was, so had started to reduce their waste, meaning there was less stock. In addition, a number of other organisations had set up to collect and pass on food waste, meaning there was less reaching pantry (and Foodbank) stocks. In order to compensate for this, Triple C was needing to work hard to secure funding to supplement pantry stocks, and this was costing around £150 every week. Furthermore, Christ Church had committed to make the Cabin freely available for the Pantry, meaning it was out of use for two days each week.

In May 2020, we were delighted to have the support of Your Local Pantry and St Andrew’s Community

Network and the ability to diversify our support for local people by setting up the Pantry. Over three years, the volunteers had served local people with commitment and compassion and whilst we would have loved to continue, there was recognition that running the Pantry was now making demands were beyond the capacity of Triple C, Christ Church and the volunteers.

Originally, we expected to support a maximum of 50 households, this figure was quickly surpassed. We



kept gradually increasing the weekly number of members who could shop and by the end of Oct 22 this had raised to a maximum of 119 households per week with people having to go on a waiting list. When the decision was made to close there were about 10 households on the waiting list, we invited them to shop increasing the total number of member households to 129.

In time, we met with the volunteers and key stakeholders to explain our decision, looking to see if there were others in the community who might offer alternative provision. We

carefully explained to members and gave notice of the closure of the Pantry. At this time, we also consulted with members on ideas that volunteers had, ways we might build on the sense of community and continue to contribute to supporting households facing food insecurity. We partnered with New Beginnings Improving Lives (NBIL) who bought a mobile pantry to the car park each Thursday.

In the period between April and August 2023, the pantry took almost 1,000 volunteer hours and we spent £3,000 purchasing additional food to supplement the stock. During the afternoon of the last session the volunteers were given a gift voucher and chocolates as a thank you and the members gave them a round of applause.

The pantry closed its doors for the last time 22nd August 2023.



Place to Be Community Café

In the conversations with members about closing pantry, many said what they would really miss would be the hospitality, the friendship, the sense of community, an opportunity to come and have a drink and a chat. We looked at different ideas and decided that a community café could be the answer.

Helen Deegan took the lead and secured funding which meant the café could serve a free hot meal and plenty of tea and coffee! In partnership with a local butcher (who prepare the food in the store and deliver), we are able to offer a simple hot meal. This usually alternates between chicken curry and scouse and there is also the option of plant-based soup. There is a corner set up for toddlers so parents can bring their children and know that there will be something for them as well as books and board games for the adults. During school holiday there is the additional provision of hotdogs and activities for the children.

Most of the volunteers who volunteered at pantry transitioned to become café volunteers. There are volunteers serving the food and others who offer hospitality, which means they can chat to people to make them feel welcomed. They are also well placed to offer signposting to our other services. Staff members also pop in and have made good connections.

The café had a slow start, but people are now regularly attending each week. It has been great to see the parents from the baby group coming in together after the session to have lunch and chat.

We currently have 11 volunteers and the people who attend are aged between 2 weeks and 83 years! Since we began 64 different guests have attended the café which has a weekly average of 25 adults and 6 children a week.

Operations Management

Kate Whiting has worked at Triple C for 17 years. She has wealth of experience and offers support and contributes to development across the charity. Over the years, her role has developed, changing with the charity and as her skills and experience have increased.

During this last year, we appointed a part time interim Operations Manager. In her time in the role (January-September 2023), Jeanette wrote

During my time as Operations Manager for Triple C, I saw the passion with which the members of the team work. Providing food security, debt advice and activities for all ages is vital and I also saw the importance of community and belonging. This was most evident with the ad hoc activities of open gardens and summer playscheme. Some changes to the services offered by Triple C were needed and achieved during those 9 months and I am pleased to see that the organisation is not frightened to make decisions to change in line with the needs of its community. Triple C is also good at building relationships with Funders and their local working relationships with other organisations continue to flourish. I wish the team well for the work they continue to do to improve the lives of those in their community.

With Kate's knowledge of the charity, she provided key support to Jeanette and they worked in partnership. During this time, it became clear that we were managing a time of change in the charity and that this would have an impact on the role of Operations Manager. Alongside the changes in staffing and projects, we have also been mindful, that our long serving Chair of Trustees, Helen Edwards was having to reduce her commitments to the charity, bringing greater dependence on the work of the Operations Manager.

