

ST ANDREW'S COMMUNITY NETWORK

England & Wales · Charity number 1105307

Details

Other names	CLUBMOOR COMMUNITY SUPPORT, ST ANDREWS FAMILY SUPPORT
Status	Registered
Legal form	Charitable company
Company number	04918017
Registered	2004-08-04
Register	View on the Charity Commission register

Contact

Address	St Andrew's Community Network 16 Larkhill Lane Clubmoor Liverpool L13 9BR
Phone	01512263406
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Website	www.standrewslive.org.uk

Activities

Objects: The charity's objects are specifically restricted to the following: To promote such charitable purposes as the Trustees shall in their absolute discretion think fit including in particular but not so as to bind the generality of the foregoing for the public benefit: ? To promote healthy living and to relieve poverty, sickness and distress, through the resourcing of community-based services which may include: -Financial inclusion, debt advice, and welfare benefits advice services to assist members of the community to manage and reduce debt, and to maximise their income and so relieve poverty;? The prevention and relief of poverty by the hosting of North Liverpool Foodbank, which promotes healthy living through growing sustainable communities, building financial resilience and food security together. And such other activities that relieve poverty, sickness and distress and promote healthy living as the Trustees shall from time to time determine;

Activities: To promote such charitable purposes as the trustees shall in their absolute discretion think fit, including: Financial Resilience through debt advice and benefit maximisation; Food Security by hosting North Liverpool Foodbank; Other such activities that relieve poverty, sickness and distress and promote healthy living as the trustees shall determine.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** IN THE GROUNDS OF THE CHURCH OF ST ANDREW CLUBMOOR LIVERPOOL FOR THE BENEFIT OF THE COMMUNITY IN CLUBMOOR
- Knowsley
- Liverpool City
- Salford City
- Sefton
- Wirral

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£719,256	£916,214	£386,445	15
2024-03-31	£985,053	£1,188,963	£583,403	16
2023-03-31	£1,077,772	£1,165,590	£787,313	17
2022-03-31	£851,106	£885,598	£875,131	14
2021-03-31	£1,496,276	£914,861	£909,623	9

Trustees

Name	Role	Appointed
Andy Pollard	Chair	2016-10-10
Beryl Bellew		2014-09-01
Christopher Shelley		2025-11-10
Martin Dean		2025-03-10
Michelle Addis		2017-01-10
Pauline Copland		2022-07-04
Rev Will Gibbons		2023-08-01

Accounts



**St Andrew's
Community Network**

Annual Report 2024/ 25



Prepared By.
Trustees of St Andrew's Community Network

Legal and Administrative Information

Trustees

Ms M S Addis
Mr P Beesley
Ms B Bellew
Ms P Copland
Mr A J Pollard
Dr A V Richman
Rev W Gibbons
Mr M Dean

(appointed 10 March 2025)

Secretary

Ms M S Addis

Charity Number

1105307

Company Number

04918017

Registered Office

16 Larkhill Lane, Clubmoor, Liverpool, England, L13 9BR

Independent Examiner

Helen Furlong FCCA
Xeinaadin North West Limited, 46 Hamilton Square, Birkenhead,
Wirral, Merseyside, CH41 5AR

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Message from CEO

I am deeply proud of the way St Andrew's Community Network has continued to serve our communities during another challenging year. In a context of sustained financial pressure, rising poverty and increasing demand, our staff, volunteers and partners have responded with compassion, professionalism and an unwavering commitment to dignity and hope.



Alongside responding to immediate need, we have stayed focused on change. By strengthening advice capacity, reshaping food support and developing Angels Connect, we are tackling root causes and influencing the systems that drive poverty, with confidence in our ability to deliver lasting impact.

Rich Jones

CEO of St Andrew's Community Network

A note from our Chair

During the reporting period, the Trustees undertook a strategic review of the organisation in order to ensure that it continues to operate in a sustainable, resilient and responsible manner, consistent with its charitable purposes and in the best interests of current and future beneficiaries. This review was informed by changing patterns of demand, funding volatility, and the financial pressures associated with the continued cost-of-living crisis.

As a result of this review, the Trustees implemented a restructure during the year, with a particular focus on aligning expenditure with sustainable income levels. This has included a reduction in staff costs and the difficult but necessary decision to discontinue the resourcing of community pantries. These decisions were not taken lightly; however, the Trustees concluded that continuing to fund pantries at the existing scale would place an unacceptable level of financial risk on the charity and undermine its long-term viability.

- Andy Pollard, Chair of Trustees



Trustees Report

The trustees present their annual report and financial statements for the period ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objective and Activities

To promote such charitable purposes as the Trustees shall in their absolute discretion think fit including in particular but not so as to bind the generality of the foregoing for the public benefit:

When planning our activities for the period, the trustees have considered the Charity Commission's guidance on public benefit.



Financial Resilience

To promote healthy living and to relieve poverty, sickness and distress, through the resourcing of community-based services which may include: -Financial inclusion, debt advice, and welfare benefits advice services to assist members of the community to manage and reduce debt, and to maximise their income and so relieve poverty;

Food Security

The prevention and relief of poverty by the hosting of North Liverpool Foodbank, which promotes healthy living through growing sustainable communities, building financial resilience and food security together.

Anti Poverty

And such other activities that relieve poverty, sickness and distress and promote healthy living as the Trustees shall from time to time determine

Our Mission & Vision

We have been supporting people in North Liverpool and surrounding areas for over 20 years. The Network is led by people who are passionate about locally rooted change.



We are driven by our principles to support the most vulnerable, to serve local communities and to bring life in all its fullness, supporting people of all faiths, and none.

Our Mission

To resource churches and community groups to design out poverty in the areas they serve.

Our Vision

To see our communities, cities and region set free from the life-changing consequences of poverty.

Our Values

Underpinning everything that we are involved in as a charity are our three, simple values:

Justice

We believe everyone deserves fair and dignified access to support when they need it most, and we advocate on behalf of each individual as well as for systemic change to challenge the structures that drive inequality and hardship.

Unity

We work hand in hand with our communities, building strength through shared purpose and standing together to demand better for those impacted by poverty.

Compassion

We listen first and respond with care, walking alongside individuals - regardless of need - with empathy, respect and understanding.





What We Do

We work in a context where our neighbourhoods, city, and wider region face financial strain, marked by entrenched poverty, an unstable labour market, complex welfare systems that are hard to navigate, and a prolonged era of organisational constraint and austerity.

In our development as a charity, since 2003, we have learned to shape a distinctive model of care that sets our provision apart within the region. We ensure that every person we encounter is able to access both immediate and longer-term opportunities that support stability, recovery, and progression.



Build Financial Resilience



Build Food Security



Belong To A Sustainable & Caring Community

By remaining focused on these three shared priorities, we provide more than relief from debt, more than access to food, and more than help navigating rising living costs. We are intentionally creating networks and communities in which the structural challenges of poverty and deprivation can be confronted, reduced, and ultimately overcome together locally.

Our community partners continue to build trust and nurture hope, especially where effective signposting has enabled people to connect with other organisations that can support them at each stage of journey.



What We Do

Continued...

Despite a clear and demonstrable record of impact, we remain committed to our vision of building a strong and resilient network of communities. This includes equipping people with the skills to deliver debt and welfare benefits advice, operate community food spaces, and establish local networks where a broad range of support can be offered by and for each community.

Our remarkable team of volunteers once again made a significant contribution to almost every aspect of our work. Numbering almost **300**, these committed individuals serve their communities in many different ways - from providing debt advice, running foodbank and pantry spaces, maintaining high standards within our warehouse, to driving, loading, and supporting conversations with creditors. We simply could not operate without their dedication.

The value of volunteer support extends far beyond any financial measure. Volunteers regularly listen to deeply challenging stories, offer compassion to those in crisis, and provide reassurance and dignity. Without them, both our organisation and the communities we serve would be profoundly diminished.

The trustees have given due consideration to Charity Commission guidance when determining the activities undertaken by the charity.

Our 2024 - 25

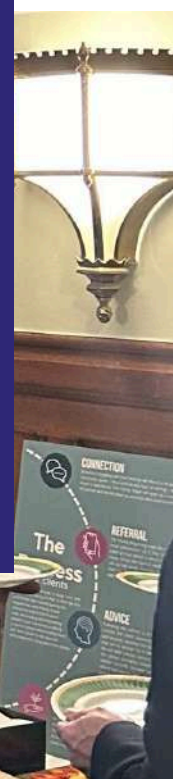
Achievements & Performance

We continued to serve our communities through the approach that defines our work — strengthening financial resilience and food security while fostering sustainable communities that enable lasting change. In response to rising demand, the Network evolved further, extending our reach and introducing new programmes to support people across the communities we serve.

The most significant development during this period has been the continued advancement of our **Angels Connect** initiative.

The **Angels Connect** model draws on more than 20 years of experience in delivering community-based money advice to people facing financial difficulty. The platform enables anyone, anywhere, to connect individuals experiencing debt or challenges navigating the welfare system with timely, accessible, and potentially life-changing advice.

As in previous years, 2024–25 proved equally demanding for the Network, as ongoing cost-of-living pressures continued to affect our communities, resulting in heightened financial strain and a sustained increase in demand for support services.



Building Financial Resilience

Our work building financial resilience through debt advice and income maximisation continued throughout the year.

Debt Advice



'Without the help I received life would have only got harder, I was able to pick myself up from a dark period of my life and start again. Although I am not where I envisaged I would be at this late stage of my life I have been able to begin a new life which is looking far rosier and would not be where I am today without the help.' - Debt Advice Client

Amount of Debt Managed

£3,743,073.96

Debt Relieved

£1,692,461.04

Debt Written Off

£50,761.97

Our debt team continued to deliver essential debt and budgeting advice throughout the year, supporting more than 350 individuals to manage their financial commitments or move towards becoming debt free.

Their work had a meaningful impact on those they supported, strengthening financial resilience and enabling individuals to move forward with renewed confidence and the possibility of a fresh start.

Income Maximisation

During 2024/25, our income maximisation team continued to deliver welfare benefits advice across the communities we support. They assisted more than **899 people**, including individuals finding the benefits system difficult to navigate, those needing help with applications, and those unsure of their entitlement. This work strengthened financial resilience within households and communities, helping to reduce the risk of future financial crisis.

 **People Supported**
899

 **People with Increased Income**
158

Overall Annual Increase in Income
£887,923.52

Andy's* Story

We first met Andy after he was referred into both our debt and income maximisation teams by a Money Angel in one of our foodbank centres. He was on long-term sick from work and found himself struggling.

He had nearly £4,500 worth of debt and was in financial crisis. Our debt advisor worked with him, and Andy attended an initial appointment with our team to discuss the situation and how we can help moving forward. We are currently working with Andy to help him manage his debt and move towards a more financially secure future.

To provide further support and help avoid future crises, our benefits advisor completed a Council Tax Support application to help ease his financial issues.

*name changed to protect anonymity



Angels Connect

angelsconnect.org



Training

Our web-based training comprises of a 30-minute training video. The training has been developed for anyone who wishes to increase their knowledge so that they can give specified guidance to those going through a tough time with their finances.



Resources

The resources portal is regularly updated with fact-sheets and third party resources. As a Money Angel you will be encouraged via our social networking platform 'Angels Connect' to check the portal each time a new resource is published.



Referral

All Money Angels are given access to a simple referral form bespoke to the community and money advice service that they are working with. We work with advice services to ensure that locality relevant data is collected at the point a referral is made by a Money Angel.

The progression of the Angels Connect initiative has been our most notable development this year, with the unique model training community members to provide specified guidance and direct referrals into specialist debt and welfare benefits advisors to those going through a tough time with their finances.

In Liverpool, through this initiative:

- 183 referrals were made to our debt and income maximisation teams
- 160 of these referrals came via a Money Angel placed in a foodbank, while 23 came through our community food spaces
- 24 Money Angels were trained and equipped to provide guidance and direct referrals to expert advice in their local community setting

Welcome to
PRIVATE DINING AND EVENTS
Monday 11 November 2024

GSW Energy Security Westminster Event

Angels Connect Launch

Churchill Room
Mr Steve Race MP

Dining Room C
Ms Kim Johnson MP

Building Food Security

Our work building food security across our communities continued this year, as we provided both emergency food provision and longer-term food support through our foodbanks and community food pantries.

North Liverpool Foodbank



Adults
Supported
8,599



Children
Supported
4,799



Total
Supported
13,398

A total of **5,775** vouchers were fulfilled during the year across our nine foodbank centres, enabling the provision of essential emergency food and toiletry parcels to individuals and families experiencing crisis across the north of the city.

These foodbank centres continued to play a vital role in responding to immediate need, while also providing an important gateway into wider advice, income maximisation and community-based support services.

Vouchers Fulfilled
5,775

Number of First Time
Referrals
2,057

Number of Active Referral
Agencies
260

Community Food Pantries

Our community food pantry network has offered access to affordable, nutritious food, while placing dignity, connection and choice at its heart. These spaces foster genuine community, where members form friendships and access peer support, helping to reduce social isolation locally.

Average Monthly Memberships

810

Total Visits

14,502

Total Amount Saved for Members

£232,032

Strategic Refocus

This period also marked a point of reflection for the Network, as we reviewed how effectively our pantry provision was supporting people to move beyond crisis and towards longer-term stability.

After careful review, 18 months of work to stabilise the organisation, the trustees made the difficult decision to discontinue direct resourcing of pantries during this reporting period. This decision was not taken lightly. It was driven by the need to protect the long-term viability of the Network and to refocus our limited resources on approaches that more directly address the root causes of poverty – particularly access to debt and welfare benefits advice.



Financial Review

Total income received for unrestricted funds was £515,705 (2024: £658,720) as detailed in the financial statements. This represents a decrease of 22% compared with the previous year. This was due primarily to decreased food donations.

Total income received for Restricted Funds was £203,551 (2024: £326,333) which consisted entirely of donations & grants.

Costs of running the Charity were £916,214 (2024: £1,188,963). The main reason for the decrease compared to the previous year was decreased staffing costs as various employees left the team and there were also role changes. Pantry costs also decreased and various other direct costs had decreased in the year.

A total of £ Nil (2024: £3,530) was expended in the year on various capital items.

Overall, there was a net deficit for the year of £195,726 (2024: £158,540) arising from unrestricted funds, and a deficit of £1,232 (2024: deficit of £45,370) from restricted funds, which accumulated to a total deficit of £196,958 (2024: deficit £203,910).

When the deficit for the year was subtracted from the total funds brought forward of £583,403 this resulted in funds carried forward of £386,445 of which £50,200 is represented by fixed assets.

Total Unrestricted
Income

£515,705



Total Restricted
Income

£203,551



Cost of Running
the Charity

£916,214



Financial Review Continued...

Bank and cash balances in at the end of the year amounted to £342,568 (2024: £533,888).

The available free reserves amount to £97,227. These are unrestricted reserves that are not designated and are excluding the fixed assets.

Reserves policy

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

Total Unrestricted
Income

£515,705



Total Restricted
Income

£203,551



Cost of Running
the Charity

£916,214



Plans for the Future

2025/ 26

Building Financial Resilience

We recognise that effective support for people facing financial crisis relies on advice being accessible within local communities and embedded in places people trust. Over the coming year, we will further develop locally rooted people supporting others from their own communities as a feature. This work will continue to be known as **Angels Connect** and **Money Angels**.

Building Food Security

We continue to acknowledge that Foodbanks will remain a necessary part of the food aid system for the foreseeable future. Like an Accident and Emergency department within a hospital, there will always be demand for immediate crisis response. Looking ahead, we are committed to ensuring that everyone accessing our Foodbanks is supported to progress swiftly from initial triage towards recovery, stability, and independence.

Influencing Systemic Change

In the same way, we recognise that the welfare and advice system itself requires reform if it is to support lasting recovery rather than prolonged instability. St Andrew's Community Network is committed not only to providing frontline advice and advocacy, but to influencing the wider system so that it becomes more accessible, preventative and humane. This includes strengthening advice capacity, improving pathways into support, and working collaboratively with partners and policymakers to address the structural drivers that push individuals into crisis in the first place.

Sustained Support

We remain committed to working at governance level to ensure sustained, coordinated and compassionate support for the most vulnerable individuals and families in our communities.

Structure, Governance & Management

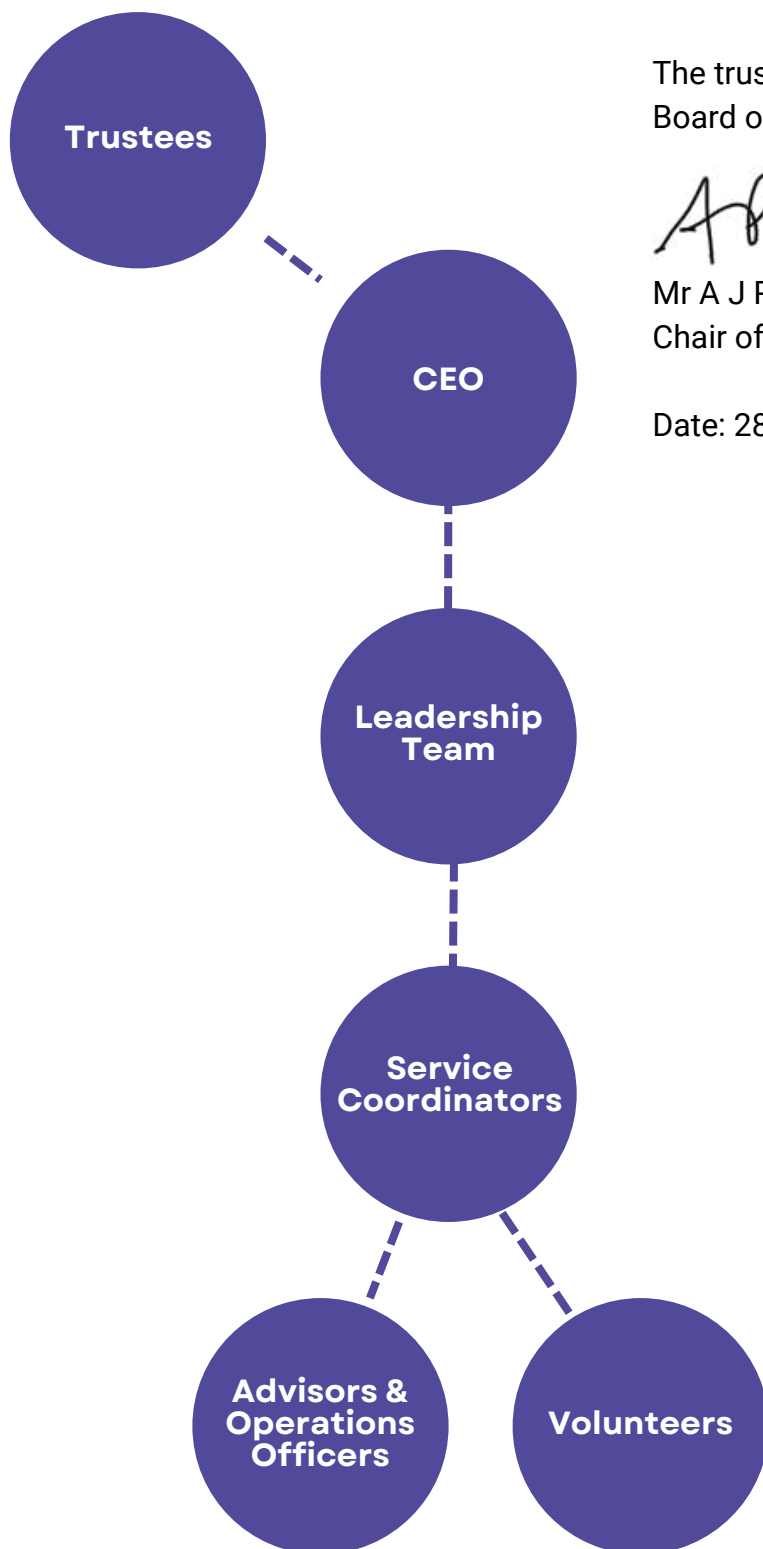
The organisation is a charitable company limited by guarantee, incorporated on 1st October 2003 as Clubmoor Community support and registered as a charity on 4th August 2004. The company was renamed St Andrew's Community Network on 14th August 2012. The Governing Instruments under which the charitable company operates comprise the Memorandum and Articles of Association dated 1st October 2003, amended by special resolution dated 13th February 2013, and further amended by special resolution on 06 Jan 2025 as amended on 29 Apr 2025.

