



**TRUSTEES ANNUAL REPORT
AND FINANCIAL STATEMENTS
FOR YEAR ENDED 31st MARCH 2025**

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CHARITY DETAILS

Charity name:	Triple C (Liverpool) ¹
Other name known as:	Triple C
Chair of Trustees	Rev'd Helen Edwards
Registered address	Christ Church Community Centre, Sedgemoor Road, Norris Green Liverpool, L11 3BR
Telephone	0151 270 1688
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
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Triple C (Liverpool) Trustees

Revd Helen Edwards (Chair)	Mr Peter McDonnell (Vice Chair)
Mr Stephen Judge (Treasurer)	Miss Susan Chambers
Mr Stephen King	Mr Kenny Lawler
Mrs Joan Ellis	Mrs Carol Lyons
Revd Claire Aldridge (from May 2024)	Ms Denise Turner (resigned May 2024)
Revd Jacquelynn Ayton (from January 2025)	Mrs Rochne Gladden (from May 2024)

Triple C (Liverpool) Employees during 2024/2025

Carol Ball	Debt Advice Worker
Kate Whiting	Operations and Finance Manager
Julie Roberts	Debt Advice Worker
Jan Quai	Children and Families Project Worker
Kelly Roberts	Charity Support Assistant (from January 2025)

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, community charity currently employing five members of staff. Volunteering is central to the work of our charity, with over 60 volunteers supporting our projects and delivery of activities and groups. Triple C and the three churches have been working together in the L11 area to serve the local people for 21 years and we are well established within the area and community. St Christopher's Church is in the process of being closed, but the parish is still very much part of our priority area.

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

OBJECTIVES AND ACTIVITIES

Charitable Purposes

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.

Public Benefit

Trustees have complied with their duty in accordance with the Charities Act 2016 and have given due regard to the Charity Commission's guidance on public benefit. Trustees have made decisions regarding activities to further the charitable purposes for the benefit of the public as outlined in this report.

Charitable Activities

With key employees and volunteers, we deliver a range of services and activities for the community to fulfil our aims of reaching those in deprived areas and improving their quality of life.

Our main projects aim to target those in need of:

- financial crisis support (Debt Advice service)
- emergency food (Foodbank)
- free food and community space (Community Cafe)
- pre-school family support (group activities)
- baby/carer bonding (infant massage training course and baby sensory group)
- primary-age children support (after-school group and school holiday activities)

The aim of the groups is to create a sense of community in a safe and welcoming environment; where the volunteers from the local community, with lived experience, help to shape the provision. Crisis support aims to be swift, compassionate and non-judgemental, whilst providing reassurance and hope.

Volunteers

Volunteers have always been critical to the delivery of Triple C's charitable activities. Volunteers are predominantly adults, with young people aged 12 - 17 becoming 'Youth Apprentices' for preschool children's activities. Volunteers assist project leads in the delivery of activities, supporting children and caregivers, serving the public, enabling a community to form and be nurtured within activities. Trustees and some project leads are also volunteers and bring key skills to their role. Volunteers themselves come from the local community and understand the area and the challenges faced, which helps them relate to those who we serve and their individual situations.

Key Achievements

Against the backdrop of recovery after the Covid-19 pandemic Triple C secured funding from key grant-making bodies that enabled charitable activities to continue and the charity to flourish. We are proud to state that during 2024 –2025, as a charity we ensured our activities delivered public benefit:

- Provision of services and activities for the people of Liverpool 11 and surrounding areas
- Reached Children and their families from over 30 schools in Liverpool, incl. local primary schools
- Provided food support to over 100 families weekly on average, totalling 17,460 meals this year
- Supported households, incl. over 300 adults and 190 children, out of crisis debt of £1,234,440
- Delivered over 200 hours of group family and children's activities, including:
 - A playscheme attended by 140 individual children, benefitting over 85 families
- Supplied over 1,000 emergency 3-day food parcels via 2 foodbanks as part of the North Liverpool Foodbank with Trussell, benefitting 1,057 adults and 816 children

Feedback from the Community

We review all delivered activities and request feedback from service users across the year.