When the post became vacant, the Trustees began conversations with Kate about extending her work to take on the role, as needed for the charity, now celebrating 20 years since it started out as the Three Churches Community Project. With so much change, the Trustees recognised that Kate's experience would bring considerable stability and strengthen the charity for the foreseeable future. Kate has demonstrated huge commitment to the charity, she is passionate about the aims, works well with the staff, trustees and volunteers and she had capacity to increase her hours and taken on additional responsibilities. By the start of the 2024, the Trustees were delighted to appoint Kate to this role, drawing together her work in Support and Development with the wider Operation Manager responsibilities.

Kate's work is broad and extensive. Her day-to-day responsibilities include: -

- **Finance** including payroll, purchasing, budget planning and management
- **Fundraising** including funding searches, applications, grantor communication and reporting
- **Evaluation and vision setting**, reviewing projects, consultation with service users and setting vision for new developments
- **Promoting the charity**, developing good local relationships as well as social media and website
- **Managing the staff team** and the projects including coordinating volunteer recruitment
- **Supporting with the Trustees**, offering support and engaging with them in developing the charity and ensuring good practice and compliance

As the year ends, Kate is feeling very positive about the work of the charity, there's much that is flourishing and she feels the future is bright. She writes *It is a privilege to serve the people of Norris Green and Triple C, and I am thankful to the Trustees for the confidence and faith they have in my ability to steer the ship. I am looking forward to the next step in this journey - making a difference in L11.*

Financial Review

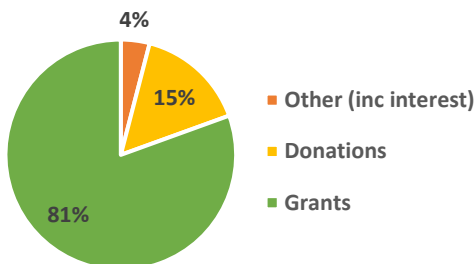
From local councillors, social housing landlords and local charities to the nationwide funders we have been well resourced this past year. We have valued the final year of support of the Deanery Development Workers, bringing additional expertise to our funding team and we wish them well in their future endeavours.

In terms of funding the fallout from covid was still evident, with increasing demand and need not matched by availability. We were thrilled to secure new funding from long-term funders, which has enabled projects to continue making a difference in Liverpool 11. The continued support from funders who know us and show their faith in us to deliver, means so much to us and those who we serve. A special mention to those current funders; The Steve Morgan Foundation, Cobalt Housing and Feeding Liverpool, who allowed adaptations to funding in order to accommodate the changes we felt necessary to help their money have an increased more impact for more people; without this we would not have been able to start new projects or continue established ones. We particularly value the continued support and partnership of grant making bodies who provide the backbone structure of funding for Triple C. These include grants from,

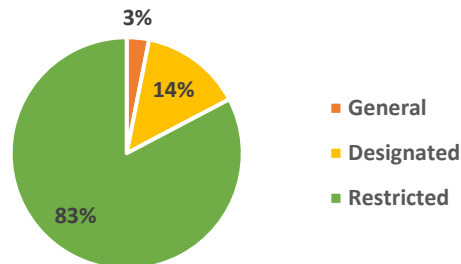
We particularly value the continued support and partnership of grant making bodies who provide the backbone structure of funding for Triple C. These include grants from:

| | |
|--------------------------------------|--|
| The Steve Morgan Foundation | CAF (individual personal donation) |
| Elizabeth Rathbone Charitable Trust | West Derby Wastelands Charity |
| John Moores Foundation | LCVS (Community Impact Fund) |
| Cobalt Housing | Tudor Trust |
| Medicash | Eleanor Rathbone Charitable Trust |
| PH Holt | Together Liverpool |
| Liverpool City Council (Youth) | Feeding Liverpool |
| Comic Relief (Cost of Living Grants) | Local Neighbourhood Fund (Councillors) |

£111k Income Sources

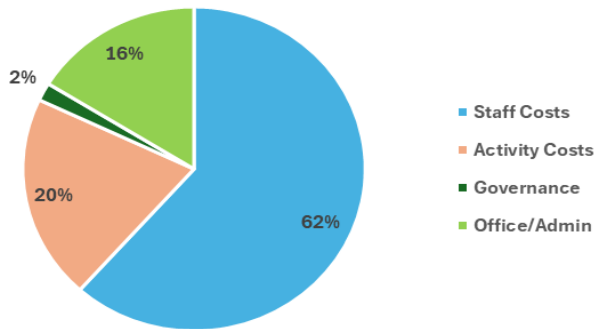


£111k Income Allocation



The charts above summarise the support we have received from all our generous funders and donors, and how this support has been allocated. More details can be found in Section 3.