The trustees, who are also the directors for the purpose of company law, and who served during the period and up to the date of signature of the financial statements were:

Ms M S Addis	
Mr P Beesley	(Resigned 12 May 2025)
Ms B Bellew	
Ms P Copland	
Mr A J Pollard	
Mr D A Reynolds.	(Resigned 12 May 2025)
Mr M Dean	(Appointed 10 March 2025)
Dr A V Richmond	
Rev W Gibbons	



Organisational Structure



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

Mr A J Pollard
Chair of Trustees

Date: 28/01/2026



Independent Examiners Report to the Trustees of St Andrew's Community Network

I report to the trustees on my examination of the financial statements of St Andrew's Community Network (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination

I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies.



Independent Examiners Report to the Trustees of St Andrew's Community Network (continued...)

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2) the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4) the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

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



Statement of Financial Activities Including Income and Expenditure Account

For the Year Ended 31 March 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	3	446,898	203,551	650,449	512,913	326,333	839,246
Charitable activities	4	55,705	-	55,705	110,826	-	110,826
Other trading activities	5	1,168	-	1,168	18,804	-	18,804
Investments	6	4,745	-	4,745	8,792	-	8,792
Other income	7	7,189	-	7,189	7,385	-	7,385
Total income		515,705	203,551	719,256	658,720	326,333	985,053
Expenditure on:							
Charitable activities	8	708,270	207,944	916,214	817,260	371,703	1,188,963
Total expenditure		708,270	207,944	916,214	817,260	371,703	1,188,963
Net expenditure		(192,565)	(4,393)	(196,958)	(158,540)	(45,370)	(203,910)
Transfers between funds		(3,161)	3,161	-	-	-	-
Net movement in funds	10	(195,726)	(1,232)	(196,958)	(158,540)	(45,370)	(203,910)
Reconciliation of funds:							
Fund balances at 1 April 2024		529,588	53,815	583,403	688,128	99,185	787,313
Fund balances at 31 March 2025		333,862	52,583	386,445	529,588	53,815	583,403

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

Balance Sheet

As at 31 March 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	14		50,200		70,779
Current assets					
Stocks	15	8,510		16,816	
Debtors	16	4,688		6,111	
Cash at bank and in hand		342,568		533,888	
		<u>355,766</u>		<u>556,815</u>	
Creditors: amounts falling due within one year	17	<u>(19,521)</u>		<u>(44,191)</u>	
Net current assets			336,245		512,624
Total assets less current liabilities			<u>386,445</u>		<u>583,403</u>
The funds of the charity					
Restricted income funds	19	52,583		53,815	
Unrestricted funds	20	333,862		529,588	
		<u>386,445</u>		<u>583,403</u>	

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 28/01/26



A. Pollard - Chair of Trustees

Company registration number 04918017 (England and Wales)

Statement of Cash Flows

For the Year Ended 31 March 2025

	Notes	2025		2024	
		£	£	£	£
Cash flows from operating activities					
Cash absorbed by operations	23		(196,065)		(54,120)
Investing activities					
Purchase of tangible fixed assets		-		(3,530)	
Proceeds from disposal of tangible fixed assets		-		213	
Investment income received		4,745		8,792	
Net cash generated from investing activities			4,745		5,475
Net cash generated from financing activities			-		-
Net decrease in cash and cash equivalents			(191,320)		(48,645)
Cash and cash equivalents at beginning of year			533,888		582,533
Cash and cash equivalents at end of year			<u>342,568</u>		<u>533,888</u>

Notes to the Financial Statements

For the Year Ended 31 March 2025

1) Accounting policies

Charity information

St Andrew's Community Network is a private company limited by guarantee incorporated in England and Wales. The registered office is 16 Larkhill Lane, Clubmoor, Liverpool, Merseyside, L13 9BR.

1.1) Basis of preparation

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2) Going concern

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

1.3) Charitable funds

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

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

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

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

1) Accounting policies

(Continued)

1.5) Expenditure

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

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

1.6) Tangible fixed assets

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

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

Fixtures and fittings	25% on cost
Computers	25% on cost
Motor vehicles	25% on reducing balance

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

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

1) Accounting policies

(Continued)

1.7) Impairment of fixed assets

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

1.8) Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9) Cash and cash equivalents

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

1.10) Financial instruments

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

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

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

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

1) Accounting policies

(Continued)

1.10) Financial instruments (continued)

Basic financial assets

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

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

1) Accounting policies

(Continued)

1.11) Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12) Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2) Critical accounting estimates and judgements

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

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

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	165,056	-	165,056	215,544	-	215,544
Grants receivable for core activities	116,914	203,551	320,465	82,268	326,333	408,601
Donated goods and services	164,928	-	164,928	215,101	-	215,101
	<u>446,898</u>	<u>203,551</u>	<u>650,449</u>	<u>512,913</u>	<u>326,333</u>	<u>839,246</u>
Donations and gifts						
Other	165,056	-	165,056	215,544	-	215,544
	<u>165,056</u>	<u>-</u>	<u>165,056</u>	<u>215,544</u>	<u>-</u>	<u>215,544</u>

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

3 Income from donations and legacies

(Continued)

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants receivable for core activities						
Duchy of Lancaster Funding	-	-	-	-	16,500	16,500
Henry Smith Charity	-	-	-	-	30,100	30,100
Household support fund 5	-	28,481	28,481	-	46,534	46,534
Household support fund 6	-	8,437	8,437	-	-	-
Household support fund 5 - energy	-	8,500	8,500	-	-	-
Household support fund 6 - energy	-	5,000	5,000	-	-	-
Independent Age - Overheads	700	-	700	-	-	-
Independent Age	-	23,415	23,415	-	-	-
LCVS Community Impact Fund 2023	-	-	-	-	1,791	1,791
LFC Strategic Grant	-	60,000	60,000	-	60,000	60,000
Liverpool Airport Community Fund	-	500	500	-	-	-
Local Neighbourhood Fund (Tuebrook Larkhill)	-	-	-	-	2,500	2,500
Local Neighbourhood Fund (Breckside Park)	-	-	-	-	5,000	5,000
Local Neighbourhood Fund (Tuebrook Stoneycroft)	-	-	-	-	500	500
Liverpool City Council CRG	-	5,000	5,000	-	10,000	10,000
LLC Youth and Communities	11,500	-	11,500	-	-	-
Lottery AFA	-	19,969	19,969	-	-	-
National Lottery CoL	-	-	-	-	75,000	75,000
Neighbourly Sainsbury's Grant	-	-	-	-	500	500
Neighbourly Foundation	250	-	250	-	-	-
Prism Charitable Trust	-	-	-	-	(5,000)	(5,000)
PrismCharitable Trust FSF	-	-	-	-	(15,000)	(15,000)
Rev Nugent	-	-	-	-	500	500
Riverside Foundation	-	-	-	-	6,812	6,812
Steve Morgan Foundation	59,133	-	59,133	29,167	-	29,167
Tesco groundwork	-	-	-	-	1,000	1,000
Together for Change	-	-	-	2,000	-	2,000
Torus Foundatn Food Pays	-	5,000	5,000	-	5,000	5,000
Trussel Vol and Trustee dev grant	-	4,500	4,500	-	-	-
Trussell Strat Res Grant	-	1,056	1,056	2,753	18,350	21,103
Trussell Trust F1 grant	5,331	26,658	31,989	4,599	22,993	27,592

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

3 Income from donations and legacies

(Continued)

Trussell Tst Top Up Payts	-	5,086	5,086	-	5,226	5,226
Tudor Trust	40,000	-	40,000	40,000	2,000	42,000
Watches of Switzerland	-	-	-	3,750	21,250	25,000
West Derby Wastland	-	-	-	-	10,000	10,000
Pantry	-	-	-	-	4,777	4,777
Winter Boost	-	1,949	1,949	-	-	-
	<u>116,914</u>	<u>203,551</u>	<u>320,465</u>	<u>82,268</u>	<u>326,333</u>	<u>408,601</u>

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable activities		
Pantry Income	50,041	95,840
Debt satellite Income	5,664	14,986
	<u>55,705</u>	<u>110,826</u>

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	<u>1,168</u>	<u>18,804</u>

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>4,745</u>	<u>8,792</u>

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Net gain on disposal of tangible fixed assets	-	(4,832)
Other income	7,385	12,217
	<u>7,385</u>	<u>12,217</u>

8 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Staff costs	330,076	373,922
Staff other costs	1,660	2,363
Pantry costs	135,121	210,156
Re-distributed food donation	168,390	233,377
Food purchased for food bank	36,967	38,704
Van and motor expenses	11,902	15,183
Office costs	18,958	19,201
Building running costs	27,492	44,115
Education and training	646	4,180
Refreshment and catering	22	4,341
Volunteer expenses	2,017	2,550
Activities, events and project costs	592	12,771
	<u>733,843</u>	<u>960,863</u>
Share of support and governance costs (see note 9)		
Support	126,876	186,265
Governance	55,495	41,835
	<u>916,214</u>	<u>1,188,963</u>
Analysis by fund		
Unrestricted funds	708,270	817,260
Restricted funds	207,944	371,703
	<u>916,214</u>	<u>1,188,963</u>

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

9 Support costs allocated to activities

	Charitable activities	Total
	2025	2024
	£	£
Staff costs	86,970	140,120
Depreciation	20,579	27,704
Insurance	5,885	5,945
Advertising and publicity	195	609
Subscriptions, memberships and publications	2,972	880
Payroll fees	1,108	924
Bank charges	1,055	3,947
Sundry expenses	92	179
Professional fees	8,020	5,957
Governance	55,495	41,835
	<u>182,371</u>	<u>228,100</u>

10 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	5,760	5,400
Depreciation of owned tangible fixed assets	20,579	27,704
Loss on disposal of tangible fixed assets	-	4,832
	<u>26,339</u>	<u>37,936</u>

11 Trustees

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

12 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Management	2	3
Admin & Support	4	3
Direct Food	4	5
Direct Financial	5	5
	<u>15</u>	<u>16</u>
Total	<u>15</u>	<u>16</u>

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

12 Employees

(Continued)

Employment costs	2025 £	2024 £
Wages and salaries	421,119	500,208
Social security costs	34,327	37,390
Other pension costs	11,335	12,879
	<u>466,781</u>	<u>550,477</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,000 - £70,000	<u>1</u>	<u>-</u>

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	<u>84,996</u>	<u>159,719</u>

The key management personnel of the charity comprise the trustees, the CEO and Senior Management Team.

13 Taxation

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

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

14 Tangible fixed assets

	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
Cost				
At 1 April 2024	37,120	12,769	127,865	177,754
At 31 March 2025	37,120	12,769	127,865	177,754
Depreciation and impairment				
At 1 April 2024	31,043	6,388	69,544	106,975
Depreciation charged in the year	3,668	2,331	14,580	20,579
At 31 March 2025	34,711	8,719	84,124	127,554
Carrying amount				
At 31 March 2025	2,409	4,050	43,741	50,200
At 31 March 2024	6,077	6,381	58,321	70,779

15 Stocks

	2025 £	2024 £
Finished goods and goods for resale	8,510	16,816

16 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	-	429
Prepayments and accrued income	4,688	5,682
	4,688	6,111

17 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	3,520	4,705
Other creditors	4,379	4,397
Accruals and deferred income	11,622	35,089
	19,521	44,191

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

18 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	11,335	12,879

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Henry Smith Charity	1,196	-	(1,196)	-	-
Household support fund 5 & 6	-	36,918	(39,665)	2,747	-
Household Support Fund	9,518	-	-	-	9,518
Household support fund 5 & 6 - energy	-	13,500	(8,000)	-	5,500
Independent Age	-	23,415	(23,689)	275	-
LCC - Neighbourhood Fund - Dunne	300	-	(300)	-	-
LCC - Neighbourhood Fund - Lake	300	-	(300)	-	-
LFC Strategic Grant	-	60,000	(60,000)	-	-
Liverpool Airport Community Fund	-	500	-	-	500
Liverpool City Council CRG	-	5,000	(5,000)	-	-
Lottery AFA	-	19,969	(4,281)	-	15,688
Riverside Foundation	6,812	-	(6,812)	-	-
Tesco groundwork	333	-	(333)	-	-
Torus Foundatn Food Payts	-	5,000	(4,987)	-	13
Trussell Strat Res Grant	-	1,056	(1,056)	-	-
Trussell Trust FI grant	13,917	26,658	(24,974)	-	15,601
Trussell Top Up (Asda, Tesco)	36	5,086	(4,643)	-	479
Trussell Vol and Trustee dev grant	-	4,500	(4,500)	-	-
Tudor Trust	1,233	-	(1,233)	-	-
Utd Star Pple - Rosie Fnd	4,092	-	-	-	4,092
Watches of Switzerland	7,466	-	(7,466)	-	-
West Derby Wasteland Eco Stat	2,237	-	(1,189)	139	1,186
West Derby Wastland Pantry	6,121	-	(6,121)	-	-
Winter Boost	254	1,949	(2,198)	-	5
	53,815	203,551	(207,944)	3,161	52,583

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

19 Restricted funds

(Continued)

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Duchy of Lancaster Funding	-	16,500	(16,500)	-	-
Henry Smith Charity	-	30,100	(28,904)	-	1,196
Household Support Fund	1,000	46,534	(38,016)	-	9,518
LCVS CIF	-	1,791	(1,791)	-	-
LCC - Neighbourhood Fund - Kirkdale	7,462	-	(7,462)	-	-
LCC - Neighbourhood Fund - Dunne	-	5,000	(4,700)	-	300
LCC - Neighbourhood Fund - Lake	-	2,500	(2,200)	-	300
LCC - Neighbourhood Fund - Radford	-	500	(500)	-	-
LFC St Columbas	25,000	-	(25,000)	-	-
LFC Strategic Grant	-	60,000	(60,000)	-	-
Liverpool City Council CRG	2,132	10,000	(12,132)	-	-
Lottery CoL	-	75,000	(75,000)	-	-
Mayoral Neighbourhood Fund	3,660	-	(3,660)	-	-
Sainsbury's - Community Grant Fund	1,000	500	(1,500)	-	-
Prism Charitable Trust	5,000	(5,000)	-	-	-
PrismCharitable Trust FSF	15,000	(15,000)	-	-	-
Rev nugent	-	500	(500)	-	-
Riverside Foundation	-	6,812	-	-	6,812
Steve Morgan Found DCLG	3,347	-	(3,347)	-	-
Tesco groundwork	-	1,000	(667)	-	333
Torus Foundatn Food Payts	875	5,000	(5,875)	-	-
Trussell Strat Res Grant	-	18,350	(18,350)	-	-
Trussell Tst Fin Inc Grt 2	24,994	22,993	(34,070)	-	13,917
Trussell Top Up (Asda, Tesco)	-	5,226	(5,190)	-	36
Tudor Trust	3	2,000	(770)	-	1,233
Tuebrook Ward Councillors	1,647	-	(1,647)	-	-
Utd Star Pple - Rosie Fnd	4,092	-	-	-	4,092
Watches of Switzerland	-	21,250	(13,784)	-	7,466
West Derby Wasteland Eco Stat	2,376	-	(138)	-	2,237
West Derby Wastland Pantry	398	10,000	(4,276)	-	6,122
Winter Boost	1,200	4,777	(5,723)	-	254
Tuebrook Ward Councillors	-	-	-	-	-
Utd Star Pple - Rosie Fnd	-	-	-	-	-
West Derby Waste W/hs Adapt	-	-	-	-	-
West Derby Wasteland Eco Stat	-	-	-	-	-
West Derby Wasteland Build	-	-	-	-	-
West Derby Wastland Pantry	-	-	-	-	-
Winter Boost	-	-	-	-	-
	<u>99,185</u>	<u>326,333</u>	<u>(371,703)</u>	<u>-</u>	<u>53,815</u>

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

19 Restricted funds

(Continued)

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Redundancy provision	43,021	-	-	40,839	83,860
3 months running costs	231,902	-	-	(79,127)	152,775
General funds	254,665	515,705	(708,270)	35,127	97,227
	<u>529,588</u>	<u>515,705</u>	<u>(708,270)</u>	<u>(3,161)</u>	<u>333,862</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Redundancy provision	48,050	-	-	(5,029)	43,021
3 months running costs	222,828	-	-	9,074	231,902
General funds	417,250	658,720	(817,260)	(4,045)	254,665
	<u>688,128</u>	<u>658,720</u>	<u>(817,260)</u>	<u>-</u>	<u>529,588</u>

21 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	50,200	-	50,200
Current assets/(liabilities)	283,662	52,583	336,245
	<u>333,862</u>	<u>52,583</u>	<u>386,445</u>

Notes to the Financial Statements (continued...)

For the Year Ended 31 March 2025

21 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	70,779	-	70,779
Current assets/(liabilities)	458,809	53,815	512,624
	<u>529,588</u>	<u>53,815</u>	<u>583,403</u>

22 Related party transactions

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

23 Cash absorbed by operations

	2025 £	2024 £
Deficit for the year	(196,958)	(203,910)
Adjustments for:		
Investment income recognised in statement of financial activities	(4,745)	(8,792)
(Gain)/loss on disposal of tangible fixed assets	-	4,832
Depreciation and impairment of tangible fixed assets	20,579	27,704
Movements in working capital:		
Decrease in stocks	8,306	17,273
Decrease in debtors	1,423	91,267
(Decrease)/increase in creditors	(24,670)	18,901
(Decrease) in deferred income	-	(1,395)
Cash absorbed by operations	<u>(196,065)</u>	<u>(54,120)</u>

24 Analysis of changes in net funds

The charity had no material debt during the year.



Acknowledgments

We would like to thank all those who contributed to the preparation of this Annual Report, with particular appreciation to Xeinadin North West Limited for their role as Independent Examiners.

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16 Larkhill Lane, Clubmoor, L13 9BR



Accounts



2023-2024 Annual Report & Financial Statements

St Andrew's Community Network

Charity No. 1105307 | Company No. 04918017 (England and Wales)



LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Ms M S Addis

Mr P Beesley

Ms B Bellew

Ms P Copland

Mr A J Pollard

Mr D A Reynolds

Dr A V Richman

Rev W Gibbons

(appointed 1 August 2023)

Secretary

Ms M S Addis

Charity Number

1105307

Company Number

04918017

Registered Office

16 Larkhill Lane, Clubmoor, Liverpool, England, L13 9BR

Auditor

Xeinadin Audit Limited, 2 Hilliards Court, Chester Business Park,
Chester, Cheshire, CH4 9QP

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE PERIOD ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the period ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).



OBJECTIVES AND ACTIVITIES

To promote such charitable purposes as the trustees shall in their absolute discretion think fit including in particular but not so as to bind the generality of the foregoing for the public benefit:

-  To advance education and enhance employment and training opportunities
-  To promote healthy living and to relieve poverty, sickness and distress, through the delivery of community-based services delivered in Merseyside in particular (but not exclusively) which may include:
 - A debt advice service to assist members of the community to manage and reduce debt, and to maximise their income and so relieve poverty
 - A food bank service to provide practical assistance in the relief of poverty, and the promotion of healthy living
 - And such other activities that relieve poverty, sickness and distress and promote healthy living as the trustees shall from time to time determine
 - To operate community and recreational and leisure time facilities in and around the community of the church of St. Andrew's, Clubmoor, Liverpool, and in surrounding districts, for the benefit of the community in Clubmoor in particular (but not exclusively) with the object of improving their conditions and quality of life without distinction of sex, race, political, religious or other opinion; provided always the charity shall be non-party in politics and shall promote equality of opportunity.