Community Café visitors were asked if they would like the café to return after a summer break if funding could be secured and we were met with a very strong YES! Comments included:

- ★ I would be lost without the community I have in the café
- ★ I think the people here are so welcoming and it's a warm and safe place for me to come with my baby – I never feel judged as a single parent here
- ★ A free hot meal and a place to meet new people is just what I need to get me out the house – it's a special place, right on my doorstep too

The Children and Families pre-school groups are a hive of activity, in some quiet moments we spoke with caregivers to ascertain their benefits from the groups – we also held focus groups to shape the future of the groups according to the users' input. We made changes going forward with great success and those who contributed their thoughts said they felt heard and seen and were glad to be able to be a part of making the groups a success and a place people will want to come to. Feedback from caregivers included:

- ★ His confidence since attending Little Steps group has gone through the roof! For an only child this group is brilliant for learning to interact with their peers; and I get to talk with adults, feel safe.
- ★ Our little boy loves coming to Little Lambs, he learnt to stand up here and loves climbing on the new soft play equipment – it's great for encouraging them to learn new physical and mental skills – we don't have room at home for anything like this or the money for it so it's a great group!
- ★ Baby Bears group – I love coming here, I can breastfeed my baby, be my tired self, with others who are in the same boat, relax and talk through problems and precious time bonding with my baby.

The primary-age after school groups were thriving this year – we get to see children grow through the pre-school groups and then move up to 'Elevate' where they come into their own – learning new social skills and navigating the next stage. We asked the children to vote on why they like coming to the group – playing with friends, making friends, the helpers and learning new things were top of the list! Their caregivers were very positive:

- ★ A parent said, 'their child was so scared to start a new group and now he runs in - doesn't say bye!'
- ★ An older sibling said, 'my little brother loves Elevate - he is never as happy than when he is here'.
- ★ One parent said, 'you don't know what I owe to you – it provides me with much needed respite and the reassurance that he is safe and loved here – it just means the world to me thank you'.

The summer holiday playscheme was held in difficult circumstances in 2024, as our first day coincided with the Southport attack on young children while attending a similar activity. We had to face the decision of closing or continuing; we discussed with our staff and volunteers the options and overwhelmingly everyone wanted to continue the provision as they felt it was needed more now than ever – a safe place for children to be. We had no idea if anyone would come the next day, and (sadly with enhanced security measures in place) we opened – and to our surprise we had the highest attendance that we have ever had since we started playschemes (over 15 years ago)! Families told us how much the playscheme is a lifesaver and that they appreciate the safe space for their children with people they trust. We continued for a fortnight to deliver daily activities and to strive to be a reassurance to the local community; we met them outside the venue and talked about the tragic incident, sharing and validating feelings and agreeing on the importance of communities at times like these and beyond. With over 90 children attending daily we heard so much positive feedback from the local families, and they made it clear to us that the service meets a real need in the local community.

DEBT ADVICE CASE STUDY – Mr K / Mrs S - Debt Clients

In 2022 a married couple sought our help with several debts. We negotiated affordable repayments and arranged for Mr K's work vehicle to be returned, with the shortfall included in the plan. When Mr K was diagnosed with MND in early 2023, we appealed to creditors, explaining his health, lack of assets, and reliance on benefits. Several debts were compassionately written off.

Unfortunately, our client passed away in February 2024. We wrote to all remaining creditors explaining that he had passed away with no assets or estate and therefore the accounts should be closed.

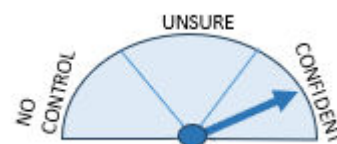
After her husband's passing, Mrs S was left responsible for the joint debts. As she had never managed the family finances and relied solely on benefits, we contacted her creditors, who all agreed to write off the debts.

Mrs S stated, "I don't know how I would have coped without Norris Green Debt Advice - you have been my guardian angels throughout this time; you have gone above and beyond what I expected and made this difficult period slightly easier".

We have continued to have contact with Mrs S and assist her whenever we can.