£94k Payments (Section 4)

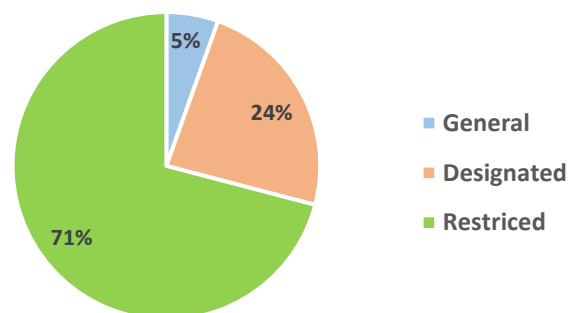


The chart to the left demonstrates that we invest hugely in our staff team and in project activities. The project reports included in this annual report, highlight the importance of our salaried staff in supporting and releasing many further hours in volunteering. Our staff team are incredible. In the last year, given the cost-of-living crisis and high inflation, we raised staff salaries in line with our pay policy and the increase recommended by the Real Living Wage. This however comes at a cost. As we approach funders going forward, we need to ensure that budgets are increased to include the higher staff salaries. In this financial

year, we were able to honour and support our much-valued staff, partly through generous individual donations. These funds have also been invested where there are priority needs within our projects, directly supporting local people.

Our financial statements are included in the final pages of this annual report. Our opening balance shows total funds of £93,686, total income of £110,872, less total expenditure of £93,561, leaving a closing balance of £110,997. The chart to the right shows a significant proportion of our finances is managed through restricted funds, given for a particular purpose, usually our projects. Some monies are designated (see section 9.4 for further details), set aside by the Trustees for the strategic development and sustainability of the charity and a smaller proportion is available for general use. This year we claimed HMRC tax refund on Gift Aided donations. In addition, we will claim tax refunds on eligible small donations through GASDS, which we plan to continue to do to maximise charitable income.

£111k Funds @31/03/24 (Section 9)



With 17 years of experience behind us and experience in our team, led by our volunteer Treasurer (Steve Judge) and Support and Development worker (now our Finance Manager – Kate Whiting), we keep a close eye on our finance; looking at the present, forecasting the future and making careful and informed decisions day-to-day and month by month. Trustees are updated on our latest financial position, at our regular trustees’ meetings, with thorough explanation by our Trustee Treasurer. Overall management accounts, budgets and forecasts are accessed via a shared storage system. Our financial recording and reporting software, My Fund Accounting Online, has proven to be a remarkable success, enabling the smooth running of day-to-day and simplifying administrative tasks. Steve and Kate continue to develop and improve how we use our finance management systems.

We present our end of year financial statements with the confidence that they have been independently examined, supported by regular financial reports to the Trustees through the year. Thank you to Steve and Kate for all their work.

Our Financial Statements form part of our Annual Report and are also available at the Triple C Office and on our website. We appreciate having Steve Judge as our Trustee treasurer, he is well versed in financial matters and provides helpful insights to the Trustees into Triple C’s finances. Ray Bissex, our former Independent Examiner has retired; the trustees have thanked Ray for his long-time commitment to Triple C and we have wished him well for the future. We are thrilled to announce that Adrian Hughes, recommended by Ray, has agreed to support us in conducting the future independent examination of the accounts, for which we are extremely grateful. At the time of drafting this report Steve has met up with Adrian, a chartered accountant based in Crosby, to begin to finalise his examination. Like Ray, Adrian is

thorough, knowledgeable and very approachable. Steve says it was a pleasure to talk with him, represent and answer questions he had about how our charity operates.

And finally.....

As we prepared this report, the Trustees could see that this has been a significant year in the life of our charity. This year has required us to carefully consider our priorities, our resources and our capacity. We've had to make some hard but important decisions, which we hope will shore up the charity for the short to medium term. It's been hard to say goodbye to members of our valued staff team and to see the closing of two of our projects. So many lives were touched, and we are truly thankful for the support given through our Older Persons Community Project and Your Local Pantry. It is a joy to see our longest serving member of staff, Kate Whiting be appointed as our Operations Manager. Kate has served so faithfully at Triple C and she brings much passion and determination to her leadership, as well as wisdom, experience and a bank of skills that fit her well for this role.