When planning our activities for the period, the trustees have considered the Charity Commission's guidance on public benefit.

OUR MISSION AND VISION

We have been supporting people in North Liverpool and surrounding areas for over 20 years. The Network is led by people who are passionate about locally rooted change.



We are driven by our principles to support the most vulnerable, to serve local communities and to bring life in all its fullness, supporting people of all faiths, and none.



OUR MISSION

To resource churches and community groups to design out poverty in the areas they serve.



OUR VISION

To see our communities, cities and region set free from the life-changing consequences of poverty.

OUR VALUES

Underpinning everything that we are involved in as a charity are our five, long held values:



WELCOME

Embracing diversity with dignity and respect



HOPE

Helping each other discover alternative choices and new opportunities



EMPOWERMENT

Walking alongside people at their pace to help them achieve their goals



EXCELLENCE

Dedicated people doing exceptional things



LOVE

Building relationships, family, friendship and faith

WHAT WE DO

We operate at a time when our communities, city, and region are struggling financially, with high levels of poverty, a fragile jobs market, a welfare programme that can be difficult to navigate, and in a continued period of organisational austerity.

In our journey as a charity since 2003, we have learnt how to deliver a model of care which makes the service we offer unique for the region. We ensure for every person we come into contact with, they can access the short or the long-term opportunities to:



BUILD FINANCIAL RESILIENCE



BUILD FOOD SECURITY



BELONG TO A SUSTAINABLE AND CARING COMMUNITY

Through our commitment to these three overarching aims, we offer something more than being in debt, something more than the next meal, something more than the support to manage food price increase. We are building networks and communities where the socio-economic difficulties of living in poverty and deprivation can be addressed and overcome.

Our community partners continue to help build up trust and raise levels of hope, particularly when we have been successful in signposting to other organisations who can help along the way.

WHAT WE DO

Yet despite a demonstrable track record of delivering impact we are committed to the vision we have to build a strong and successful network of communities, not only with the training to provide debt and welfare benefits advice and run community food spaces (no small thing), but also through establishing community networks where support over a range of issues may be offered by and for that particular community.



Our incredible team of volunteers have once again enabled a large portion of everything we do. Numbering **in excess of 300**, this team of dedicated people serve their communities in a variety of ways. Debt advising, running foodbank or pantry spaces, ensuring our warehouse is run to the highest standard, driving, loading, phoning creditors – the list goes on and we could not do what we do without their support.

The value of support given by volunteers is so much more than financial, these guys listen to heartbreaking stories on a weekly basis, are literally a shoulder to cry on for people in crisis and our worlds would be fundamentally much poorer without them.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

OUR 2023-24

Achievements and Performance

2023-24 was another busy year for the Network, as the cost-of-living crisis continued to impact our communities, leading to increased financial pressures and greater demand for our services. We continued to support our communities in the way we know best - building financial resilience and food security alongside creating sustainable communities to facilitate long-lasting change. The Network developed alongside this increased need, expanding our provision and introducing new programmes to support people across our communities.



Our most notable development in this period has been the progression of our **Angels Connect** initiative.

The unique **Angels Connect** model is built on 20 years of experience delivering community based money advice to those going through a tough time with their finances. The platform provides anyone, anywhere with the opportunity to connect those in debt or struggling to navigate the welfare system with access to life changing advice.

BUILDING FINANCIAL RESILIENCE

Our work building financial resilience through debt advice and income maximisation continued throughout the year.

DEBT ADVICE

Our debt team continued to provide vital debt and budgeting advice to people struggling financially over the year, supporting over 700 people across the year towards either managing their own debt or becoming totally debt free.

Their work made a huge difference to the people they supported, building financial resilience and providing people with opportunities to have a fresh start.

People Supported	711
New Cases	326
Amount of Debt Managed	£6,348,100
Debt Relieved	£1,973,026
Debt Written Off	£1,584,019

OUR IMPACT IN NUMBERS



'I can't explain how much stress this has taken off my and how much it has helped me with someone dealing with this for me. I feel so free not having letters coming through my door everyday and dreading phone calls. I am now completely out of debt and have a more positive mindset on what I spend money on and not buying things if I can't afford them. The team at St Andrew's have honestly been great and have changed my life in regards to debt and money advice'

— Debt Advice Client

EMILY'S STORY

Emily* is in her 50s, and was referred to our debt advice team by another agency in Liverpool. When she first came to us, she had around £19,000 worth of debt, which included several loans and telephone contracts which she felt coerced to take out for acquaintances, as well as around £2,000 in rent arrears to a private landlord. She had been trusting a neighbour to pass on her rent, but unfortunately the money never reached the landlord and Emily found herself in debt.

As well as being emotionally vulnerable, Emily also had several serious health conditions, including epilepsy and psychosis. Her only income was PIP and Universal Credit, with significant deductions being taken from her UC due to the rent arrears and a UC advance.

We contacted her creditors and asked them to place a hold on further action while we worked with Emily. We also helped her to contact Universal Credit and requested that they freeze recovery of her advance for three months.

This gave us time to work closely with Emily to discuss the best debt option for her, and she decided that she would like a Debt Relief Order which would mean that all of her outstanding debts would be written off in full. We guided Emily through this, and because we are an Approved Intermediary with the Insolvency Service, we were able to make this as seamless as possible and her DRO was approved very quickly, **much to Emily's relief**.

Emily's support worker helped her improve her standing on Property Pool, and she has now moved into a one-bedroom housing association property. The deductions for rent arrears have stopped, and **Emily can now enjoy her new home without worrying about bailiffs knocking at her door.**

She has had a **completely fresh start**.

*Name changed to protect anonymity

INCOME MAXIMISATION

In 2023/24, our income maximisation team continued to provide welfare benefits advice to people across the communities we serve. They supported over 690 people, including those struggling to navigate the welfare benefits system, those unable to fill out forms, and those unsure of the support they were entitled to. Their work built financial resilience in both the households and communities they supported, reducing the risk of financial crisis.

OUR IMPACT IN NUMBERS



Number of People Receiving Advice	693
Number of People with Increased Income	113
Overall Annual Increase in Income	£638,087.20

JANE'S STORY

When we first met Jane*, she was really struggling. She was in poor health, had been refused Personal Independence Payments (PIP) and had found herself in crisis, so attended one of our foodbanks where she was approached by one of Money Angels. After chatting to Jane, the Money Angel made a referral into our income maximisation team as he needed help with benefits.

Our benefits advisor got in touch with Jane following this Money Angel referral and arranged an appointment for her. We worked closely with Jane, completing a 'Capability to Work' questionnaire as well as taking her through the mandatory reconsideration process for her refused PIP claim. Our advisor also completed a Discretionary Housing Payment application for her, to ensure Jane was getting the support she was entitled to for her housing costs.

Following on from our support, Jane now has 'Limited Capability for Work and Work-Related Activity' so **has an extra £390 each month** as part of her Universal Credit award. She was also awarded a **short-term award to help top up her rent shortfall**.

We are providing ongoing advice and support to Jane around her PIP appeal, and also directed her to join one of our pantries in her local area to provide additional support and ensure that she does not fall into food crisis and need to attend a foodbank in the future.

*Name changed to maintain anonymity.

ANGELS CONNECT

The progression of the Angels Connect initiative has been our most notable development this year, with the unique model training community members to provide specified guidance and direct referrals into specialist debt and welfare benefits advisors to those going through a tough time with their finances.

Through our Angels Connect initiative*:

- **183 referrals were made to our debt and income maximisation teams**
- **160 of these referrals came via a Money Angel placed in a foodbank, while 23 came through our community food spaces**
- **24 Money Angels were trained and equipped to provide guidance and direct referrals to expert advice in their local community setting**



More detail about this initiative can be found at angelsconnect.org

*please note, Money Angel referrals began in June 2023 and these statistics don't cover the entire financial year

BUILDING FOOD SECURITY

Our work building food security across our communities continued this year, as we provided both emergency food provision and longer-term food support through our foodbanks and community food pantries.



FOODBANK

This year, we saw an increase in need for emergency food support, with a 6% rise in the number of people supported through our foodbanks compared to 22/23.

Over 6,000 vouchers were fulfilled across our 11 foodbank centres, providing essential emergency food and toiletry parcels to people in crisis across the north of the city.

OUR IMPACT IN NUMBERS



Adults Supported	9,361
Children Supported	4,913
Total Supported	14,274
Vouchers Fulfilled	6,381
Number of First Time Referrals	2,399
Number of Active Referral Agencies	199

COMMUNITY FOOD PANTRIES

Our network of community food pantries provide access to fresh, affordable food whilst having community and choice at their heat. They become real community spaces, with members building friendships and accessing peer support, reducing social isolation throughout our communities.

In October 2023, the working relationship the charity had with Fans Supporting Foodbanks came to an end, with mobile pantries moving to operate independently through Fans Supporting Foodbanks.

OUR IMPACT IN NUMBERS



Total Number of Pantries	8
Average Memberships over the year	1,155
Total Member Shops	22,742
Total Amount Saved for Members	£363,872



20 YEARS OF LOCAL CHANGE

This year, we celebrated 20 years of St Andrew's Community Network alongside over 200 guests including staff members past and present, volunteers and supporters with a Gala Fundraiser in June 2023.

The evening was a celebration of the charity's work over the last two decades and was a success, raising over £10,000.



FINANCIAL REVIEW

Total income received for unrestricted funds was £658,720 (2023: £762,854) as detailed in the financial statements. This represents a decrease of 14% compared with the previous year. This was due primarily to decreased food donations.

Total income received for Restricted Funds was £326,333 (2023: £315,188) which consisted entirely of donations & grants and the increase was to support the impact of the Cost-of-Living crisis, most notably from the household Support Fund.

Costs of running the Charity were £1,188,963 (2023: £1,165,590). The main reason for the increase compared to the previous year was the increased cost of supporting the community pantries. As demand has increased for the use of pantries it has been necessary for us to purchase more food. It has also been necessary to strengthen the staff team to support the pantry infrastructure and the sourcing of food for Foodbanks.

A total of £3,520 (2023: £41,748) was expended in the year on various capital items.

Overall, there was a net deficit for the year of £158,540 (2023: £157,623 surplus) arising from unrestricted funds, and a deficit of £45,370 (2023: deficit of £245,441) from restricted funds, which accumulated to a total deficit of £203,910 (2023: deficit £87,818).

When the deficit for the year was subtracted from the total funds brought forward of £797,313 this resulted in funds carried forward of £583,403 of which £70,779 is represented by fixed assets.

FINANCIAL REVIEW

CONTINUED

Bank and cash balances in at the end of the year amounted to £533,888 (2023: £582,533).

The available free reserves amount to £254,665. These are unrestricted reserves that are not designated and are excluding the fixed assets.

Reserves policy

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



PLANS FOR FUTURE PERIODS

Often, the people in society who are in need are the most overlooked. Society and governments aren't set up to protect everyone who needs it. That's why we're here – to fill the gaps and provide dedicated resources to help those gripped by poverty.

The charity has grown significantly over the last few years, primarily due to the increased need for food provision across the city, alongside a greater need for debt and welfare benefits advice. We have responded to this need but acknowledge that there is a significant financial cost to this and income from grants and individual donations is increasingly difficult to source. To ensure our long-term future viability, we have spent the last period working to develop a model that is sustainable, we have sought external consultancy to support this.



We intend to see people set free from the life affecting challenges that are a socio-economic consequence of their lived experience of poverty. We are committed to working alongside people in the communities we serve to enable them to live fulfilling lives – not just to be able to make ends meet and get by – but to find direction, purpose, and step into futures filled with hope and opportunity. We will help to resource people to build sustainable communities of belonging, change, connection, and purpose.



We recognise that the key to supporting a person through a financial crisis is for this advice to be available in the local community. This aspect of **locally rooted people providing support** to other locally rooted people is a key distinctive of our approach. This part of our work is referred to as **Angels Connect/ Money Angels**.

Money Angels can be any one in any setting who are trained to have guided, intentional conversations in community spaces with those identified as in need of support. Money Angels can connect people directly to the technical support (debt and benefits advisors) in an advice setting. This connection to the specialists supports our commitment to compliance and excellence when it comes to the provision of specialists support for those requiring debt advice, advice with welfare benefits, and any referrals to additional support services as required.

Money Angels are equipped, enabled, and empowered to support the process from identifying a need to change, to the connection with the technical support available to bring about that change.

Our web-based training comprises of a 30-minute training video (broken down into bitesize chapters) and a short multiple choice quiz based on the video content. The training has been developed by qualified practitioners and is regularly reviewed. This resource has been designed to be user-friendly and accessible to anyone who wishes to increase their knowledge so that they can give specified guidance to those going through a tough time with their finances.

The resources portal is regularly updated with fact-sheets and third party resources. As a Money Angel you will be encouraged via our social networking platform 'Angels Connect' to check the portal each time a new resource is published.

All Money Angels are given access to a simple referral form that will be bespoke to the community and money advice service that they are working with. We can work with advice services to ensure that locality relevant data is collected at the point a referral is made by a Money Angel.



BUILDING FOOD SECURITY

We continue to recognise that Foodbanks will be a necessary requirement of the food aid system for years to come. As with any Accident and Emergency department in a hospital, there will always be a need for crisis support. It is, therefore, incumbent on us to ensure that the individuals who access our Foodbanks are supported to move quickly from 'triage' to 'recovery'.

Our intention is not to open new Foodbank distribution points. We have sufficient coverage across the North Liverpool area to ensure that whoever needs emergency food can access it. We will continually review this and actively manage any changes in the Foodbank operation.

Through our partnership with Church Action on Poverty Your Local Pantry franchise model we have led the development of:

- A membership model whereby local people contribute to any food given
- Dignity and choice are key principles of any community food space - not on a voucher based system
- The introduction of a much wider range of products including fresh fruit and vegetables, chilled goods, bakery items, etc.

The intention is that these community food spaces work alongside the existing foodbank provision, sharing some of the 'conventional' foodbank donated items, but supplemented with items sourced from manufacturers, wholesalers, or intermediary charities such as Fareshare.

BUILDING SUSTAINABLE COMMUNITIES



We believe that sustainable communities grow as we build financial resilience and food security together. Our model encourages churches and community organisations to do both together as this is cost effective as Network overheads are shared across the two.

Asset-based community development (ABCD) is an approach to community development that uses the skills and capacities of residents, the power of local associations, and the support of local institutions, to build stronger, more sustainable communities for the future.



STRUCTURE, GOVERNANCE AND MANAGEMENT



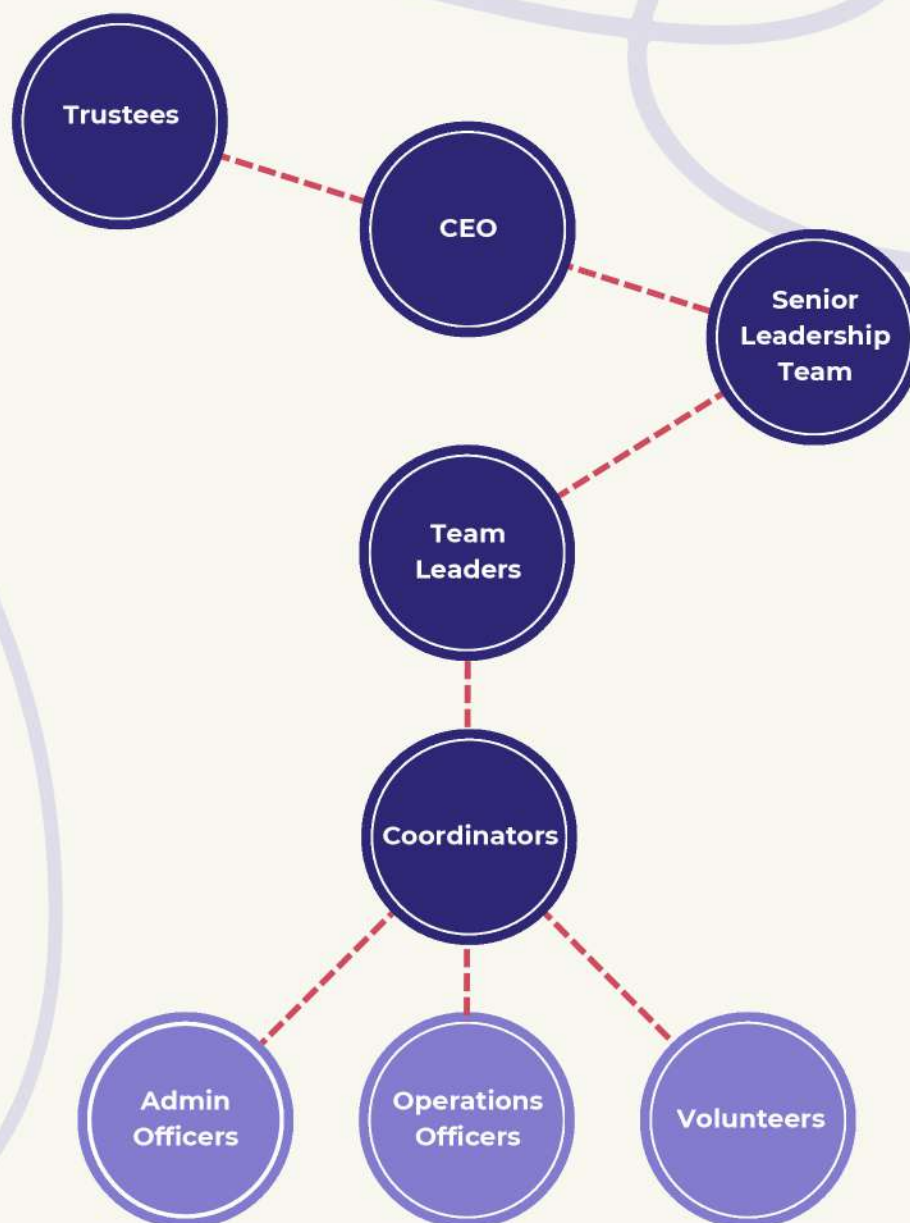
The organisation is a charitable company limited by guarantee, incorporated on 1st October 2003 as Clubmoor Community support and registered as a charity on 4th August 2004. The company was renamed St Andrew's Community Network on 14th August 2012. The Governing Instruments under which the charitable company operates comprise the Memorandum and Articles of Association dated 1st October 2003, amended by special resolution dated 13th February 2013.

The trustees, who are also the directors for the purpose of company law, and who served during the period and up to the date of signature of the financial statements were:

Ms M S Addis
Mr P Beesley
Ms B Bellew
Ms P Copland
Mr A J Pollard
Mr D A Reynolds
Dr A V Richmond
Rev W Gibbons (appointed 1 August 2023)

The Parochial Church Council of St Andrew's Church, Clubmoor is entitled to appoint and remove up to, but not exceeding, five individuals from the office of director. These appointments do not require an ordinary resolution. Other individuals may be elected as directors by ordinary resolutions at any general meeting.

ORGANISATIONAL STRUCTURE



Auditor

Xeinadin Audit Limited were appointed as auditor to the company and a resolution proposing that they be re-appointed will be put at a General Meeting.

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

Mr A J Pollard
Chair of Trustees

Date: **29/01/2025**

Statement of Trustees' Responsibilities

For the period ended 31 March 2024

The trustees, who are also the directors of St Andrew's Community Network for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK

Opinion

We have audited the financial statements of St Andrew's Community Network (the 'charity') for the period ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

Conclusions relating to going concern (continued)

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

in our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

Matters on which we are required to report by exception (continued)

- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, and employment legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management team and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management team as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

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INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

Helen Furlong FCCA (Senior Statutory Auditor)
for and on behalf of Xeinadin Audit Limited

Accountants
Statutory Auditor

.....