Debt Advice clients are asked to give feedback once their case is closed – they tell us that they now:

- ★ Feel more in control of their finances going forward
- ★ Are more confident about finances
- ★ Wouldn't change anything about the service provided
- ★ Think the debt advice service that we provide works well to meet a need in the local community



Finally, we are very proud of becoming an independent, Financial Conduct Authority (FCA) regulated, Community Money Advice (CMA) Debt Advice Centre this year! Many hours went



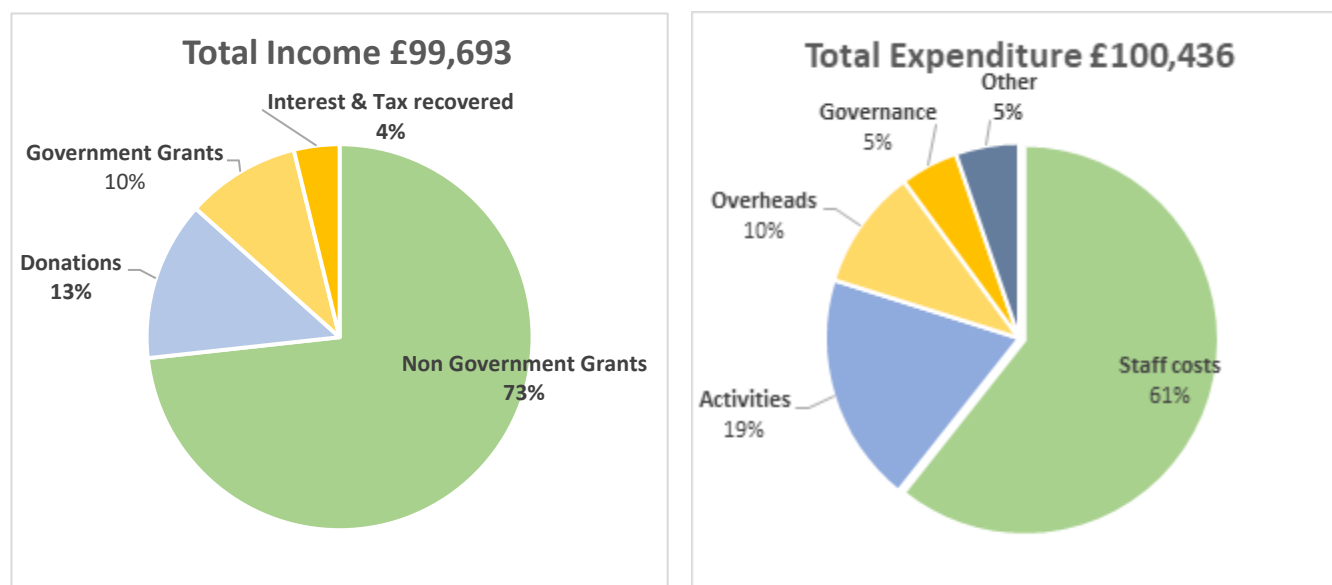
into completing the somewhat detailed and lengthy process by our committed lead of Norris Green Debt Advice (NGDA), who is also a



key volunteer at Triple C, John McCormack supported by our dedicated Operations and Finance Manager, Kate Whiting. They were determined to see the process through and make it a success; for Norris Green Debt Advice (NGDA) to continue to support the local

community at some of the most difficult times of their lives. The risk of NGDA possibly having to close spurred them on and we are so thankful for their time, effort and passion they put into this achievement; their dedication to serving the people of Liverpool has shone through.

FINANCE REPORT



This past year continued to demonstrate generous funding from local councillors, social housing landlords, local charities, nationwide funders, and individual donors. We remain well-resourced this past year and the above reports demonstrate our continued support for our local communities.

The charts above summarise the support we have received and how this money has been expended. More details can be found in Sections 3 and 4 below.

Principal Funding Sources

Funding mainly comes by way of grants from trusts and foundations, both locally and nationally, as well as local authority funding where applicable. Changes to many key funders' priorities and an increase in demand has created an even tougher challenge for small charities to stay well-funded. We are grateful to those funders who have supported us for many years and appreciate the difference we are making. We value their trust in us to deliver and the positive impact their funding has on our work.