As we turned the year to 2024, we're aware that it's 20 years since the earliest days of the churches coming together to pool their resources, vision and people to serve the communities of Liverpool 11 with social action, longing to make a difference to local people, many of whom live with daily impact of multiple deprivation. The Three Churches Community Project began life in 2004, becoming Triple C from 2007 and later in 2024, we'll mark this milestone and celebrate all those who have contributed to our work.

We reach the close of another annual report, thankful for all that has taken place to help fulfil our aims. Thank you if you have contributed in some way, we trust, that in reading this report, you can see your gift of time, talents, money, whatever you've given, has made a difference.

TRIPLE C (LIVERPOOL)
COMPANY LIMITED BY GUARANTEE
Charity No 1118424 Company No 0538440

Report of the independent examiner to the trustees of Triple C (Liverpool) on the accounts for the year ended 31 March 2024 which are set out on the attached Statement of Financial Activities, Balance Sheet and Notes.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (“the 2006 Act”).

The charity’s trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner’s statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a “true and fair” view and the report is limited to those matters set out in the statement below.

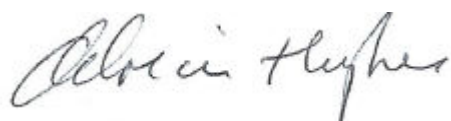
Independent examiner’s statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a “true and fair” view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

Independent Examiner: Adrian Hughes FCA

Signature:



Address: Batten Hughes & Co., Bank Buildings, 173 College Road, Crosby, L23 3AT

Date: 15th September 2024

Accounts for the Year ended 31st March 2024

STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)

| | Note | Unrestricted Funds | Designated funds | Restricted funds | Total funds 2024 | Total funds 2023 |
|------------------------------------|------|-----------------------|---------------------|---------------------|------------------------|------------------------|
| | | £ | £ | £ | £ | £ |
| INCOME | | | | | | |
| Income from: | | | | | | |
| Donations and legacies | 3.1 | - | 14,696 | 91,702 | 106,397 | 113,497 |
| Charitable activities | 3.2 | - | 1,029 | - | 1,029 | - |
| Investments | 3.3 | 3,446 | - | - | 3,446 | 948 |
| TOTAL | | 3,446 | 15,724 | 91,702 | 110,872 | 114,445 |
| EXPENDITURE | | | | | | |
| Raising funds | 4.1 | - | - | - | - | - |
| Charitable activities | 4.2 | 1,678 | 6,221 | 83,978 | 91,877 | 118,713 |
| Governance | 4.3 | 1,204 | - | 480 | 1,684 | 969 |
| TOTAL | | 2,882 | 6,221 | 84,458 | 93,561 | 119,682 |
| Net Income/(Expenditure) | | 564 | 9,503 | 7,244 | 17,311 | (5,237) |
| Transfers | | (2,206) | (16,968) | 19,174 | - | - |
| Net movement in funds | | (1,642) | (7,465) | 26,418 | 17,311 | (5,237) |
| Reconciliation of funds: | | | | | | |
| Total funds brought forward | | 7,704 | 33,680 | 52,302 | 93,686 | 98,923 |
| Total funds carried forward | | 6,062 | 26,215 | 78,720 | 110,997 | 93,686 |

BALANCE SHEET AT 31st MARCH 2024

| | Note | 2024 £ | 2023 £ |
|---|------|-----------|-----------|
| CURRENT ASSETS | | | |
| Cash at bank and in hand | 7 | 111,172 | 93,861 |
| CREDITORS: amounts falling due within one year | 8 | (175) | (175) |
| TOTAL NET ASSETS | | 110,997 | 93,686 |
| FUNDS OF THE CHARITY | | | |
| Restricted income funds | 9 | 78,720 | 52,302 |
| Designated funds | | 26,215 | 33,680 |
| Unrestricted funds | | 6,062 | 7,704 |
| TOTAL FUNDS | | 110,997 | 93,686 |

The company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These financial accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

The accounts were approved by the trustees on the 17 September 2024 and are signed on their behalf by:

A handwritten signature in black ink that reads "H Edwards". The letters are cursive and slightly slanted to the right.