2 Hilliards Court
Chester Business Park
Chester
Cheshire
CH4 9QP

Xeinadin Audit Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income and endowments from:							
Donations and legacies	3	512,913	326,333	839,246	595,473	315,188	910,661
Charitable activities	4	110,826	-	110,826	129,787	-	129,787
Other trading activities	5	18,804	-	18,804	28,535	-	28,535
Investments	6	8,792	-	8,792	1,512	-	1,512
Other income	7	7,385	-	7,385	7,277	-	7,277
Total income		<u>658,720</u>	<u>326,333</u>	<u>985,053</u>	<u>762,584</u>	<u>315,188</u>	<u>1,077,772</u>
Expenditure on:							
Charitable activities	8	817,260	371,703	1,188,963	845,105	320,485	1,165,590
Total expenditure		<u>817,260</u>	<u>371,703</u>	<u>1,188,963</u>	<u>845,105</u>	<u>320,485</u>	<u>1,165,590</u>
Net expenditure		<u>(158,540)</u>	<u>(45,370)</u>	<u>(203,910)</u>	<u>(82,521)</u>	<u>(5,297)</u>	<u>(87,818)</u>
Transfers between funds		-	-	-	240,144	(240,144)	-
Net movement in funds	10	<u>(158,540)</u>	<u>(45,370)</u>	<u>(203,910)</u>	<u>157,623</u>	<u>(245,441)</u>	<u>(87,818)</u>
Reconciliation of funds:							
Fund balances at 1 April 2023		<u>688,128</u>	<u>99,185</u>	<u>787,313</u>	<u>530,505</u>	<u>344,626</u>	<u>875,131</u>
Fund balances at 31 March 2024		<u>529,588</u>	<u>53,815</u>	<u>583,403</u>	<u>688,128</u>	<u>99,185</u>	<u>787,313</u>

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

BALANCE SHEET

AS AT 31 MARCH 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	14		70,779		99,998
Current assets					
Stocks	15	16,816		34,089	
Debtors	16	6,111		97,378	
Cash at bank and in hand		533,888		582,533	
		556,815		714,000	
Creditors: amounts falling due within one year	17	(44,191)		(26,685)	
Net current assets			512,624		687,315
Total assets less current liabilities			583,403		787,313
The funds of the charity					
Restricted income funds	20	53,815		99,185	
Unrestricted funds	21	529,588		688,128	
		583,403		787,313	

The financial statements were approved by the trustees on **29/01/2025**

Mr A J Pollard

Chair of Trustees

Company registration number 04918017 (England and Wales)

STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash absorbed by operations	24		(54,120)		(104,057)
Investing activities					
Purchase of tangible fixed assets		(3,530)		(41,748)	
Proceeds from disposal of tangible fixed assets		213		-	
Investment income received		8,792		1,512	
Net cash generated from/(used in) investing activities			5,475		(40,236)
Net cash generated from financing activities			-		-
Net decrease in cash and cash equivalents			(48,645)		(144,293)
Cash and cash equivalents at beginning of year			582,533		726,826
Cash and cash equivalents at end of year			533,888		582,533

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024

1. Accounting policies

Charity information

St Andrew's Community Network is a private company limited by guarantee incorporated in England and Wales. The registered office is 16 Larkhill Lane, Clubmoor, Liverpool, L13 9BR, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

Income from charitable activities and donated food bank items, value based on national guidance at £2.37 per KG (2023:£1.75 per KG), is recognised on an accrual basis.

Income from Satellite is recognised when the amount is certain.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

1. Accounting policies (continued)

1.5 Expenditure

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

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

Expenditure on charitable activities relate to the operation of the charity comprising of direct charitable expenditure, including food bank items distributed valued at £2.37 per KG (2022: £1.75 per KG) to meet the objectives of the charitable company.

1.6 Tangible and fixed assets

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

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

Fixtures and fittings	25% on cost
Computers	25% on cost
Motor vehicles	25% on reducing balance

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

1.7 Impairment of fixed assets

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

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

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

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

1 Accounting policies (continued)

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

2. Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	215,544	-	215,544	317,836	5,000	322,836
Grants receivable for core activities	82,268	326,333	408,601	27,235	310,188	337,423
Donated goods and services	215,101	-	215,101	250,402	-	250,402
	<u>512,913</u>	<u>326,333</u>	<u>839,246</u>	<u>595,473</u>	<u>315,188</u>	<u>910,661</u>
Donations and gifts						
Other	215,544	-	215,544	317,836	5,000	322,836
	<u>215,544</u>	<u>-</u>	<u>215,544</u>	<u>317,836</u>	<u>5,000</u>	<u>322,836</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Grants receivable for core activities						
A Chadwick	-	-	-	5,000	-	5,000
Chrimes Family Trust	-	-	-	-	1,100	1,100
Community Impact Fund	-	-	-	-	791	791
Duchy of Lancaster						
Funding	-	16,500	16,500	-	92,931	92,931
Feeding Liverpool	-	-	-	2,000	-	2,000
Henry Smith Charity	-	30,100	30,100	-	29,500	29,500
Household Support Fund	-	46,534	46,534	-	8,500	8,500
J Thornton DAF	-	-	-	15,000	-	15,000
LCVS Community Impact Fund 2023	-	1,791	1,791	-	-	-
LFC St Columbas	-	-	-	-	25,000	25,000
LFC Strategic Grant	-	60,000	60,000	-	-	-

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

3 Income from donations and legacies

(Continued)

Local Neighbourhood Fund (Tuebrook Larkhill)	-	2,500	2,500	-	-	-
Local Neighbourhood Fund (Breckside Park)		5,000	5,000	-	-	-
Local Neighbourhood Fund (Tuebrook Stoneycroft)		500	500	-	-	-
Liverpool City Council CRG	-	10,000	10,000	-	10,000	10,000
Mayoral Neighbourhood Fund	-	-	-	-	10,000	10,000
National Lottery CoL	-	75,000	75,000		-	-
Neighbourly Sainsbury's Grant	-	500	500	-	1,500	1,500
Neighbourly Foundation	-	-	-	90	500	590
Price Parry CT	-	-	-	-	1,000	1,000
Prism Charitable Trust	-	(5,000)	(5,000)	-	-	-
PrismCharitable Trust FSF	-	(15,000)	(15,000)	-	15,000	15,000
Rev Nugent	-	500	500	-	-	-
Riverside Foundation	-	6,812	6,812	-	-	-
Steve Morgan Found DCLG	-	-	-	-	16,548	16,548
Steve Morgan Foundation	29,167	-	29,167	-	30,000	30,000
Strat Resource	-	-	-	2,672	-	2,672
Tesco groundwork	-	1,000	1,000	-	-	-
Together for Change	2,000	-	2,000	-	-	-
Torus Foundatn Food Pays	-	5,000	5,000	-	4,000	4,000
Trussell Strat Res Grant	2,753	18,350	21,103	-	17,816	17,816
Trussell Tst Fin Inc Grt 2	4,599	22,993	27,592	-	11,741	11,741
Trussell Tst Top Up Pays	-	5,226	5,226	-	7,056	7,056
TT Financial Inc	-	-	-	2,348	-	2,348
Tudor Trust	40,000	2,000	42,000	-	-	-
Tuebrook Ward Councillors	-	-	-	-	10,000	10,000
Turrsell Winter Support	-	-	-	-	5,000	5,000
UCU	-	-	-	125	-	125
Watches of Switzerland	3,750	21,250	25,000	-	-	-
West Derby Wastland Pantry	-	10,000	10,000	-	10,000	10,000
Winter Boost	-	4,777	4,777	-	2,205	2,205
	<u>82,268</u>	<u>326,333</u>	<u>408,601</u>	<u>27,235</u>	<u>310,188</u>	<u>337,423</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Charitable activities		
Sales of services by beneficiaries	95,840	105,644
Ancillary trading income	14,986	24,143
	<u>110,826</u>	<u>129,787</u>

5 Income from other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising events	<u>18,804</u>	<u>28,535</u>

6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>8,792</u>	<u>1,512</u>

7 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Net gain on disposal of tangible fixed assets	(4,832)	-
Other income	<u>12,217</u>	<u>7,277</u>
	<u>12,217</u>	<u>7,277</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

8 Expenditure on charitable activities

	Charitable activities 2024 £	Charitable activities 2023 £
Direct costs		
Staff costs	373,922	350,197
Staff other costs	2,363	4,751
Pantry costs	210,156	234,129
Re-distributed food donation	233,377	232,074
Food purchased for food bank	38,704	31,332
Van and motor expenses	15,183	21,385
Office costs	19,201	12,248
Building running costs	44,115	49,033
Education and training	4,180	280
Refreshment and catering	4,341	2,786
Volunteer expenses	2,550	567
Activities, events and project costs	12,771	2,654
	960,863	941,436
 Share of support and governance costs (see note 9)		
Support	186,265	196,833
Governance	41,835	27,321
	1,188,963	1,165,590
 Analysis by fund		
Unrestricted funds	817,260	845,105
Restricted funds	371,703	320,485
	1,188,963	1,165,590

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

9 Support costs allocated to activities

	Charitable activities	Total
	2024	2023
	£	£
Staff costs	140,120	127,058
Depreciation	27,704	34,347
Insurance	5,945	5,255
Advertising and publicity	609	2,106
Subscriptions, memberships and publications	880	3,794
Payroll fees	924	878
Bank charges	3,947	4,446
Sundry expenses	179	212
Professional fees	5,957	18,737
Governance	41,835	27,321
	<u>228,100</u>	<u>224,154</u>

10 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	5,400	5,400
Depreciation of owned tangible fixed assets	27,704	34,347
Loss on disposal of tangible fixed assets	4,832	-
	<u>37,936</u>	<u>39,747</u>

11 Trustees

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

12 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Management	3	3
Admin & Support	3	4
Direct Food	5	6
Direct Financial	5	4
	<u>16</u>	<u>17</u>
Total	<u>16</u>	<u>17</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

12 Employees

(Continued)

Employment costs	2024 £	2023 £
Wages and salaries	500,208	453,410
Social security costs	37,390	33,928
Other pension costs	12,879	11,838
	<u>550,477</u>	<u>499,176</u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	<u>-</u>	<u>130,994</u>

The key management personnel of the charity comprise the trustees, the CEO and Senior Management Team.

13 Taxation

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

14 Tangible fixed assets

	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
Cost				
At 1 April 2023	43,990	13,207	127,865	185,062
Additions	1,968	1,562	-	3,530
Disposals	(8,838)	(2,000)	-	(10,838)
At 31 March 2024	<u>37,120</u>	<u>12,769</u>	<u>127,865</u>	<u>177,754</u>
Depreciation and impairment				
At 1 April 2023	28,870	6,090	50,104	85,064
Depreciation charged in the year	5,966	2,298	19,440	27,704
Eliminated in respect of disposals	(3,793)	(2,000)	-	(5,793)
At 31 March 2024	<u>31,043</u>	<u>6,388</u>	<u>69,544</u>	<u>106,975</u>
Carrying amount				
At 31 March 2024	<u>6,077</u>	<u>6,381</u>	<u>58,321</u>	<u>70,779</u>
At 31 March 2023	<u>15,120</u>	<u>7,117</u>	<u>77,761</u>	<u>99,998</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

14 Tangible fixed assets

(Continued)

15 Stocks

	2024 £	2023 £
Finished goods and goods for resale	16,816	34,089

16 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	-	1,395
Other debtors	429	83,903
Prepayments and accrued income	5,682	12,080
	6,111	97,378

17 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Deferred income	18	-	1,395
Trade creditors		4,705	28
Other creditors		4,397	2,749
Accruals		35,089	22,513
		44,191	26,685

18 Deferred income

	2024 £	2023 £
Other deferred income	-	1,395

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	-	1,395

Movements in the year:

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

18 Deferred income

(Continued)

Deferred income at 1 April 2023	1,395	-
Released from previous periods	(1,395)	-
Resources deferred in the year	-	1,395
	<u> </u>	<u> </u>
Deferred income at 31 March 2024	-	1,395
	<u> </u>	<u> </u>

19 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	12,879	11,838
	<u> </u>	<u> </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Duchy of Lancaster Funding	-	16,500	(16,500)	-	-
Henry Smith Charity	-	30,100	(28,904)	-	1,196
Household Support Fund	1,000	46,534	(38,016)	-	9,518
LCVS CIF	-	1,791	(1,791)	-	-
LCC - Neighbourhood Fund - Kirkdale	7,462	-	(7,462)	-	-
LCC - Neighbourhood Fund - Dunne	-	5,000	(4,700)	-	300
LCC - Neighbourhood Fund - Lake	-	2,500	(2,200)	-	300
LCC - Neighbourhood Fund - Radford	-	500	(500)	-	-
LFC St Columbas	25,000	-	(25,000)	-	-
LFC Strategic Grant	-	60,000	(60,000)	-	-
Liverpool City Council CRG	2,132	10,000	(12,132)	-	-
Lottery CoL	-	75,000	(75,000)	-	-
Mayoral Neighbourhood Fund	3,660	-	(3,660)	-	-
Sainsbury's - Community Grant Fund	1,000	500	(1,500)	-	-
Prism Charitable Trust	5,000	(5,000)	-	-	-
PrismCharitable Trust FSF	15,000	(15,000)	-	-	-
Rev nugent	-	500	(500)	-	-
Riverside Foundation	-	6,812	-	-	6,812
Steve Morgan Found DCLG	3,347	-	(3,347)	-	-
Tesco groundwork	-	1,000	(667)	-	333
Torus Foundatn Food Payts	875	5,000	(5,875)	-	-
Trussell Strat Res Grant	-	18,350	(18,350)	-	-
Trussell Tst Fin Inc Grt 2	24,994	22,993	(34,070)	-	13,917
Trussell Top Up (Asda, Tesco)	-	5,226	(5,190)	-	36
Tudor Trust	3	2,000	(770)	-	1,233
Tuebrook Ward Councillors	1,647	-	(1,647)	-	-
Utd Star Pple - Rosie Fnd	4,092	-	-	-	4,092
Watches of Switzerland	-	21,250	(13,784)	-	7,466
West Derby Wasteland Eco Stat	2,376	-	(138)	-	2,237
West Derby Wastland Pantry	398	10,000	(4,276)	-	6,122
Winter Boost	1,200	4,777	(5,723)	-	254
	<u>99,185</u>	<u>326,333</u>	<u>(371,703)</u>	<u>-</u>	<u>53,815</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

20 Restricted funds

(Continued)

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Chrimes Family Trust	-	1,100	(1,100)	-	-
Cobalt Housing	123	-	(7)	(116)	-
Community Impact Fund	-	791	(767)	(24)	-
LCVS Covid Support	2,814	-	(2,814)	-	-
Fans Suppting FB Covid Apl	216,177	-	-	(216,177)	-
Henry Smith Charity	-	29,500	(29,500)	-	-
Household Supp Fund Pantry	-	92,931	(92,931)	-	-
Household Support Energy	-	8,500	(7,500)	-	1,000
Mayoral Inclusive Growth Fund	9,956	-	(9,956)	-	-
LCC - Neighbourhood Fund - Kirkdale	10,000	-	(2,538)	-	7,462
LCC - Neighbourhood Fund - Clubmoor	2,114	-	(2,114)	-	-
LFC Foundation Pantry Gmt	43,216	-	(31,112)	(12,104)	-
LFC St Columbas	-	25,000	-	-	25,000
Liverpool City Council CRG	-	10,000	(5,368)	(2,500)	2,132
Mayoral Neighbourhood Fund	1,029	10,000	(6,908)	(461)	3,660
Mayoral Neighbourhood Fund - Covid	-	500	(500)	-	-
Sainsbury's - Community Grant Fund	1,000	1,500	(1,500)	-	1,000
Peter Moore Foundation Van	6,898	-	-	(6,898)	-
Price Parry CT	-	1,000	(1,000)	-	-
Prism Charitable Trust	-	5,000	-	-	5,000
PrismCharitable Trust FSF	-	15,000	-	-	15,000
REACH fund	971	-	(971)	-	-
Steve Morgan Found DCLG	-	16,548	(22,474)	9,273	3,347
Steve Morgan Foundation	-	30,000	(30,000)	-	-
Torus Foundatn Food Payts	4,000	4,000	(7,125)	-	875
Trussell Strat Res Grant	-	17,816	(17,816)	-	-
Trussell Tst Fin Inc Grt 2	34,090	11,741	(20,837)	-	24,994
Trussell Tst Top Up Payts	19	7,056	(404)	(6,671)	-
Tudor Trust	3	-	-	-	3
Tudor Trust Covid 19 Grant	1,893	-	(1,893)	-	-
Tuebrook Ward Councillors	-	10,000	(8,353)	-	1,647
Tursell Winter Support Gr	-	5,000	(664)	(4,336)	-
Utd Star Pple - Rosie Fnd	4,092	-	-	-	4,092
West Derby Waste W/hs Adapt	1,611	-	(1,483)	(130)	-
West Derby Wasteland Eco Stat	3,000	-	(624)	-	2,376
West Derby Wasteland Build	1,620	-	(1,620)	-	-
West Derby Wastland Pantry	-	10,000	(9,602)	-	398
Winter Boost	-	2,205	(1,005)	-	1,200
	<u>344,626</u>	<u>315,188</u>	<u>(320,485)</u>	<u>(240,144)</u>	<u>99,185</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Redundancy provision	48,050	-	-	(5,029)	43,021
3 months running costs	222,828	-	-	9,074	231,902
General funds	417,250	658,720	(817,260)	(4,045)	254,665
	<u>688,128</u>	<u>658,720</u>	<u>(817,260)</u>	<u>-</u>	<u>529,588</u>
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
Redundancy provision	31,478	-	-	16,572	48,050
3 months running costs	164,256	-	-	58,572	222,828
General funds	334,771	762,584	(845,105)	165,000	417,250
	<u>530,505</u>	<u>762,584</u>	<u>(845,105)</u>	<u>240,144</u>	<u>688,128</u>

22 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	70,779	-	70,779
Current assets/(liabilities)	458,809	53,815	512,624
	<u>529,588</u>	<u>53,815</u>	<u>583,403</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	99,998	-	99,998
Current assets/(liabilities)	588,130	99,185	687,315
	<u>688,128</u>	<u>99,185</u>	<u>787,313</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024 (Continued)

23 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

24 Cash absorbed by operations	2024 £	2023 £
Deficit for the year	(203,910)	(87,818)
Adjustments for:		
Investment income recognised in statement of financial activities	(8,792)	(1,512)
Loss on disposal of tangible fixed assets	4,832	-
Depreciation and impairment of tangible fixed assets	27,704	34,347
Movements in working capital:		
Decrease/(increase) in stocks	17,273	(18,331)
Decrease/(increase) in debtors	91,267	(33,302)
Increase in creditors	18,901	1,164
(Decrease)/increase in deferred income	(1,395)	1,395
Cash absorbed by operations	<u>(54,120)</u>	<u>(104,057)</u>

25 Analysis of changes in net funds

The charity had no material debt during the year.

prepared with thanks to:



xeinadin
group

Play your part in *designing out poverty* by becoming a **Change Maker** today



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media@standrewslive.org.uk



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@standrewscn



16 Larkhill Lane, Clubmoor, L13 9BR

Accounts



2022-2023 Annual Report & Financial Statements

St Andrew's Community Network
Charity No. 1105307 | Company No. 04918017 (England and Wales)



LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Ms M S Addis

Mr P Beesley

Ms B Bellew

Ms P Copland

(Appointed 1 August 2022)

Mr A J Pollard

Mr D A Reynolds

Dr A V Richman

Rev W Gibbons

(Appointed 1 August 2023)

Rev J D Green

(Resigned 9 January 2023)

Rev T Griffiths

(Resigned 1 August 2022)

Secretary

Ms M S Addis

Charity Number

1105307

Company Number

04918017

Registered Office

16 Larkhill Lane, Clubmoor, Liverpool, England, L13 9BR

Auditor

Xeinadin Audit Limited, 2 Hilliards Court, Chester Business Park,
Chester, Cheshire, CH4 9QP

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CHAIR'S REPORT

On 30th June 2023, **St Andrew's Community Network** celebrated a 20 year commitment to seeing lives changed. Our work all began with one person, a dream and a kitchen to provide meals for the less fortunate in Clubmoor. And from that launch pad, the Network has grown almost immeasurably. Our celebrations which marked the end of another successful year saw us pass a milestone in the work we do. Representations from the dozens of organisations and partners at the event ensured that the occasion passed off successfully with much appreciation of all who contributed to the event, but more importantly the scores of individuals whose endeavours make the Network the successful organisation it is.