The following funders have enabled the charity to continue key projects and supported vital employee positions: Tudor Trust, The Steve Morgan Foundation, P.H.Holt, Cobalt Housing (local social housing association), local councillors, The Eleanor and Elizabeth Rathbone Charitable Trusts.

Fundraising

We do not undertake major fundraising from the public. We do raise money from trusts and foundations and accept public/private donations. We attempt to maintain current income at stable rates. Grant applications must be approved by the Operations Manager, Chair of Trustees, and, if needed, the Board. Applications will only be made to support current and future charitable activities that align with the charity's objectives. Grants are sought based on the charity's needs, not what funders are offering. We will not create new activities just to secure funding; our focus is on sustaining existing priorities. All approved funding is spent according to the grant maker's terms and within the approved budget. Project reporting to funders is completed promptly by the responsible staff, overseen by the Operations Manager, who may also complete the report depending on the grant's size and scope.

Investments

Trustees are committed to holding the monies we hold in investment with CCLA, a company who champion ethical investment, in an interest yielding deposit account. This is in line with our charity aims and values. Monies received by way of interest is ploughed back into the charity.

Reserves

Triple C holds between 10-15% of annual anticipated expenditure in reserve each year for the following purposes:

- to provide interim financial support for:
 - cash flow, e.g. when there are 'troughs' in the cash budget
 - when waiting for funder decisions for a maximum of 4 months
- redundancy contingent for all eligible staff
- to meet unforeseen operational costs

All reserve expenditure decisions are made by agreement of a minimum of 3 trustees. As of 31 March 2025 the Reserves Fund balance was £11,000

Future Planning

To continue to meet our charitable aims, we will endeavour to:

- Be financially secure: funding for projects, staff and running costs for the years ahead
- Expand our volunteer base: ensure activities can continue to be successfully delivered
- Be knowledgeable: build on training for staff and volunteers
- Widen our reach: continue building on community partner relationships

STRUCTURE AND GOVERNANCE

Governing Document

The governing document of Triple C is the Memorandum and Articles of Association, dated September 2012. It outlines our purpose, structure, and how we will operate. Triple C is a charity constituted as a limited company and was established as a charitable company in 2007. The three historic Anglican Parishes of Liverpool 11 are at the core of the Charity. Due to pastoral reorganisation in the Church of England, the three founding Anglican parishes are now part of a larger single parish called Christ our Hope Liverpool, officially from 17th March 2025. This is to be reflected in an amendment to our Articles in the coming year; Triple C continues to prioritise the historic parish areas of the former parishes, the communities of Liverpool 11.

Trustee Board

Trustees have established sub-groups to prioritise and efficiently process policy and pay reviews which works well. This gives all trustees an opportunity to be involved in the background running of the charity. At board meetings they are kept well-informed regarding finances, changing needs, local community demographics, staffing, volunteers, and important issues impacting day-to-day running. Trustee input is encouraged at meetings and several have project that they actively support and report on.

Trustee Recruitment and Induction

As at 31st March 2025, we have 11 trustees on our Board. Our trustee board is made up of a varied range of local people sharing the passion for change and community cohesion. We aim to have a diverse collection of skills, backgrounds and lived experience within the board, enabling informed decisions to be made within our work from a foundation of local knowledge. We use local connections and recommendations to recruit trustees.

As outlined in the Articles, there are currently spaces on the board for 9 people to be nominated by the three founding churches and 6 for wider community representatives. There is a three-year rolling programme of retirement for Trustees, who can be reappointed. If a trustee wishes to approach someone to join the board, they seek approval from key trustees first. The prospective trustee meets with the chair or a key trustee to discuss the charity's history, aims, and expectations. If interested, their candidacy is discussed at the next board meeting and must have full boards approval. With agreement, they are invited to the following meeting and, if willing, are registered, which includes DBS, safeguarding training, declarations, and if needed further training.