Revd Helen Edwards

Chair of Trustees

Accounts for the Year ended 31st March 2024

NOTES TO THE FINANCIAL STATEMENTS

1.1 Basis of accounting

These financial accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued On 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102).

The Charity constitutes a public benefit entity as defined by FRS102.

2.1 Income

Recognition of income

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

- the charity becomes entitled to the resources;
- it is more likely than not the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

Contractual income and performance related grants

Income is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Support costs

The charity has incurred expenditure on support costs.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Redundancy costs

The charity made no redundancy payments during the reporting period.

Creditors

The charity has creditors which are stated at settlement amounts.

3 ANALYSIS OF INCOME

| | General Funds | Designated Funds | Restricted funds | Total Funds 2024 | Total Funds 2023 |
|------------------------------------|------------------|---------------------|---------------------|------------------------|------------------------|
| | £ | £ | £ | £ | £ |
| 3.1 Donations | | | | | |
| Donations | - | 14,696 | 2,420 | 17,115 | 10,950 |
| Government grants | - | - | 9,750 | 9,750 | 19,471 |
| Charitable grants | - | - | 79,532 | 79,532 | 83,075 |
| | - | 14,696 | 91,702 | 106,397 | 113,497 |
| 3.2 Charitable activities | | | | | |
| Other | - | 1,029 | - | 1,029 | - |
| 3.3 Income from investments | | | | | |
| Interest income | 3,446 | - | - | 3,446 | 948 |
| TOTAL INCOME | 3,446 | 15,724 | 91,702 | 110,872 | 114,445 |

4 ANALYSIS OF EXPENDITURE

| | General Funds | Designated Funds | Restricted funds | Total Funds 2024 | Total Funds 2023 |
|--|------------------|---------------------|---------------------|------------------------|------------------------|
| | £ | £ | £ | £ | £ |
| 4.1 Raising funds | | | | | |
| Time spent on grant applications is not considered to be material. | | | | | |
| 4.2 Expenditure on charitable activities | | | | | |
| Staff costs | 382 | 1,537 | 55,730 | 57,649 | 71,962 |
| Events | 471 | 4,514 | 14,099 | 19,084 | 31,227 |
| Other | 825 | 171 | 14,148 | 15,144 | 15,524 |
| | 1,678 | 6,221 | 83,978 | 91,877 | 118,713 |
| 4.3 Other | | | | | |
| Governance | 1,204 | - | 480 | 1,684 | 969 |
| TOTAL EXPENDITURE | 2,882 | 6,221 | 84,458 | 93,561 | 119,682 |

5 FEES FOR EXAMINATION OF THE FINANCIAL STATEMENTS

| | | | | | |
|----------------------|-----|---|---|-----|-----|
| Independent examiner | 175 | - | - | 175 | 175 |
|----------------------|-----|---|---|-----|-----|

6 STAFF COSTS

| | 2024 | 2023 |
|---|---------------|---------------|
| | £ | £ |
| Salaries and wages | 55,161 | 66,075 |
| Social security costs | 636 | 1,320 |
| Pension costs (defined contribution pension plan) | 1,852 | 4,567 |
| TOTAL STAFF COSTS | 57,649 | 71,962 |

No employees received employee benefits for the reporting period of more than £60,000.

The average head count in the year was 6 (2023: 7)

The pension cost has been allocated to the activity to match the related salary cost.

7 CASH AT BANK AND IN HAND

| | 2024 | 2023 |
|--------------------------|----------------|---------------|
| | £ | £ |
| Short term deposits | 66,551 | 60,605 |
| Cash at bank and in hand | 37,121 | 33,256 |
| Cash in transit | 7,500 | - |
| | 111,172 | 93,861 |

8 CREDITORS: amounts falling due within one year

| | 2024 | 2023 |
|-----------------|-------|-------|
| | £ | £ |
| Other creditors | (175) | (175) |