This report for the year 2022/23 records a change in personnel of two key roles in the organisation. Firstly, we said goodbye to Kevin Peacock, the founding CEO of the Network. He left us to be the CEO of another charity in the city. It is difficult to summarise the size and success of the work he's achieved. Through his leadership and the work of staff under his charge, thousands of lives have received significant support and been transformed as a consequence.

We welcomed Rich Jones as Kev's successor and in the short term since his appointment, he has helped the charity grow at scale, co-constructed an ambitious and visionary business plan along with continuing to manage the organisation's work to the highest of standards of care and service.

Our updated business plan sets out a clear emphasis on our strategic approach. As we consider the complexity of hardship that individuals and families face, we believe that a multi-faceted response to need is key to helping them in the long-term. Consequently, we set out our plans for three distinct yet connected areas we hope will help transform lives;

- **Building financial resilience through income maximisation and debt advice**
- **Building food security through the work of foodbanks and pantries**
- **Enabling both individuals and families to belong to a caring and sustainable community**

In compiling this report, it has been important to provide both quantifiable commentary and qualitative analysis which helps demonstrate both the outcomes we have achieved along with the impact those statistics indicate. Stories from people like Greg and Sandra bring to life the transformations that the impressive data highlights.

I am pleased therefore to commend in this report the successes of the trust along with the clean financial bill of health that our auditors, Xeinadin Audit Limited, have confirmed.



Andrew Pollard
Chair of Trustees

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE PERIOD ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the period ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).



OBJECTIVES AND ACTIVITIES

To promote such charitable purposes as the trustees shall in their absolute discretion think fit including in particular but not so as to bind the generality of the foregoing for the public benefit:

-  To advance education and enhance employment and training opportunities
-  To promote healthy living and to relieve poverty, sickness and distress, through the delivery of community-based services delivered in Merseyside in particular (but not exclusively) which may include:
 - A debt advice service to assist members of the community to manage and reduce debt, and to maximise their income and so relieve poverty
 - A food bank service to provide practical assistance in the relief of poverty, and the promotion of healthy living
 - And such other activities that relieve poverty, sickness and distress and promote healthy living as the trustees shall from time to time determine
 - To operate community and recreational and leisure time facilities in and around the community of the church of St. Andrew's, Clubmoor, Liverpool, and in surrounding districts, for the benefit of the community in Clubmoor in particular (but not exclusively) with the object of improving their conditions and quality of life without distinction of sex, race, political, religious or other opinion; provided always the charity shall be non-party in politics and shall promote equality of opportunity.

When planning our activities for the period, the trustees have considered the Charity Commission's guidance on public benefit.

OUR MISSION AND VISION

We have been supporting people in North Liverpool and surrounding areas since the charity's inception 20 years ago. The Network is led by people who are passionate about locally rooted change.

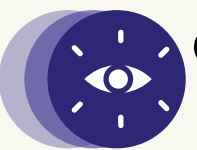


We are driven by our Christian principles to support the most vulnerable, to serve local communities and to bring life in all its fullness, supporting people of all faiths, and none.



OUR MISSION

To resource churches and community groups to design out poverty in the areas they serve.



OUR VISION

To see our communities, cities and region set free from the life-changing consequences of poverty.

OUR VALUES

Underpinning everything that we are involved in as a charity are our five, long held values:



WELCOME

Embracing diversity with dignity and respect



HOPE

Helping each other discover alternative choices and new opportunities



EMPOWERMENT

Walking alongside people at their pace to help them achieve their goals



EXCELLENCE

Dedicated people doing exceptional things



LOVE

Building relationships, family, friendship and faith

WHAT WE DO

We operate at a time when our communities, city, and region are struggling financially, with high levels of poverty, a fragile jobs market, a welfare programme that can be difficult to navigate, and in a continued period of organisational austerity.

In our journey as a charity since 2003, we have learnt how to deliver a model of care which makes the service we offer unique for the region. We ensure for every person we come into contact with, they can access the short or the long-term opportunities to:



BUILD FINANCIAL RESILIENCE



BUILD FOOD SECURITY



BELONG TO A SUSTAINABLE AND CARING COMMUNITY

Through our commitment to these three overarching aims, we offer something more than being in debt, something more than the next meal, something more than the support to manage food price increase. We are building networks and communities where the socio-economic difficulties of living in poverty and deprivation can be addressed and overcome.

Our community partners continue to help build up trust and raise levels of hope, particularly when we have been successful in signposting to other organisations who can help along the way.

WHAT WE DO

Yet despite a demonstrable track record of delivering impact we are committed to the vision we have to build a strong and successful network of communities, not only with the training to provide debt and welfare benefits advice and run community food spaces (no small thing), but also through establishing community networks where support over a range of issues may be offered by and for that particular community.



Our incredible team of volunteers have once again enabled a large portion of everything we do. Now numbering **in excess of 400**, this unparalleled team of dedicated people serve their communities in a huge variety of ways. Debt advising, running a foodbanks or pantry spaces, ensuring our warehouse is professionally run, driving, loading, phoning creditors – the list goes on and we absolutely could not do what we do without their support. Each volunteer gives an average of 4 hours a week which equates to **around 80,000 hours of time** and even at minimum National Living Wage rate has a financial value to the organisation of over three quarters of a million pounds. However, their value is so much more than financial, these guys listen to heartbreaking stories on a weekly basis, are literally a shoulder to cry on for people in crisis and our worlds would be fundamentally much poorer without them.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

OUR 2022-23

Achivements and Performance

2022-23 was another busy year for the Network, as the cost-of-living crisis continued to impact our communities, leading to increased financial pressures and increased need for our services. We continued to support our communities in the way we know best - building financial resilience and food security alongside creating sustainable communities to facilitate long-lasting change. The Network grew alongside this increased need, expanding our provision and introducing new programmes to support people across our communities.



We introduced our new **Five Year business plan**, which outlines the Network's future plans for expansion and provision.

This year also marked the Network's **20th anniversary**, which we celebrated with a Gala Fundraiser in June. The evening was a success, raising over £10,000 for the charity and we were joined by over 200 of our incredible volunteers and seven corporate sponsors who helped make the evening possible and all support our work.



BUILDING FINANCIAL RESILIENCE

Our work building financial resilience through debt advice and income maximisation continued throughout the year.

DEBT ADVICE

Our debt team continued their important work over the year, setting people free from debt and making a huge difference in our communities.

New Clients	281
Ongoing Cases	434
Cases Closed	449
Amount of Debt Managed	£6,940,003
Amount of Debt Written Off	£2,058,419

We continued to build financial resilience, giving the people we worked with a fresh start.

OUR IMPACT IN NUMBERS



Through our community outreach:

-  **106 sessions were attended and we engaged with 182 individuals**, all with a variety of needs.
-  We supported these people to get the help they need, including referral for a food bank voucher, signing them up for pantry, income maximisation advice and debt advice
-  **We delivered money education to 22 people** in the period
-  **We referred 65 people for support** with trusted partner organisations

GREG'S STORY

Greg was previously employed as a mental health nurse but is currently unemployed due to his own mental health issues. When we first met Greg, he was extremely vulnerable and being supported by the crisis team due to a recent suicide attempt. He suffers with mental illness, and during manic episodes takes out finance he cannot afford. During a recent episode, Greg bought a car on finance and was facing a court hearing in relation to driving offences which took place during this episode. He also had other debts in addition to the car.

We placed Greg into a breathing space, which gave him the time to voluntarily terminate the car finance agreement and allowed us to complete a Debt Relief Order (DRO) which was approved. We also supported Greg to apply for the Water Sure Scheme, as part of his condition means he has a compulsion to clean which vastly increases his water usage. Support was also provided for him to have notice of corrections put on credit files which means any creditors will be prompted to make extra checks when he applies for credit in the future.

Greg is currently **completely debt-free** following his approved DRO application, with over £27,000 worth of debt written off, and **his mental health has drastically improved**. Our Income Maximisation team also worked with him and were successful in obtaining the 'Limited Capability to Work' element of Universal Credit, meaning **he is not pressured to look for work and can concentrate on his own mental health**.

Greg is overjoyed, and so are we.

INCOME MAXIMISATION

Our income maximisation team drive long-lasting change by providing welfare benefits advice to people within the communities we work alongside. In 2022/23, they supported hundreds of people to improve their income, creating more financially resilient communities where the risk of financial crisis is reduced.

OUR IMPACT IN NUMBERS



Number of People Receiving Advice	501
Number of People with Increased Income	70
Overall Annual Increase in Income	£463,155

SANDRA'S STORY

Sandra is a single mum, who was living in supported accommodation after rehab and was moving to regular housing. She wasn't being supported by anyone, so visited her local one stop shop to seek advice from the local authority about claiming housing benefit for her new property. She was wrongly advised that she could claim the benefit, and the advisor put a claim in for her. After waiting 8 weeks for the claim to be processed, she was informed that she never should have claimed housing benefit and should have been claiming Universal Credit. This led to Sandra being in months of rent arrears, and Universal Credit refused to backdate the claim as it wasn't their error. She was now in real financial difficulties and was potentially facing eviction from the house she had only just moved into.

We supported Sandra to follow the process of appeal and took the case to tribunal. She was finding the process so stressful, so we did all the appeal work for her. Backdating was once again refused at appeal stage because the error was with the local authority and not the DWP, but now that we had a decision at tribunal our income maximisation advisor was able to put a complaint in to the local authority. They accepted responsibility for the error and have recently issued her with an apology and just under £700 compensation towards the rent arrears that were accrued.

The situation was extremely stressful for Sandra, and she had been let down by both her supported accommodation and the local authority. Our support has ensured that the error was fixed, **her rent arrears were hugely reduced** and that she is **now claiming the correct benefits**. Sandra's housing situation has now stabilised, **her stress levels have been massively reduced** and **she is now in a much better place** to focus on her recovery, health and future.

BUILDING FOOD SECURITY

Never has the need for food security been greater. Following development work in this period, in April 2023 we were fortunate enough to be able to open our twelfth community food pantry – Columba's Kitchen – at St Columba's Church in Anfield, with the support of Liverpool FC Foundation.

Our 11 foodbanks saw an increase in attendance, with low income the principal reason for referral, the same as the previous year.



FOODBANK

The need for emergency food remains high and continues to rise with a third of our vouchers for the year being fulfilled in the final quarter.

We are seeing an increase in the number of children and families being supported, with many people accessing food bank for the first time this year.

OUR IMPACT IN NUMBERS



Adults Supported	8,804
Children Supported	4,643
Total Supported	13,447
Vouchers Fulfilled	6,118

COMMUNITY FOOD PANTRIES

Our network of Community Food Pantries are real community spaces with dignity and choice at their heart. With food costs remaining so high, they are becoming an increasingly vital lifeline to members of our communities with many households relying on them.

They support some of the most financially vulnerable and disadvantaged people in our communities, allowing them to access food they otherwise may not have been able to. Support also extends beyond subsidised food, with members forming a real community.



Total Number of Pantries	12
Average Memberships over the year	1,697
Total Member Shops	24,989
Total Amount Saved for Members	£512,563

OUR IMPACT IN NUMBERS



'I've made friends from the community and got to know people. It's just a nice atmosphere in the pantry – people come, have a chat, get to know each other. It's building up connections in the community.'

Maureen, Volunteer at St Andrew's Pantry

COLUMBA'S KITCHEN

Columba's Kitchen – the newest pantry in the St. Andrew's Pantry Network (in partnership with Liverpool Football Club and St. Columba's Church in Anfield) – opened in April 2023 and has grown over the last few months with the current number of members being over 120 and an average weekly attendance of around 35 members. The pantry also has a good relationship with a local housing association and members of the team regularly attend the pantry to support tenants with issues relating to fuel costs, tenancy issues, repairs. The pantry also works closely with the local Primary School to ensure that families who might be struggling with the current cost-of-living price increases are aware of the pantry and are encouraged to become members.

Members of the pantry have already expressed the benefit that they receive from being part of the pantry community with one member saying:

"It's good because we come and spend £3.50 and get loads! Shopping is so expensive now but here, you can get your bits, and they give you free items too, including lady products which as usually so expensive, they're nearly five pounds! I'm a single mum so I'm really restricted in what I buy... It's nice just to come and have a cup of tea. There are usually a couple of mums that come, so sometimes after you have done the school run and feel a bit like anxious or fed up, you come here and have a gab with people, over nothing in particular, just a chat and then you will go home and feel a bit 'lighter' – the power of a gab... When you are here, you can see things that are going on via the posters and flyers, so I'll know what there is to do that I can bring the kids to as there is not always loads of things for us to do in the community."

The pantry also has one of our Money Angels in place. Volunteer Paul said:

"I am retired so I got involved via a family member who also works here. I can guide people to the right place, it's not about giving specialist advice, it's about referring people on who are having issues with money management or debt."

As the pantry continues to develop and grow its membership, the team continues to explore ways in which it can work alongside the pantry community (and local community in general) to ensure that it offers holistic support to families and individuals and provides a safe, welcoming and friendly space for people to visit each week.

FINANCIAL REVIEW

Total income received for unrestricted funds was £762,584 (2022: £634,382) as detailed in the financial statements. This represents an increase of 20% compared with the previous year. This was due primarily to increased food donations.

Total income received for Restricted Funds was £315,188 (2022: £216,450) which consisted entirely of donations & grants and the increase was to support the impact of the Cost-of-Living crisis, most notably from the household Support Fund.

Costs of running the Charity were £1,165,580 (2022: £885,324). The main reason for the increase compared to the previous year was the increased costs of supporting the community pantries. As demand has increased for the use of pantries it has been necessary for us to purchase more food. It has also been necessary to strengthen the staff team to support the pantry infrastructure and the sourcing of food for Foodbanks. In recognition of the growth of the charity it was appropriate to appoint a Finance Manager alongside having a full time CEO (in previous years this was a part-time role).

A total of £41,748 (2022: £61,554) was expended in the year on various capital items. The most notable of these were a new van, gates for warehouse and a new photocopier for use at the site.

Overall, there was a net surplus for the year of £157,623 (2022: £200,680) arising from unrestricted funds, and a deficit of £245,441 (2022: deficit of £235,172) from restricted funds, which accumulated to a total deficit of £87,818 (2022: deficit £34,492). The deficit consists of the consumption of the restricted funds.

When the deficit for the year was subtracted from the total funds brought forward of £875,131 this resulted in funds carried forward of £787,313 of which £99,998 is represented by fixed assets.

FINANCIAL REVIEW

CONTINUED

Bank and cash balances in at the end of the year amounted to £582,533 (2022: £726,823).

The available free reserves amount to £317,252. These are unrestricted reserves that are not designated and are excluding the fixed assets.



PLANS FOR FUTURE PERIODS

Often, the people in society who are in need are the most overlooked. Society and governments aren't set up to protect everyone who needs it. That's why we're here – to fill the gaps and provide dedicated resources to help those gripped by poverty.

The charity has grown significantly over the last few years, primarily due to the increased need for food provision across the city, alongside a greater need for debt and welfare benefits advice. We have responded to this need but acknowledge that there is a significant financial cost to this and income from grants and individual donations is increasingly difficult to source. To ensure our long-term future viability, we have developed a business plan that aims to ensure we are self-sustaining within 5 years.



We intend to see people set free from the life affecting challenges that are a socio-economic consequence of their lived experience of poverty. We are committed to working alongside people in the communities we serve to enable them to live fulfilling lives – not just to be able to make ends meet and get by – but to find direction, purpose, and step into futures filled with hope and opportunity. We will help to resource people to build sustainable communities of belonging, change, connection, and purpose.

LOCAL CHANGE HUBS

To achieve our plan, we aim to establish Local Change Hubs. Our Change Hubs are community spaces, hosted by churches and other community groups, that are resourced to enact the three key elements within our Change Toolkit:

Financial Resilience Initiatives

Debt Advice and Income Maximisation Advice

Food Security Initiatives

Food banks and Community Based Food Spaces

Building Sustainable Communities

Asset Based Community Development within Community Based Food Spaces

We will provide capacity building support to the Change Hubs to support with fundraising, operational activities and policies and procedures. We will provide specific support for Change Hubs in the following ways:

BUILDING FINANCIAL RESILIENCE



We recognise that the key to supporting a person through a financial crisis is for this advice to be available in the local community. This aspect of **locally rooted people providing support** to other locally rooted people is a key distinctive of our approach. This part of our work is referred to as **Money Angels**. They are volunteers based in our Change Hubs that connect directly with their community. The Money Angels receive technical support from our Financial Resilience Team at a Change Resource Centre, ensuring compliance and excellence when it comes to the provision of support for those requiring debt advice, advice with welfare benefits, money education in community and educational settings, and referrals to additional support services as required.



BUILDING FOOD SECURITY

Our aim is to establish a community based food space within a Local Change Hub (supported with the resources in our toolkit to build financial resilience, and sustainable communities) in those communities that we currently serve as well as those that we will reach into as part of our growth programme, thereby reducing the demand for emergency food.

We recognise that Foodbanks will be a necessary requirement of the food aid system for years to come. As with any Accident and Emergency department in a hospital, there will always be a need for crisis support. It is, therefore, incumbent on us to ensure that the individuals who access our Foodbanks are supported to move quickly from 'triage' to 'recovery'.



Our intention is not to open new Foodbank distribution points. We have sufficient coverage across the North Liverpool area to ensure that whoever needs emergency food can access it. We will continually review this and actively manage any changes in the Foodbank operation. Instead, we will invest our energies around distribution and logistics into the work to establish community food spaces across our network, within Local Change Hubs.

Through our partnership with Church Action on Poverty Your Local Pantry franchise model we have led the development of:

- A membership model whereby local people contribute to any food given
- Dignity and choice are key principles of any community food space - not on a voucher based system
- The introduction of a much wider range of products including fresh fruit and vegetables, chilled goods, bakery items, etc.

The intention is that these community food spaces work alongside the existing foodbank provision, sharing some of the 'conventional' foodbank donated items, but supplemented with items sourced from manufacturers, wholesalers, or intermediary charities such as Fareshare. Over the period of the plan, we will continue to work with partners in our growing network of community food spaces to explore their development as sustainable alternatives to foodbanks and, at the other end, supermarkets. The development of our community food spaces is a key anchor in the development of Local Change Hubs across our network. We will support the food spaces to raise funds and by providing centralised logistics.

BUILDING SUSTAINABLE COMMUNITIES



We believe that sustainable communities grow as we build financial resilience and food security together. Our model encourages churches and community organisations to do both together as this is cost effective as Network overheads are shared across the two.

Asset-based community development (ABCD) is an approach to community development that uses the skills and capacities of residents, the power of local associations, and the support of local institutions, to build stronger, more sustainable communities for the future.