Managing Risk

Trustees are responsible for and have considered the major risks that could affect the charity. Triple C has policies and procedures in place, that are regularly reviewed, to minimise risk: Financial Controls, Risk Management, Safeguarding for All, IT Policy and Conflicts of Interest noted for trustees. Risks are identified, assessed, action required evaluated and monitored as appropriate.

Risk identified by trustees, but not limited to, are:

1. Lack of direction
2. Conflicts of Interest
3. Loss of adequate levels of qualified staff
4. Funding
5. Perception
6. Volunteer levels
7. Compliance risk

The trustees have sought to minimise these risks by:

- Strategic planning at board level, financial budgeting, performance monitoring and policies.
- Full disclosure from trustees agreed

- Succession planning, document all systems, plans, projects, notice periods, recruitment policy.
- Fundraising strategy, budgets, compliance with funders TandC's, fundraising appraisals.
- Reserves policy in place, policy, reserve levels and general fund regularly reviewed.
- Communication channels open with supporters and beneficiaries, good quality reporting to funders, positive publicity, regular contact with funders and monitor and uphold legislation
- Review volunteers' roles, responsibilities, training, support and development and dependency.
- Compliance policies in place, regularly reviewed; identify legal and regulatory requirements, obligations and changes, allocate responsibility for compliance and monitoring/reporting, use of external professional bodies to ensure sound advice and auditing.

Charity Management

In terms of the everyday workings of the charity, Triple C employs an Operations and Finance Manager who oversees day-to-day running and supervises staff. Other staff and Key lead volunteers provide support and leadership within projects in which they specialise and/or have a passion for. The Operations Manager reports not only regularly to the Board of Trustees, but also works closely with the Chair and project leads to ensure smooth running and efficiency across the organisation. The Operations Manager also manages the charity finances alongside the Trustee Treasurer, who has a wealth of experience from a long career in finance.

Safeguarding and Protection

Triple C has insurance policies in place to cover Employer and Public Liability, and Professional Indemnity. The charity 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 commence. 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. There are also additional training requirements for roles with vulnerable adults and children, raising awareness of both human trafficking and domestic abuse, and these will be completed where appropriate. Leaders within the organisation will also undertake any necessary additional safeguarding training available.

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

TRIPLE C (LIVERPOOL)

FINANCIAL STATEMENTS FOR YEAR ENDED 31st MARCH 2025

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 2025 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).



Adrian Hughes FCA

Date: 25th September 2025

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

Accounts for the Year ended 31st March 2025

STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)

	Note	Unrestricted Funds	Designated funds	Restricted funds	Total funds 2025	Total funds 2024
		£	£	£	£	£
INCOME						
Income from:						
Donations and legacies	3.1	-	15,350	80,532	95,882	106,397
Charitable activities	3.2	-	975	-	975	1,029
Investments	3.3	2,836	-	-	2,836	3,446
TOTAL		2,836	16,325	80,532	99,693	110,872
EXPENDITURE						
Raising funds	4.1	-	-	-	-	-
Charitable activities	4.2	1,681	7,636	86,267	95,584	89,377
Governance	4.3	929	-	3,923	4,852	4,184
TOTAL		2,610	7,636	90,190	100,436	93,561
Net						
Income(Expenditure)		226	8,689	(9,658)	(743)	17,311
Transfers		790	660	(1,450)	-	-
Net movement in funds		1,016	9,349	(11,108)	(743)	17,311
Reconciliation of funds:						
Total funds brought forward		6,062	26,215	78,720	110,997	93,686
Total funds carried forward		7,078	35,564	67,612	110,254	110,997

BALANCE SHEET AT 31st MARCH 2025

	Note	2025 £	2024 £
CURRENT ASSETS			
Cash at bank and in hand	7	110,404	111,172
CREDITORS: amounts falling due within one year	8	(150)	(175)
TOTAL NET ASSETS		<u>110,254</u>	<u>110,997</u>
FUNDS OF THE CHARITY	9		
Restricted funds		67,612	78,720
Designated funds		35,564	26,215
Unrestricted funds		<u>7,077</u>	<u>6,062</u>
TOTAL FUNDS		<u>110,254</u>	<u>110,997</u>

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 29th September 2025 and are signed on their behalf by:



Revd Helen Edwards

Chair of Trustees

Accounts for the Year ended 31st March 2025

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

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 2025	Total Funds 2024
	£	£	£	£	£
3.1 Donations					
Donations	-	12,843	465	13,308	17,115
Government grants	-	-	9,532	9,532	9,750
Charitable grants	-	2,507	70,535	73,042	79,532
	-	15,350	80,532	95,882	106,397
3.2 Charitable activities					
Other	-	975	-	975	1,029
3.3 Income from investments					
Interest income	2,836	-	-	2,836	3,446
TOTAL INCOME	2,836	16,325	80,532	99,693	110,872

All income in the prior year was restricted except for interest of £2,506, £14,116 in donations and successful HMRC tax claims on eligible donations.

4 ANALYSIS OF EXPENDITURE

4.1 Raising funds

Time spent on grant applications is not considered to be material.

	General Funds	Designated Funds	Restricted funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
4.2 Expenditure on charitable activities					
Staff costs	446	(120)	60,643	60,969	57,649
Activity Costs	358	5,996	12,844	19,198	19,083
Overhead Costs	-	-	10,098	10,098	9,063
Other	877	1,760	2,682	5,319	3,582
	<u>1,681</u>	<u>7,636</u>	<u>86,267</u>	<u>95,584</u>	<u>89,377</u>
4.3 Other					
Governance	929	-	3,923	4,852	4,184
TOTAL EXPENDITURE	<u>2,610</u>	<u>7,636</u>	<u>90,190</u>	<u>100,436</u>	<u>93,561</u>

5 FEES FOR EXAMINATION OF THE FINANCIAL STATEMENTS

Independent examiner	<u>125</u>	<u>-</u>	<u>-</u>	<u>125</u>	<u>175</u>
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6 STAFF COSTS

	2025	2024
	£	£
Salaries and wages	58,318	55,161
Social security costs	644	637
Pension costs (defined contribution pension plan)	2,006	1,852
TOTAL STAFF COSTS	<u>60,969</u>	<u>57,649</u>

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

The average head count in the year was 5 (2024: 6)

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

7 CASH AT BANK AND IN HAND

	2025	2024
	£	£
Short term deposits	70,887	66,551
Cash at bank and in hand	39,517	37,121
Money in transit	-	7,500
	<u>116,054</u>	<u>93,861</u>

8 CREDITORS: amounts falling due within one year

	2025	2024
	£	£
Other creditors	<u>150</u>	<u>175</u>

9 CHARITY FUNDS

9.1 Details of material funds held and movements during the CURRENT reporting period

	Funds 01/04/24	Income	Expenditure	Transfers	Funds 31/03/25
RESTRICTED FUNDS	£	£	£	£	£
Children & Family Support Worker	18,739	14,917	(20,033)	3,839	17,389
Children and Family Support Project	1,512	11,929	(9,084)	(2,766)	1,585
Debt Advisor	9,500	-	(7,157)	(100)	2,244
Norris Green Debt Advice	16,537	17,780	(19,904)	(3,082)	11,332
Support & Development Workers	26,702	30,000	(27,555)	(1,652)	27,494
Volunteers	139	-	(9)	300	430
Other	5,592	5,906	(6,375)	2,016	7,139
TOTAL RESTRICTED	78,720	80,532	(90,191)	(1,450)	67,612
Reserve designated fund	11,000	-	-	-	11,000
Trustees training designated fund	760	-	-	-	760
Donations designated fund	4,620	16,325	(6,243)	(5,300)	9,402
Support & Dev Admin designated	9,835	-	1,343	3,345	11,927
Capacity Building/Fundraising	-	-	(50)	2,525	2,475
General fund	6,061	2,836	(2,610)	790	7,077
TOTAL FUNDS	110,997	99,693	(100,436)	-	110,254

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

	Funds 01/04/23	Income	Expenditure	Transfers	Funds 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)	-
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

9.3 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, £9,310 is designated as a Support & Development Administration fund, £5,773 is designated for group activities, £12,690 arises from General Donations and £2,475 Capacity Building/Fundraising.

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.