9 CHARITY FUNDS**9.1 Details of material funds held and movements during the CURRENT reporting period**

| | Funds | | | | Funds |
|-------------------------------------|---------------|----------------|-----------------|---------------|----------------|
| | 01/04/23 | Income | Expenditure | Transfers | 31/03/24 |
| | £ | £ | £ | £ | £ |
| RESTRICTED FUNDS | | | | | |
| Children & Family Support Worker | 14,010 | 9,453 | (18,113) | 13,388 | 18,739 |
| Children and Family Support Project | 294 | 7,387 | (4,057) | (2,112) | 1,512 |
| Debt Advisor | 2,781 | 612 | 4,605 | 10,712 | 9,500 |
| Norris Green Debt Advice | 9,044 | 24,700 | (18,021) | 814 | 16,537 |
| Older Persons Community Worker | 5,200 | - | (3,336) | (1,864) | - |
| Support & Development Workers | 16,274 | 30,000 | (17,655) | (1,918) | 26,702 |
| Volunteers | 152 | - | (14) | - | 139 |
| OPCW & Operations Manager | - | 5,000 | (5,000) | - | - |
| Other | 4,545 | 14,550 | (13,657) | 154 | 5,592 |
| TOTAL RESTRICTED | 52,302 | 91,702 | (84,458) | 19,174 | 78,720 |
| Reserve designated fund | 11,000 | - | - | - | 11,000 |
| Trustees training designated fund | 760 | - | - | - | 760 |
| Group Activities designated funds | 4,378 | 1,063 | (1,674) | (3,768) | 5,773 |
| Donations designated fund | 9,708 | 14,564 | (4,548) | (15,165) | 4,620 |
| Support & Dev Admin designated | 7,834 | 36 | - | 1,965 | 9,835 |
| General fund | 7,704 | 3,446 | (2,882) | (2,206) | 6,062 |
| TOTAL FUNDS | 93,686 | 110,872 | (93,561) | - | 110,997 |

9.2 Details of material funds held and movements during the PREVIOUS reporting period

| | Funds | | | | Funds |
|-----------------------------------|---------------|----------------|------------------|-----------------|---------------|
| | 01/04/22 | Income | Expenditure | Transfers | 31/03/23 |
| | £ | £ | £ | £ | £ |
| RESTRICTED FUNDS | | | | | |
| Children & Family Support Worker | 25,034 | 8,025 | (17,120) | (1,929) | 14,010 |
| Children & Family Support Project | 1,304 | 8,683 | (6,813) | (2,880) | 295 |
| Community Mental Health | 6,709 | 7,930 | (9,308) | (5,331) | - |
| Debt Advisor | 11,175 | 4,500 | (9,393) | (3,501) | 2,781 |
| Norris Green Debt Advice | 7,334 | - | (3,631) | 5,341 | 9,044 |
| Older Persons Community Worker | 6,451 | 250 | (827) | (674) | 5,199 |
| Older Persons Community Project | 1,000 | - | - | (1,000) | - |
| Support & Development Workers | 4,687 | 30,250 | (16,463) | (2,200) | 16,274 |
| Volunteers & Advertising | 636 | - | (608) | 124 | 152 |
| OPCW & Operations Manager | 1,118 | 21,035 | (22,153) | - | - |
| Other | 3,188 | 24,806 | (23,770) | 323 | 4,547 |
| TOTAL RESTRICTED | 68,636 | 105,479 | (110,086) | (11,727) | 52,302 |
| Reserve (designated) | 7,000 | - | - | 4,000 | 11,000 |
| Trustees training (designated) | 850 | - | - | (90) | 760 |
| Group Activities (designated) | 2,504 | 4,806 | (2,485) | 2,658 | 7,483 |
| Donations (designated) | 5,279 | 6,202 | (787) | (4,090) | 6,604 |
| Support & Dev Admin (designated) | 6,336 | - | - | 1,498 | 7,834 |
| General fund (unrestricted) | 8,318 | (2,042) | (6,324) | 7,751 | 7,703 |
| TOTAL FUNDS | 98,923 | 114,445 | (119,682) | - | 93,686 |

Legend: OPCW = Older Persons Community Worker

9.3 Reasons for transfers

The transfers are to reallocate expenditure.

9.4 Designated funds

A Reserves Fund of £11,000 has been designated within the General Fund. All funds held in the Reserves Fund are to be used for when unforeseen circumstances/emergencies and redundancies arise, to assist the charity in fulfilling its Aims and Objectives as stated on the Articles of Association. £760 is designated as a Trustees Training Fund, £9,835 is designated as a Support & Development Administration fund, £5,773 is designated for group activities and £4,620 arises from General Donations.

10 COMPANY LIMITED BY GUARANTEE

The company is registered as a private company limited by guarantee, and not having a share capital, in accordance with section 30 of the Companies Act 1985.