STRUCTURE, GOVERNANCE AND MANAGEMENT



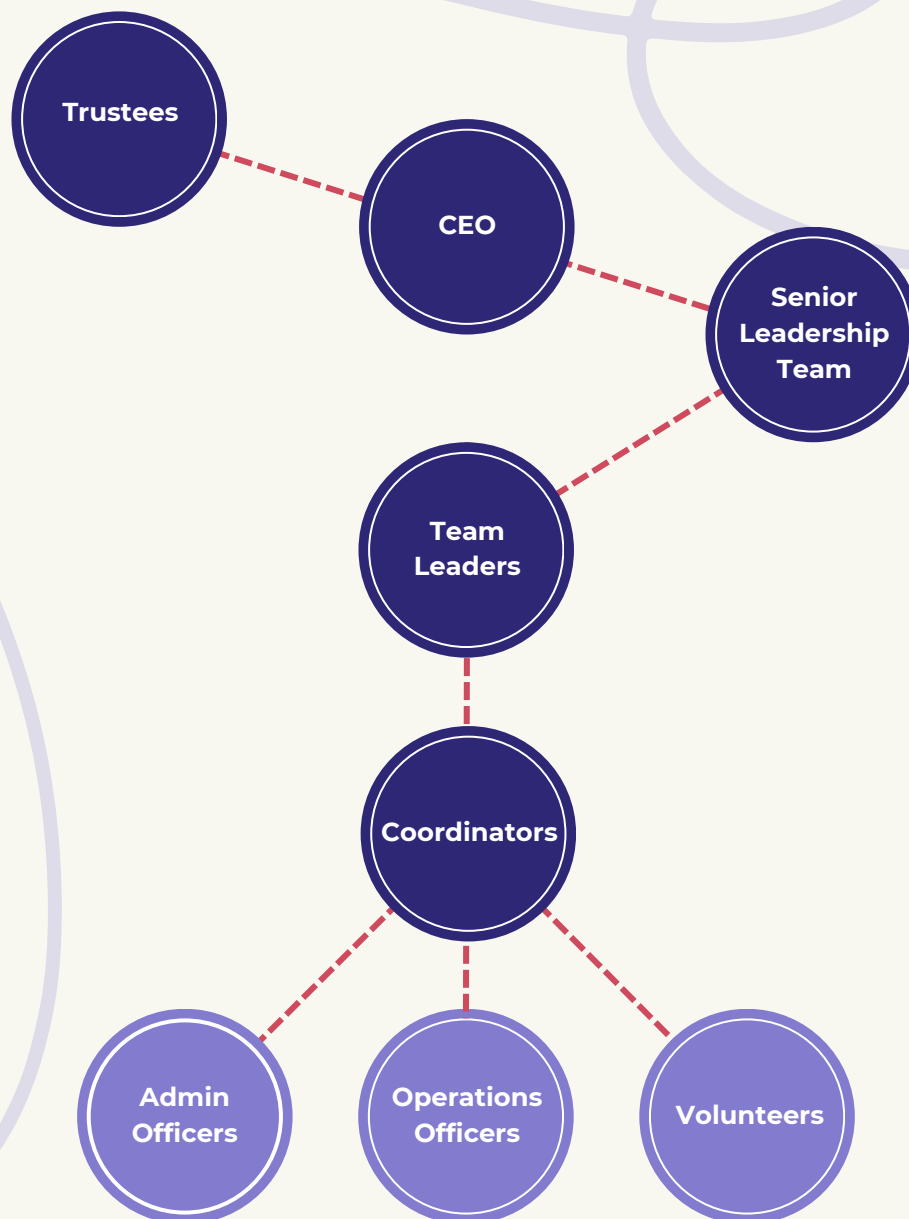
The organisation is a charitable company limited by guarantee, incorporated on 1st October 2003 as Clubmoor Community support and registered as a charity on 4th August 2004. The company was renamed St Andrew's Community Network on 14th August 2012. The Governing Instruments under which the charitable company operates comprise the Memorandum and Articles of Association dated 1st October 2003, amended by special resolution dated 13th February 2013.

The trustees, who are also the directors for the purpose of company law, and who served during the period and up to the date of signature of the financial statements were:

Ms M S Addis	
Mr P Beesley	
Ms B Bellew	
Ms P Copland	(Appointed 1 August 2022)
Mr A J Pollard	
Mr D A Reynolds	
Dr A V Richman	
Rev W Gibbons	(Appointed 1 August 2023)
Rev J D Green	(Resigned 9 January 2023)
Rev T Griffiths	(Resigned 1 August 2022)

The Parochial Church Council of St Andrew's Church, Clubmoor is entitled to appoint and remove up to, but not exceeding, five individuals from the office of director. These appointments do not require an ordinary resolution. Other individuals may be elected as directors by ordinary resolutions at any general meeting.

ORGANISATIONAL STRUCTURE



Auditor

Xeinadin Audit Limited were appointed as auditor to the company and a resolution proposing that they be re-appointed will be put at a General Meeting.

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

Mr A J Pollard

Chair of Trustees

Date: 9.10.2023

Statement of Trustees' Responsibilities

For the period ended 31 March 2023

The trustees, who are also the directors of St Andrew's Community Network for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK

Opinion

We have audited the financial statements of St Andrew's Community Network (the 'charity') for the period ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

Conclusions relating to going concern (continued)

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

Responsibilities of trustees (continued)

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, and employment legislation;

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

Auditor's responsibilities for the audit of the financial statements (continued)

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management team and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management team as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK (CONTINUED)

Auditor's responsibilities for the audit of the financial statements (continued)

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Helen Furlong FCCA (Senior Statutory Auditor)
for and on behalf of Xeinadin Audit Limited

13.10.2023
.....

Accountants
Statutory Auditor

2 Hilliards Court
Chester Business Park
Chester
Cheshire
CH4 9QP

Xeinadin Audit Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Notes							
Income and endowments from:							
Donations and legacies	3	595,473	315,188	910,661	533,796	216,450	750,246
Charitable activities	4	129,787	-	129,787	74,287	-	74,287
Other trading activities	5	28,535	-	28,535	26,573	-	26,573
Investments	6	1,512	-	1,512	-	-	-
Other income	7	7,277	-	7,277	-	-	-
Total income		762,584	315,188	1,077,772	634,656	216,450	851,106
Expenditure on:							
Charitable activities	8	845,105	320,485	1,165,590	433,976	451,622	885,598
Net outgoing resources before transfers		(82,521)	(5,297)	(87,818)	200,680	(235,172)	(34,492)
Gross transfers between funds		240,144	(240,144)	-	-	-	-
Net income/(expenditure) for the period/ Net movement in funds		157,623	(245,441)	(87,818)	200,680	(235,172)	(34,492)
Fund balances at 31 March 2022		530,505	344,626	875,131	329,825	579,798	909,623
Fund balances at 31 March 2023		688,128	99,185	787,313	530,505	344,626	875,131

The statement of financial activities includes all gains and losses recognised in the period.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	13		99,998		92,595
Current assets					
Stocks	14	34,089		15,760	
Debtors	15	97,378		64,076	
Cash at bank and in hand		582,533		726,826	
		<u>714,000</u>		<u>806,662</u>	
Creditors: amounts falling due within one year	16	<u>(26,685)</u>		<u>(24,126)</u>	
Net current assets			687,315		782,536
Total assets less current liabilities			<u>787,313</u>		<u>875,131</u>
Income funds					
Restricted funds	18		99,185		344,626
<u>Unrestricted funds</u>					
Designated funds	19	270,878		208,540	
General unrestricted funds		<u>417,250</u>		<u>321,965</u>	
			688,128		530,505
			<u>787,313</u>		<u>875,131</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the period ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the period in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on

9.10.2023



Mr A J Pollard
Trustee

Company registration number 04918017

STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash absorbed by operations	22	(104,057)	(63,173)
Investing activities			
Purchase of tangible fixed assets		(41,748)	(61,555)
Investment income received		1,512	-
Net cash used in investing activities		(40,236)	(61,555)
Net cash used in financing activities		-	-
Net decrease in cash and cash equivalents		(144,293)	(124,728)
Cash and cash equivalents at beginning of period		726,826	851,554
Cash and cash equivalents at end of period		582,533	726,826

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

1. Accounting policies

Charity information

St Andrew's Community Network is a private company limited by guarantee incorporated in England and Wales. The registered office is 16 Larkhill Lane, Clubmoor, Liverpool, L13 9BR, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

Income from charitable activities and donated food bank items, value based on national guidance at £2.37 per KG (2022:£1.75 per KG), is recognised on an accrual basis. Income from Satellite is recognised when the amount is certain.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

1. Accounting policies (continued)

1.5 Expenditure

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

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

Expenditure on charitable activities relate to the operation of the charity comprising of direct charitable expenditure, including food bank items distributed valued at £2.37 per KG (2022: £1.75 per KG) to meet the objectives of the charitable company.

1.6 Tangible and fixed assets

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

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

Fixtures and fittings	25% on cost
Computers	25% on cost
Motor vehicles	25% on reducing balance

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

1.7 Impairment of fixed assets

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

1.8 Stocks

Stocks are items that will be used by the charitable company in providing a food bank. Stocks included donated food help for distribution to beneficiaries. Donated food is calculated at £2.37 per KG (2022: £1.75 per KG) as per The Trussell Trust guidelines.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

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

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

1 Accounting policies (continued)

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

2. Critical accounting estimates and judgements

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

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

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total
	2023 £	2023 £	2023 £
Donations and gifts	317,836	5,000	322,836
Grants	27,235	310,188	337,423
Donated goods and services	250,402	-	250,402
	<u>595,473</u>	<u>315,188</u>	<u>910,661</u>
Donations and gifts	2023 £	2023 £	2023 £
Donations	111,266	5,000	116,266
Football related donations	176,130	-	176,130
Other donations	30,440	-	30,440
	<u>317,836</u>	<u>5,000</u>	<u>322,836</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

3 Donations and legacies

(Continued)

Grants receivable for core activities

	Unrestricted funds	Restricted funds	Total
	2023	2023	2023
	£	£	£
A Chadwick	5,000	-	5,000
Chrimes Family Trust	-	1,100	1,100
Community Impact Fund	-	791	791
Feeding Liverpool	2,000	-	2,000
Henry Smith Charity	-	29,500	29,500
Household Supp Fund Pantry	-	92,931	92,931
Household Support Energy	-	8,500	8,500
J Thornton DAF	15,000	-	15,000
LFC St Columbas	-	25,000	25,000
Liverpool City Council CRG	-	10,000	10,000
Mayoral Neighbourhood Fund	-	10,000	10,000
Neighbly Sainsbury's Grant	-	1,500	1,500
Neighbourly Foundation	90	500	590
Price Parry CT	-	1,000	1,000
PrismCharitable Trust FSF	-	15,000	15,000
Steve Morgan Found DCLG	-	16,548	16,548
Steve Morgan Foundation	-	30,000	30,000
Strat Resource	2,672	-	2,672
Torus Foundatn Food Payts	-	4,000	4,000
Trussell Strat Res Grant	-	17,816	17,816
Trussell Tst Fin Inc Grt 2	-	11,741	11,741
Trussell Tst Top Up Payts	-	7,056	7,056
TT Financial Inc	2,348	-	2,348
Tuebrook Ward Councillors	-	10,000	10,000
Turssell Winter Support Gr	-	5,000	5,000
UCU	125	-	125
West Derby Wastland Pantry	-	10,000	10,000
Winter Boost	-	2,205	2,205
	<u>27,235</u>	<u>310,188</u>	<u>337,423</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

3 Donations and legacies

(Continued)

Comparatives

	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £
Donations and gifts	327,361	-	327,361
Grants	27,255	216,450	243,705
Donated goods and services	179,180	-	179,180
	<u>533,796</u>	<u>216,450</u>	<u>750,246</u>

Donations and gifts

	2022 £	2022 £	2022 £
Donations	143,143	-	143,143
Football related donations	125,126	-	125,126
Other donations	59,092	-	59,092
	<u>327,361</u>	<u>-</u>	<u>327,361</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

3 Donations and legacies

(Continued)

Grants receivable for core activities	Unrestricted funds	Restricted funds	Total
Grants receivable for core activities	2022	2022	2022
	£	£	£
Asda Large Grant	-	10,466	10,466
General Grants	3,500	-	3,500
Henry Smith	-	14,500	14,500
HMRC Job Retention Scheme	1,739	-	1,739
Kick Starters	14,711	-	14,711
LCVS Covid Support	-	2,814	2,814
Liverpool City Council - Community Resource Grant	-	10,000	10,000
Liverpool City Council - Neighbourhood Fund - Kirkdale	-	10,000	10,000
Mayor Inclusive Growth Fund	-	30,000	30,000
Money Advice Income	7,305	-	7,305
Peter Moore Foundation - Alotment Project	-	15,300	15,300
Peter Moore Foundation Covid 19 Reach Fund Grant	-	1,000	1,000
Sainsbury Helping Everyone Eat Better Community Grant Fund	-	1,000	1,000
The Steve Morgan Foundation	-	30,000	30,000
The Steve Morgan Foundation - DGLG Project	-	35,093	35,093
Torus Foundation	-	4,000	4,000
Trussel Trust	-	5,893	5,893
Trussel Trust - Money Advice Project	-	43,206	43,206
West Derby Waste Land Charity - Eco Stations	-	3,000	3,000
Works Education Association	-	178	178
	<u>27,255</u>	<u>216,450</u>	<u>243,705</u>

We acknowledge that grants are given to support a range of activities or projects, rather than being tied to the provision of a particular service and contingent upon meeting specific performance targets. As a result, we have restated 2022 grants to align with the approach adopted for 2023 presenting these as grants for core activities rather than categorising them as performance related grants within charitable activities.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

4 Charitable activities

	2023 £	2022 £
Pantry income	105,644	61,513
Debt satellite	24,143	12,774
	<u>129,787</u>	<u>74,287</u>
Analysis by fund		
Unrestricted funds	129,787	74,287
	<u>129,787</u>	<u>74,287</u>

5 Other trading activities

	Unrestricted funds	Total Unrestricted funds	Total
	2023 £	2023 £	2022 £
Fundraising events	28,535	28,535	26,519
Recycling income	-	-	54
	<u>28,535</u>	<u>28,535</u>	<u>26,573</u>
Other trading activities	28,535	28,535	26,573
	<u>28,535</u>	<u>28,535</u>	<u>26,573</u>

6 Investments

	Unrestricted funds	Total	Total
	2023 £	2023 £	2022 £
Interest receivable	1,512	1,512	-
	<u>1,512</u>	<u>1,512</u>	<u>-</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

7 Other income

	Unrestricted funds	Total	Total
	2023	2023	2022
	£	£	£
Other income	7,277	7,277	-

Other income relates to income from supporting another organisation

8 Charitable activities

	Total 2023	Total 2022
	£	£
Staff costs	350,197	294,761
Staff other costs	4,751	5,180
Pantry costs	234,129	98,917
Re-distributed food donation	232,074	209,340
Food purchased for food bank	31,332	38,933
Sessional fees	-	5,377
Van and motor expenses	21,385	17,620
Office costs	12,248	12,279
Building running costs	49,033	31,543
Education and training	280	65
Refreshment and catering	2,786	867
Volunteer expenses	567	3,821
Donations	-	35,547
Delivery costs	-	1,661
Activities, events and project costs	2,654	563
	941,436	756,474
Share of support costs (see note 9)	196,833	127,519
Share of governance costs (see note 9)	27,321	1,605
	1,165,590	885,598
Analysis by fund		
Unrestricted funds	845,105	433,976
Restricted funds	320,485	451,622
	1,165,590	885,598

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

9 Support costs

	Support costs £	Governance costs £	2023 £	Support costs £	Governance costs £	2022 £
Staff costs	127,058	21,921	148,979	50,835	-	50,835
Depreciation	34,345	-	34,345	19,233	-	19,233
Insurance	5,257	-	5,257	5,626	-	5,626
Advertising and publicity	2,106	-	2,106	1,808	-	1,808
Subscriptions, memberships and publications	3,794	-	3,794	27,619	-	27,619
Payroll fees	878	-	878	757	-	757
Grant returned to funder	-	-	-	15,613	-	15,613
Bank charges	4,446	-	4,446	-	-	-
Sundry expenses	212	-	212	-	-	-
Professional fees	18,737	-	18,737	5,615	-	5,615
Other	-	-	-	413	-	413
Audit fees	-	5,400	5,400	-	1,605	1,605
	<u>196,833</u>	<u>27,321</u>	<u>224,154</u>	<u>127,519</u>	<u>1,605</u>	<u>129,124</u>
Analysed between Charitable activities	<u>196,833</u>	<u>27,321</u>	<u>224,154</u>	<u>127,519</u>	<u>1,605</u>	<u>129,124</u>

10 Trustees

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

11 Employees

The average monthly number of employees during the period was:

	2023 Number	2022 Number
Management	3	3
Admin & Support	4	4
Direct Food	6	4
Direct Financial	4	3
Total	<u>17</u>	<u>14</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

11 Employees (Continued)

Employment costs	2023 £	2022 £
Wages and salaries	453,410	315,336
Social security costs	33,928	18,635
Other pension costs	11,838	11,625
	<u>499,176</u>	<u>345,596</u>

The key management personnel of the charity comprise the trustees, the CEO and Senior Management Team. The total employee benefits of the key management personnel of the charity were £130,994 (2022: £84,702).

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Tangible fixed assets

	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
Cost				
At 31 March 2022	37,471	6,034	99,809	143,314
Additions	6,519	7,173	28,056	41,748
At 31 March 2023	<u>43,990</u>	<u>13,207</u>	<u>127,865</u>	<u>185,062</u>
Depreciation and impairment				
At 31 March 2022	19,990	5,494	25,233	50,717
Depreciation charged in the period	8,880	596	24,871	34,347
At 31 March 2023	<u>28,870</u>	<u>6,090</u>	<u>50,104</u>	<u>85,064</u>
Carrying amount				
At 31 March 2023	<u>15,120</u>	<u>7,117</u>	<u>77,761</u>	<u>99,998</u>
At 30 March 2022	<u>17,481</u>	<u>538</u>	<u>74,576</u>	<u>92,595</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

14 Stocks

	2023 £	2022 £
Finished goods and goods for resale	34,089	15,760

15 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	1,395	-
Other debtors	83,903	62,893
Prepayments and accrued income	12,080	1,183
	97,378	64,076

16 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Deferred income	17	1,395	-
Trade creditors		28	-
Other creditors		2,749	15,600
Accruals and deferred income		22,513	8,526
		26,685	24,126

17 Deferred income

	2023 £	2022 £
Other deferred income	1,395	-

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Deferred income is included within:		
Current liabilities	1,395	-
Movements in the period:		
Deferred income at 31 March 2022	-	-
Resources deferred in the period	1,395	-
Deferred income at 31 March 2023	1,395	-

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				
	Balance at 31 March 2022	Incoming resources	Resources expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£
Chrimes Family Trust	-	1,100	(1,100)	-	-
Cobalt Housing	123	-	(7)	(116)	-
Community Impact Fund	-	791	(767)	(24)	-
LCVS Covid Support	2,814	-	(2,814)	-	-
Fans Suppting FB Covid Apl	216,177	-	-	(216,177)	-
Henry Smith Charity	-	29,500	(29,500)	-	-
Household Supp Fund Pantry	-	92,931	(92,931)	-	-
Household Support Energy	-	8,500	(7,500)	-	1,000
Mayoral Inclusive Growth Fund	9,956	-	(9,956)	-	-
LCC - Neighbourhood Fund - Kirkdale	10,000	-	(2,538)	-	7,462
LCC - Neighbourhood Fund - Clubmoor	2,114	-	(2,114)	-	-
LFC Foundation Pantry Grnt	43,216	-	(31,112)	(12,104)	-
LFC St Columbas	-	25,000	-	-	25,000
Liverpool City Council CRG	-	10,000	(5,368)	(2,500)	2,132
Mayoral Neighbourhood Fund	1,029	10,000	(6,908)	(461)	3,660
Mayoral Neighbourhood Fund - Covid	-	500	(500)	-	-
Sainsbury's Helping Everyone Eat Better Community Grant Fund	1,000	1,500	(1,500)	-	1,000
Peter Moore Foundation Van	6,898	-	-	(6,898)	-
Price Parry CT	-	1,000	(1,000)	-	-
Prism Charitable Trust	-	5,000	-	-	5,000
PrismCharitable Trust FSF	-	15,000	-	-	15,000
REACH fund	971	-	(971)	-	-
Steve Morgan Found DCLG	-	16,548	(22,474)	9,273	3,347
Steve Morgan Foundation	-	30,000	(30,000)	-	-
Torus Foundatn Food Payts	4,000	4,000	(7,125)	-	875
Trussell Strat Res Grant	-	17,816	(17,816)	-	-
Trussell Tst Fin Inc Grt 2	34,090	11,741	(20,837)	-	24,994
Trussell Tst Top Up Payts	19	7,056	(404)	(6,671)	-
Tudor Trust	3	-	-	-	3
Tudor Trust Covid 19 Grant	1,893	-	(1,893)	-	-
Tuebrook Ward Councillors	-	10,000	(8,353)	-	1,647
Tursell Winter Support Gr	-	5,000	(664)	(4,336)	-
Utd Star Pple - Rosie Fnd	4,092	-	-	-	4,092
West Derby Waste W/hs Adapt	1,611	-	(1,483)	(130)	-
West Derby Wasteland Eco Stat	3,000	-	(624)	-	2,376
West Derby Wasteland Build	1,620	-	(1,620)	-	-
West Derby Wastland Pantry	-	10,000	(9,602)	-	398
Winter Boost	-	2,205	(1,005)	-	1,200
	<u>344,626</u>	<u>315,188</u>	<u>(320,485)</u>	<u>(240,144)</u>	<u>99,185</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

18 Restricted funds

(Continued)

The trustees reviewed the restricted funds and agreed:

- Some of the restricted funds were for the general purpose of delivering our activities and should be held as unrestricted funds.
- Funds previously donated for the purchase of fixed assets should be transferred to unrestricted once the acquisition has been made and the conditions of the grant satisfied.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

(Continued)

18 Restricted funds

(Continued)

	Movement in funds				
	Balance at 31 March 2021	Incoming resources	Resources expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Asda Large Grant	1,160	10,466	(11,626)	-	-
Cobalt Housing	232	-	(109)	-	123
LCVS Covid Support	-	2,814	-	-	2,814
Fans Suppling FB Covid Apl	317,638	-	(101,461)	-	216,177
Henry Smith Charity	14,467	14,500	(28,967)	-	-
LCR Cares Covid 19 Community Support Fund	70	-	(70)	-	-
Mayoral Inclusive Growth Fund	-	30,000	(20,044)	-	9,956
LCC - Neighbourhood Fund - Kirkdale	-	10,000	-	-	10,000
LCC - Neighbourhood Fund - Clubmoor	2,114	-	-	-	2,114
LCC - Hardship Fund	5,080	-	(5,080)	-	-
LFC Foundation Pantry	111,996	-	(68,780)	-	43,216
Liverpool City Council	8,118	-	(8,118)	-	-
Liverpool City Council CRG	-	10,000	(10,000)	-	-
Mayoral Neighbourhood Fund	1,135	-	(106)	-	1,029
Mayoral Neighbourhood Fund Coovif Grant	297	-	(297)	-	-
Sainsbury's Helping Everyone Eat Better Community Grant Fund	-	1,000	-	-	1,000
Mayor's Hope Fund	4,397	-	(4,397)	-	-
Peter Moore Foundation Van	10,658	-	(3,761)	-	6,898
Peter Moore Foundation - Allotment Project	-	15,300	(15,300)	-	-
Peter Moore Foundation Covid 19	18,594	1,000	(19,594)	-	-
REACH fund	3,261	-	(2,290)	-	971
Steve Morgan Found DCLG	-	35,093	(35,093)	-	-
Steve Morgan Foundation	-	30,000	(30,000)	-	-
Torus Foundatn Food Payts	3,366	4,000	(3,366)	-	4,000
Trussell Tst Fin Inc Grt 2	30,992	43,206	(40,108)	-	34,090
Trussell Tst Top Up Payts	5,026	5,893	(10,900)	-	19
Tudor Trust	30,088	-	(30,085)	-	3
Tudor Trust Covid 19 Grant	3,244	-	(1,351)	-	1,893
Utd Star Pple - Rosie Fnd	4,092	-	-	-	4,092
West Derby Waste W/hs Adapt	1,741	-	(129)	-	1,612
West Derby Wasteland Eco Stat	-	3,000	-	-	3,000
West Derby Wasteland Build	1,620	-	-	-	1,620
Workers Education Association	412	178	(590)	-	-
	<u>579,798</u>	<u>216,450</u>	<u>(451,622)</u>	<u>-</u>	<u>344,626</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2023 (Continued)

19 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 31 March 2021 £	Transfers £	Balance at 31 March 2022 £	Transfers £	Balance at 31 March 2023 £
Redundancy provision	29,902	1,576	31,478	16,572	48,050
3 months running costs	170,659	6,403	164,256	58,572	222,828
	<u>200,561</u>	<u>7,979</u>	<u>195,734</u>	<u>75,144</u>	<u>270,878</u>

20 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total Unrestricted funds 2023 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:					
Tangible assets	99,998	-	99,998	24,517	92,595
Current assets/(liabilities)	392,396	99,185	687,315	505,988	782,536
	<u>492,394</u>	<u>99,185</u>	<u>787,313</u>	<u>344,626</u>	<u>875,131</u>

21 Related party transactions

There were no disclosable related party transactions during the period (2022 - none).

22 Cash generated from operations

	2023 £	2022 £
Deficit for the period	(87,818)	(34,492)
Adjustments for:		
Investment income recognised in statement of financial activities	(1,512)	-
Depreciation and impairment of tangible fixed assets	34,345	19,233
Movements in working capital:		
(Increase)/decrease in stocks	(18,329)	30,161
(Increase) in debtors	(33,302)	(35,369)
Increase/(decrease) in creditors	1,164	(42,706)
Increase in deferred income	1,395	-
Cash absorbed by operations	<u>(104,057)</u>	<u>(63,173)</u>

23 Analysis of changes in net funds

The charity had no debt during the year.

prepared with thanks to:



Play your part in *designing out poverty* by becoming a **Change Maker** today



standrewslive.org.uk



@standrewslive



media@standrewslive.org.uk



@standrewslive



0151 226 3406



@standrewscn



16 Larkhill Lane, Clubmoor, L13 9BR

Accounts

ST ANDREW'S COMMUNITY NETWORK

REPORT & FINANCIAL STATEMENTS FOR YEAR ENDED 30TH MARCH 2022

Company Number: 04918017
Charity Number: 1105307

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ST ANDREW'S COMMUNITY NETWORK

CHAIR'S ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

2021-22 has been another extraordinary year for St Andrew's Community Network. We have faced adversity in many forms, but also responded brilliantly to this adversity through growth. We have been blessed by the huge contribution of our volunteers and supporters as well as through the hard work and dedication of our growing staff team.

Last year, we saw a massive groundswell of generosity from the general public, this year we have focused on using this resource to increase and improve our support offer.

This set of accounts shows the growth of our response to the increased hardship the least well off in our communities are facing.

- We have increased the number of community pantries to 11 and weekly shops saved members more than £347,000
- We re-structured our Money Advice and Food Teams and bolstered their numbers to better support our communities
- We brought in a dedicated Finance and Resources Manager to support the growing infrastructure

Whilst we look forward to this next period, we know that it will be challenging as the cost of living continues to rise, wages remain largely stagnant and hardship creeps ever closer to ordinary working families.

We remain indebted to our grant funders for their continued support, without which none of the above would be possible.

As we approach our 20-year anniversary, we reflect on thousands of lives changed through the network of churches and community centers we have built. This solid network is based on trust and collaboration rooted in the Christian faith that impacts on our day-to-day work.

We will continue to look to the future and seek new and innovative ways to offer support to the least, the last and the lost.

 7.11.22
.....
Andrew J Pollard
Chair

ST ANDREW'S COMMUNITY NETWORK

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

The trustees are pleased to present their annual report for the year ended 30th March 2022

The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published (FRS 102) (effective 1st January 2019).

OBJECTIVES AND ACTIVITIES

To promote, for the public benefit, charitable purposes as the trustees shall in their absolute discretion think fit, including in particular but not so as to bind the generality of the foregoing for the public benefit:

- To advance education and enhance employment and training opportunities
- To promote healthy living and to relieve poverty, sickness, and distress through the delivery of community-based services delivered in Merseyside, in particular (but not exclusively) which may include:
 - A debt advice service to assist members of the community to manage and reduce debt and to maximise their income and so relieve poverty
 - A food bank service to provide practical assistance in the relief of poverty and the promotion of healthy living
 - And such other activities that relieve poverty, sickness and distress and promote healthy living as the trustees shall from time to time determine
- To operate community, recreational and leisure time facilities in and around the community of the church of St Andrew's Clubmoor Liverpool, and in surrounding districts, for the benefit of the community in Clubmoor in particular, but not exclusively; with the object of improving their conditions and quality of life without distinction of sex, race, political, religious, or other opinion provided. The charity shall be non-party political and shall promote equality of opportunity.

When planning our activities for the period, the trustees have considered the Charity Commission's guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

In the financial year 2021/22 we have delivered the following:

- 513 people supported with debt advice of which 383 were new clients.
- 72 people were supported with money education.
- Supported people to manage £6,896,461.10 of debts and reduced / relieved £806,921.04 of debt.
- 83% of people we supported with money reported increases in their wellbeing.
- 10,526 people supported with 3 days of emergency food though 4,591 discreet vouchers. We have distributed 114,393Kg of emergency food.
- 1,200 members of Your Local Pantries, with 17,357 separate visits. This represents a saving on food bills of £347,313.
- 350 people volunteered across our Network last year.
- 70 people gained new qualifications or received training during the year including training 3 new debt advisors

ST ANDREW'S COMMUNITY NETWORK

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

Financial report

The income for the year was £851,106 (2021: £1,496,276) of which £216,450 (2021: £819,619), related to funding for projects upon which restrictions are placed.

Total expenditure in the year is £885,598 (2021: £914,861), giving a deficit for the year of £34,492 (2021: surplus £581,415).

At 30th March 2022 the charitable company's reserves stood at £875,131 (2021: £909,623) of which £344,626 (2021: £579,798) represented restricted funds.

2020/2021 was an unprecedented year financially due to the impact of Covid 19 and the incredible funds that were generated as a result. 2021/2022 saw a reduction in income but remained 48% higher than pre-pandemic levels.

Expenditure remained in line with the previous year as the need for support continues to be high both in terms of food poverty and debt support.

As a result, we have seen a slight reduction in reserves which had been anticipated and was not significant.

We are grateful to the organisation who have generously supported us including Liverpool City Council, Steve Morgan Foundation, Tudor Trust, LFC Foundation, Everton in the Community, Fans Supporting Foodbanks, Henry Smith Charity, NH Foods, Trussell Trust, Torus Foundation and Sainsburys.

A large proportion of our income, which covers increased food costs came from the general public, and we thank those involved with the Fans Supporting Foodbanks and Liverpool and Everton Football Clubs for continuing to profile the issue of food insecurity in our communities.

This is the fifth year we have financially valued donated food. This food is donated by the public to support those who are hungry. Many of these have come from corporate and individual donors who have arranged wholesale deliveries. This substantially affects our overall income and expenditure account and balance sheet, and it is important for anyone analyzing these accounts to understand food vs financial volume.

We have continued our partnership working across the city on food and money with Feeding Liverpool and Citizens Advice Liverpool to name just two. We were very proud to be heavily involved in the creation and launch of the Good Food Plan for the city, the first of its kind in the UK and will continue to work with Feeding Liverpool to address food insecurity across the city.

Covid-19 impact

Covid-19 continued to disrupt our operation throughout the financial year and throughout the period we continued to operate adapted services and met our charitable objectives.

We undertook thorough risk assessments of our activities in collaboration with Liverpool's Public Health team, including in those center's affiliated with us to provide debt and food support.

A significant impact has been the reduction in food donations from supermarkets as people are shopping on-line. We are working to mitigate this by increasing collections with workplaces cross the city.

ST ANDREW'S COMMUNITY NETWORK

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

Risk Management

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

Reserves Policy

It is the policy of the charitable company to maintain unrestricted funds, which are free reserves at a level to cover redundancy provision and three months' total running costs should no further funding be received.

As at the end of the financial year the unrestricted funds, excluding foodbank stock, totalled £514,743 (2021: £283,905). The charitable company requires £31,478 for redundancy provision, £164,256 for three months total running costs. (Total £195,734) see note 11 for designated funds.

With the current uncertainties surrounding increased cost of living, the remaining £334,771 will be held as unrestricted reserves to allow the charitable company to in staff to help the community with the anticipated increase in financial hardship

Plans for the future

Our long-standing Chief Executive, Kevin Peacock, moved to new fields in April 2022 and we express our sincere thanks for all his incredible work over his time at the Network.

As we move into the new financial year we are continuing to strengthen the team and have appointed a new Chief Executive who brings a wealth of experience along with a Finance and Resources Manager to support our continued growth and complexity of the organisation.

We have also restructured our food and money teams to support the increased number of pantries and the growing need to source food as well as the anticipated increase in financial hardship that seems inevitable as we enter a sustained period of austerity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The organisation is a charitable company limited by guarantee, incorporated on 1st October 2003 as Clubmoor Community Support and registered as a charity on 4th August 2004. The company was renamed St Andrew's Community Network on 14th August 2012. The Governing Instruments under which the charitable company operates comprise the Memorandum and Articles of Association dated 1st October 2003, amended by special resolution dated 13th February 2013.

The Parochial Church Council of Clubmoor St Andrews is entitled to appoint and remove up to, but not exceeding, five individuals from the office of director. These appointments do not require an ordinary resolution. Other individuals may be elected as directors by ordinary resolution at any general meeting.

ST ANDREW'S COMMUNITY NETWORK
TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Name: St Andrew's Community Network

Company Number: 04918017

Charity Number: 1105307

Registered Office: 16 Larkhill Lane
Clubmoor
Liverpool
Merseyside
L13 9BR

Trustees: M S Addis
P Beesley
B Bellew
P Copland (Appointed 1st August 2022)
Rev J Green
Rev T Griffiths (Resigned 1st August 2022)
A J Pollard
D A Reynolds
Dr H Reynolds (Resigned 1st November 2021)
Dr A Richman

Company Secretary M S Addis

Chief Executive Officer: K Peacock (Resigned 29th April 2022)
R Jones (Appointed 5th September 2022)

Independent Examiner: Paula Sanchez, ACCA
c/o LCVS,
151 Dale Street,
Liverpool,
L2 2AH

Bankers: The Co-Operative Bank PLC
P.O. Box 250
WN8 6WT

Signed on behalf of the Board of Trustees


.....
A J Pollard
Director

Date: 7th November 2022

ST ANDREW'S COMMUNITY NETWORK

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial period. In preparing those financial statements, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principle in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue as a going concern;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published (FRS 102) (effective 1st January 2019).

By the Order of the board,

Michelle S. Addis

.....
Michelle S Addis
Company Secretary

176 Queens Drive
Clubmoor
Liverpool
L13 0AL

Date: 07/11/2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK

Respective responsibilities of trustees and examiner

I report on the accounts of the charitable company for the year ended 30th March 2022, which are set out on pages 9 to 28.

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) (Regulation 31(f)) also on the 22nd April 2021 an audit dispensation was granted by the Charity Commission and an independent examination is needed instead.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 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 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 matter has come to my attention:

- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: **Mrs Paula Sanchez**

Relevant professional qualification or body: **ACCA**

Address: c/o LCVS, 151 Dale Street, Liverpool, L2 2AH

Dated: **14th November 2022**

ST ANDREW'S COMMUNITY NETWORK
STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME & EXPENDITURE
ACCOUNT) FOR THE YEAR ENDED 30TH MARCH 2022

	Notes	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
Income and Endowments from:		£	£	£	£
Donations and legacies	3a	384,642	-	384,642	540,876
Charitable activities	3b	210,941	216,450	427,391	912,420
Other trading activities	3c	39,073	-	39,073	42,980
Total income		634,656	216,450	851,106	1,496,276
Expenditure on:					
Charitable activities	4	433,976	451,622	885,598	914,861
Total expenditure		433,976	451,622	885,598	914,861
Net income/(expenditure), net movements in funds		200,680	(235,172)	(34,492)	581,415
Reconciliation of Funds					
Fund balances brought forward	11,12	329,825	579,798	909,623	328,208
Fund balances carried forward	10-12	530,505	344,626	875,131	909,623

The notes on pages 12 to 28 form part of these accounts.

All the above amounts relate to continuing activities of the charitable company.

ST ANDREW'S COMMUNITY NETWORK
BALANCE SHEET AS AT 30TH MARCH 2022

Company Number: 04918017

	Notes	30 th March 2022	30 th March 2021
		£	£
Fixed assets			
Tangible fixed assets	5	92,595	50,274
Current assets			
Stock	6	15,760	45,920
Debtors	7	64,076	28,707
Cash at bank and in hand		726,826	851,554
		806,662	926,181
Current liabilities			
Creditors: amounts falling due within one year	8	(24,126)	(66,832)
Net current assets		782,536	859,349
Total assets less current liabilities		875,131	909,623
		=====	=====
Funds:			
Unrestricted funds	11,12	530,505	329,825
Restricted funds	11,13	344,626	579,798
		875,131	909,623
		=====	=====

These financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

These 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.

For the period covered by these accounts the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

For the last year accounts on the 22nd of April 2021 an audit dispensation was granted by the Charity Commission for the period under regulation 34(3) (b) of the Charities (Accounts and Reports) Regulation 2008.

No members have required the company to obtain an audit of its accounts for the period in question in accordance with section 476 of the Companies Act 2006.

The trustees, who are the directors of the company, acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

Approved by the Board on 7th November 2022, and signed on their behalf by:

A J Pollard

A J Pollard
Chair

ST ANDREW'S COMMUNITY NETWORK

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30TH MARCH 2022

	Notes	30 th March 2022		30 th March 2021	
		£	£	£	£
Cash flows from operating activities					
Cash (used)/generated from operations	15		(63,173)		643,176
Investing activities					
Purchase of tangible fixed assets		(61,555)		(40,608)	
Proceeds from sale of equipment		-		900	
		-----		-----	
Net cash (used in) investing activities			(61,555)		(39,708)
Net cash generated from financing activities			-		-
			-----		-----
Net increase in cash and cash equivalents			(124,728)		603,468
Cash and cash equivalents at beginning of year			851,554		248,086
			-----		-----
Cash and cash equivalents at end of year			726,826		851,554
			=====		=====

Represented by:

	30 th March 2022		30 th March 2021	
	£	£	£	£
Cash at bank and in hand		726,826		851,554
		=====		=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

1. Limited Liability

The charity is a company limited by guarantee. Each member's liability is limited to £10.

2. Accounting Policies

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published (FRS 102) (effective 1st January 2019).

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Going concern

At the time of approving the accounts, the Trustees have a reasonable expectation that the charitable company has adequate reserves to continue in operational existence for the foreseeable future. The Trustees are confident that the levels of liquidity and free reserves will not affect the charity's operations. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Fund accounting

Unrestricted funds are the Charitable Company's free reserves available for the trustees to apply in accordance with the charitable company's charitable objectives.

Restricted funds are subject to specific restrictive conditions imposed by the donor. All restricted funds are accounted for as restricted income and expenditure for the purposes is charged to the fund.

Income recognition

All income is recognised once the charity has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations and legacies comprise of donations and general grants which are recognised in the accounts when received, with the exception of known legacies which are accounted for when their receipt is certain.

Income from charitable activities (also including foodbank items, valued based on national guidance at £1.75 per kg, see note 6) is recognised on an accruals basis. Grants receivable are recognised on the date on which their unconditional payment is confirmed by the donor.

Income from other trading activities relates to Satellite, training income and transport hire and is recognised when the amount is certain.

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Expenditure recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charitable company to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accrual's basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities. Support and governance costs are applied to unrestricted funds unless specifically included in the restrictions, as specified by the donor.

Expenditure on charitable activities relate to the operation of the charity comprising of direct charitable expenditure, including foodbank items distributed (valued at £1.75 (2020: £1.75 per kg, see note 6) to meet the objectives of the charitable company. Support and governance costs relate to the management and operation of the organisation and also compliance with constitutional and statutory requirements in producing the annual report. These are dealt with in the Statement of Financial Activities when payment has been approved by the charitable company.

Fixed Assets

Capital expenditure of £500 and above is stated in the balance sheet at cost less accumulated depreciation. Depreciation is provided to write off the cost of each asset over its expected useful life as below:

Fixtures and fittings	25% per annum straight line basis
Computer Equipment	25% per annum straight line basis
Motor Vehicles	25% per annum reducing balance basis

Stock

Stocks are items that will be used by the charitable company in providing a foodbank. Stocks include donated food held for distribution to beneficiaries. Donated food is calculated at £1.75 per Kg (2021: £1.75per Kg) as per The Trussell Trust guidelines.

Cash and cash equivalents

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

Financial instruments

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

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

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

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Basic financial assets

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

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one period are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Critical accounting estimates and judgements

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

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

Taxation

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The charitable company benefits from various exemptions from taxation afforded by tax legislation and are not liable to corporation tax on income or gains falling within those exemptions.

ST ANDREW'S COMMUNITY NETWORK**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022**

3. Income and endowments:

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
a. Donations and legacies				
Donations	142,870	-	142,870	229,719
Gift Aid	59,092	-	59,092	-
General grants	3,500	-	3,500	-
Foodbank – Donated Food	179,180	-	179,180	311,157
	-----	-----	-----	-----
	384,642	-	384,642	540,876
	=====	=====	=====	=====

Donations and legacies income for 2021 related wholly to unrestricted fund

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
b. Charitable activities				
Albert Gubay Charitable Trust	-	-	-	20,000
Asda Large Grant	-	10,466	10,466	10,707
Fans Supporting Foodbanks Restricted Donations	-	-	-	334,005
Fans Supporting Foodbanks Donations	125,673	-	125,673	-
Henry Smith Charity	-	14,500	14,500	14,500
HMRC Job Retention Scheme	1,739	-	1,739	2,178
Kick Starters	14,711	-	14,711	-
LCR Cares Covid 19 Community Support Fund	-	-	-	4,947
LCVS Covid Support	-	2,814	2,814	-
Liverpool City Council	-	-	-	54,350
Liverpool City Council Business Support Grant	-	-	-	37,335
Liverpool City Council - Community Resource Grant	-	10,000	10,000	10,000
Liverpool City Council – Hardship Fund	-	-	-	13,915
Liverpool City Council – Neighbourhood Fund - Kirkdale	-	10,000	10,000	-
Liverpool FC Foundation	-	-	-	147,555
Mayoral Inclusive Growth Fund	-	30,000	30,000	-
Mayoral Neighbourhood Fund	-	-	-	6,000
Mayoral Neighbourhood Fund Covid Grant	-	-	-	2,000
Money Advice income	7,305	-	7,305	-
-National Lottery Community Fund	-	-	-	14,834
Coronavirus Community Support Fund	-	-	-	-
Pantry income	61,513	-	61,513	28,234
Peter Moore Foundation - Allotment project	-	15,300	15,300	-
Peter Moore Foundation Covid 19	-	1,000	1,000	-
Reach Fund Grant	-	-	-	12,110
Sainsbury Helping Everyone Eat Better Community Grant Fund	-	1,000	1,000	-
Service income	-	-	-	25,054
Steve Morgan Foundation	-	30,000	30,000	30,000
Steve Morgan Foundation – DGLG Project	-	35,093	35,093	51,642
Steve Morgan Foundation –Reimi Rainbows	-	-	-	5,580
Torus Foundation	-	4,000	4,000	5,000
Trussell Trust	-	5,893	5,893	5,026
Trussell Trust – Money Advice Project	-	43,206	43,206	42,547
Tudor Trust	-	-	-	30,000
Tudor Trust Covid 19 Grant	-	-	-	4,000
West Derby Waste Land Charity – Eco Stations	-	3,000	3,000	-
Workers Education Association	-	178	178	901
	210,941	216,450	427,391	912,420

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Income from charitable activities in 2021 comprised £92,801 for unrestricted funds and £819,619 related to restricted funds

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
c. Other trading activities				
Fundraising income	26,519	-	26,519	27,212
Recycling income	54	-	54	33
Satellite income	12,500	-	12,500	15,735
	-----	-----	-----	-----
	39,073	-	39,073	42,980
	=====	=====	=====	=====

Other trading activities Income for 2021 related wholly to unrestricted funds.

4. Expenditure on charitable activities

	Direct Charitable Expenditure £	Support & Governance Costs £	Total 2022 £	Total 2021 £
To advance education and employment and to promote healthy living and to relieve poverty	756,474	129,124	885,598	914,861
	=====	=====	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

a. Analysed as follows:

	2022	2021
	£	£
<i>Direct charitable expenditure:</i>		
Staff salary costs	286,561	211,921
Pension	7,787	5,025
Staff other costs	7,045	4,065
Office costs	12,106	9,126
Building running costs	29,374	20,342
Pantry costs	92,416	51,583
Activities, events, and project costs	592	10,190
Education and training	65	120
Donations	35,547	47,302
Equipment	9,256	5,081
Volunteer expenses	3,821	2,124
Refreshments and catering	867	985
Food purchased for food bank distribution	38,933	115,885
Delivery costs	1,633	-
Re-distributed food donation	209,340	343,086
Sessional fees	5,377	898
Consultancy fee	-	3,942
Van and motor expenses	15,754	11,594
	756,474	843,269
	-----	-----
	2022	2021
	£	£
<i>Support & governance costs:</i>		
Staff salary costs	47,410	40,800
Pension	3,425	3,206
Insurance	5,626	5,475
Advertising and publicity	1,808	1,072
Sundry expenses	-	70
Subscriptions, memberships, and publications	27,619	1,928
Professional fees	5,615	7,438
Grant returned to funder	15,613	-
Loss on disposal of fixed assets	-	236
Pension fine	413	-
Bank charges	-	55
Payroll fees	757	1,414
Accountancy	1,605	1,150
Depreciation	19,233	8,748
	129,124	71,592
	-----	-----
Total expenditure on charitable activities	885,598	914,861
	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

£451,622 (2021: £391,495) of the above expenditure relates to restricted funding.

b. Staff Costs	2022	2021
	£	£
Gross wages and salaries	315,336	240,458
Social security costs	18,635	12,263
Pension costs	11,212	8,231
	-----	-----
	345,183	260,952
	=====	=====

c. Particulars of employees:

The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2022	2021
	14.3	8.9
	=====	=====

No employee received emoluments of more than £60,000 during the year (2021: none)

The Trustees are not remunerated for their services and are not included in the above number of employees.

No out-of-pocket expenses were reimbursed to trustees in the year (2021: £nil).

5. Tangible fixed assets

	Motor Vehicles	Fixtures and fittings	Computer Equipment	Total
Cost:	£	£	£	£
Balance at 31 st March 2021	44,319	33,520	6,303	84,142
Additions in the year	55,490	5,475	589	61,554
Disposals in the year	(-)	(1,524)	(858)	(2,382)
	-----	-----	-----	-----
Balance at 30 th March 2022	99,809	37,471	6,034	143,314
	=====	=====	=====	=====
Depreciation:				
Balance at 31 st March 2021	13,543	14,022	6,303	33,868
Charge for the year	11,693	7,491	49	19,233
Disposals in the year	(-)	(1,524)	(858)	(2,382)
	-----	-----	-----	-----
Balance at 30 th March 2022	25,236	19,989	5,494	50,719
	=====	=====	=====	=====
Net Book Value:				
Balance at 30 th March 2022	74,573	17,482	540	92,595
	=====	=====	=====	=====
Balance at 30 th March 2021	30,776	19,498	-	50,274
	=====	=====	=====	=====

ST ANDREW'S COMMUNITY NETWORK**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022****6. Stock**

	2022	2021
	£	£
Opening balance	45,920	77,849
Donated food received	179,180	311,157
Donated food distributed	(209,340)	(343,086)
	-----	-----
Closing balance	15,760	45,920
	=====	=====

Donated food is calculated at £1.75 per Kg (2021: 1.75 per Kg) as per The Trussell Trust guidelines.

The Charity does not receive any monetary value from this stock - all items of food received are distributed to foodbank clients.

7. Debtors

	2022	2021
	£	£
Debtors	62,893	27,769
Prepayments	1,183	938
	-----	-----
	64,076	28,707
	=====	=====

8. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	8,526	30,605
Deferred income (Note 9)	-	2,500
Other creditors	15,600	33,727
	-----	-----
	24,126	66,832
	=====	=====

9. Deferred income

	2022	2021
	£	£
Balance at 31st March 2021	2,500	-
Amount deferred in the year	-	2,500
Amount released to incoming resources	(2,500)	-
	-----	-----
Balance at 30th March 2022	-	2,500
	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

10. Financial Instruments	2022	2021
	£	£
Carrying amount of financial assets:		
Measured at cost	806,662	926,181
	=====	=====
Carrying amount of financial liabilities:		
Measured at cost	24,126	64,332
	=====	=====

11. Analysis of net assets between funds

Year End 2022	Tangible Fixed Assets	Net Current Assets	Total
	£	£	£
Unrestricted Funds			
General Fund	24,517	310,254	334,771
Designated fund	-	195,734	195,734
	-----	-----	-----
	24,517	505,988	530,505
	-----	-----	-----
Restricted Funds			
Cobalt Housing	116	7	123
Fans Supporting Foodbanks Restricted	44,103	172,074	216,177
Donations	-	2,814	2,814
LCVS Covid Support	-	568	1,029
Liverpool City Council - Foodbank	461	2,114	2,114
Mayor's Office	-	10,000	10,000
Liverpool City Council - Neighbourhood	-	26,844	43,216
Fund- Clubmoor	-	9,956	9,956
Liverpool City Council - Neighbourhood	-	-	6,897
Fund- Kirkdale	-	971	971
Liverpool FC Foundation	16,372	1,000	1,000
Mayoral Inclusive Growth Fund	-	4,000	4,000
Peter Moore Foundation	6,897	19	19
Reach Fund Grant	-	34,090	34,090
Sainsbury Helping Everyone Eat Better	-	3	3
Community Grant Fund	-	1,893	1,893
Torus Foundation	-	4,092	4,092
Trussell Trust	-	3,000	3,000
Trussell Trust - Money Advice Project	-	1,483	1,612
Tudor Trust	-	1,620	1,620
Tudor Trust Covid 19 Grant	-		
UnLtd Star People Award	-		
West Derby Waste Land – Eco Station	-		
West Derby Waste Land Charity -	129		
Money Education	-		
West Derby Waste Land Charity - North	-		
Liverpool Foodbank	-		
	-----	-----	-----
	68,078	276,548	344,626
	-----	-----	-----
Totals	92,595	782,536	875,131
	=====	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Year End 2021	Tangible Fixed Assets	Net Current Assets	Total
Unrestricted Funds	£	£	£
General Fund	4,344	154,822	159,166
Designated fund	-	170,659	170,659
	-----	-----	-----
	4,344	325,481	329,825
	-----	-----	-----
Restricted Funds			
Asda Large Grant	-	1,160	1,160
Cobalt Housing	232	-	232
Fans Supporting Foodbanks Restricted Donations	21,582	296,056	317,638
Henry Smith Charity	-	14,467	14,467
LCR Cares Covid 19 Community Support Fund	-	70	70
Liverpool City Council	-	8,118	8,118
Liverpool City Council - Foodbank	-	1,135	1,135
Mayor's Office	-	-	-
Liverpool City Council - Hardship Fund	-	5,080	5,080
Liverpool City Council - Neighbourhood Fund- Clubmoor	-	2,114	2,114
Liverpool FC Foundation	14,661	97,335	111,996
Mayoral Neighbourhood Fund Covid Grant	-	297	297
Mayor's Hope Fund	-	4,397	4,397
Peter Moore Foundation	9,196	1,462	10,658
Peter Moore Foundation Covid 19	-	18,594	18,594
Reach Fund Grant	-	3,261	3,261
Torus Foundation	-	3,366	3,366
Trussell Trust	-	5,026	5,026
Trussell Trust - Money Advice Project	-	30,992	30,992
Tudor Trust	-	30,088	30,088
Tudor Trust Covid 19 Grant	-	3,244	3,244
UnLtd Star People Award	-	4,092	4,092
West Derby Waste Land Charity - Money Education	259	1,482	1,741
West Derby Waste Land Charity - North Liverpool Foodbank	-	1,620	1,620
Workers Education Association	-	412	412
	-----	-----	-----
	45,930	533,868	579,798
	-----	-----	-----
Totals	50,274	859,349	909,623
	=====	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

12. Unrestricted Funds

Year End 2022	Funds at Beginning of year £	Movements in the year			Funds at End of year £
		Income	Expenditure	Transfers	
		£	£	£	
General Fund	159,166	634,656	(433,976)	(25,919)	333,927
Designated Fund	170,659	-	(-)	25,919	196,578
	<u>329,825</u>	<u>634,656</u>	<u>(433,976)</u>	<u>-</u>	<u>530,505</u>
	=====	=====	=====	=====	=====

Year End 2021	Funds at Beginning of year £	Movements in the year			Funds at End of year £
		Income	Expenditure	Transfers	
		£	£	£	
General Fund	71,977	676,657	(523,366)	(66,102)	159,166
Designated Fund	104,557	-	(-)	66,102	170,659
	<u>176,534</u>	<u>676,657</u>	<u>(523,366)</u>	<u>-</u>	<u>329,825</u>
	=====	=====	=====	=====	=====

General Fund - is used to finance the charitable company's general activities and core costs as outlined in the Trustees' Report.

Designated Fund - Contribution towards the redundancy provision and three months' running costs and provision to replace the van

Transfers - application of general fund to meet the reserves policy requirements.

13. Restricted Funds

Year End 2022	Funds at Beginning of year £	Movements in the year		Funds at End of year £
		Income	Expenditure	
		£	£	
Asda Large Grant	1,160	10,466	(11,626)	-
Cobalt Housing	232	-	(109)	123
Fans Supporting Foodbanks	317,638	-	(101,461)	216,177
Restricted Donations	14,467	14,500	(28,967)	-
Henry Smith Charity	70	-	(70)	-
LCR Cares Covid 19 Community Support Fund	-	2,814	(-)	2,814
LCVS Covid Support	8,118	-	(8,118)	-
Liverpool City Council	-	10,000	(10,000)	-
Liverpool City Council - Community Resource Grant	1,135	-	(106)	1,029
Liverpool City Council - Foodbank	5,080	-	(5,080)	-
Mayor's Office				
Liverpool City Council - Hardship Fund				

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Liverpool City Council - Neighbourhood Fund- Clubmoor	2,114	-	(-)	2,114
Liverpool City Council - Neighbourhood Fund- Kirkdale	-	10,000	(-)	10,000
Liverpool FC Foundation	111,996	-	(68,780)	43,216
Mayoral Inclusive Growth Fund	-	30,000	(20,044)	9,956
Mayoral Neighbourhood Fund Covid Grant	297	-	(297)	-
Mayor's Hope Fund	4,397	-	(4,397)	-
Peter Moore Foundation	10,658	-	(3,761)	6,897
Peter Moore Foundation – Allotment Project	-	15,300	(15,300)	-
Peter Moore Foundation Covid 19	18,594	1,000	(19,594)	-
Reach Fund Grant	3,261	-	(2,290)	971
Sainsbury Helping Everyone Eat Better Community Grant Fund	-	1,000	(-)	1,000
Steve Morgan Foundation	-	30,000	(30,000)	-
Steve Morgan Foundation - DGLG Project	-	35,093	(35,093)	-
Torus Foundation	3,366	4,000	(3,366)	4,000
Trussell Trust	5,026	5,893	(10,900)	19
Trussell Trust - Money Advice Project	30,992	43,206	(40,108)	34,090
Tudor Trust	30,088	-	(30,085)	3
Tudor Trust Covid 19 Grant	3,244	-	(1,351)	1,893
UnLtd Star People Award	4,092	-	(-)	4,092
West Derby Waste Land – Eco Station	-	3,000	(-)	3,000
West Derby Waste Land Charity - Money Education	1,741	-	(129)	1,612
West Derby Waste Land Charity - North Liverpool Foodbank	1,620	-	(-)	1,620
Workers Education Association	412	178	(590)	-
	579,798	216,450	(451,622)	344,626

Year End 2021	Movements in the year			
	Funds at Beginning of year	Income	Expenditure	Funds at End of year
	£	£	£	£
Albert Gubay Charitable Trust	-	20,000	(20,000)	-
Asda Large Grant	13	10,707	(9,560)	1,160
Cobalt Housing	348	-	(116)	232
ESF Community Fund	1,845	-	(1,845)	-
Foodbank Restricted Donations	80,554	334,005	(96,921)	317,638
Garfield Weston Foundation - Core Grant	8,751	-	(8,751)	-
Garfield Weston Foundation - Pilot Light Awards	5,724	-	(5,724)	-
Henry Smith Charity	-	14,500	(33)	14,467
LCR Cares Covid 19 Community Support Fund	-	4,947	(4,877)	70

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

LCVS Community Impact Fund	1,775	-	(1,775)	-
Liverpool City Council	-	54,350	(46,232)	8,118
Liverpool City Council - Community Resource Grant	-	10,000	(10,000)	-
Liverpool City Council - Foodbank Mayor's Office	1,330	-	(195)	1,135
Liverpool City Council - Hardship Fund	-	13,915	(8,835)	5,080
Liverpool City Council - Neighbourhood Fund- Clubmoor	2,114	-	(-)	2,114
Liverpool FC Foundation	-	147,555	(35,559)	111,996
Mayoral Neighbourhood Fund	-	6,000	(6,000)	-
Mayoral Neighbourhood Fund Covid Grant	-	2,000	(1,703)	297
Mayor's Hope Fund	5,757	-	(1,360)	4,397
MSE Charity	54	-	(54)	-
National Lottery Community Fund	-	14,834	(14,834)	-
Coronavirus Community Support Fund	-	-	-	-
Peter Moore Foundation	17,144	-	(6,486)	10,658
Peter Moore Foundation Covid 19	18,594	-	(-)	18,594
Reach Fund Grant	-	12,110	(8,849)	3,261
Steve Morgan Foundation	-	30,000	(30,000)	-
Steve Morgan Foundation - DGLG Project	-	51,642	(51,642)	-
Steve Morgan Foundation - Reimi Rainbows	-	5,580	(5,580)	-
Torus Foundation	-	5,000	(1,634)	3,366
Trussell Trust	-	5,026	(-)	5,026
Trussell Trust - Money Advice Project	-	42,547	(11,555)	30,992
Tudor Trust	88	30,000	(-)	30,088
Tudor Trust Covid 19 Grant	-	4,000	(756)	3,244
UnLtd Star People Award	4,092	-	(-)	4,092
West Derby Waste Land Charity - Money Education	1,871	-	(130)	1,741
West Derby Waste Land Charity - North Liverpool Foodbank	1,620	-	(-)	1,620
Workers Education Association	-	901	(489)	412
	151,674	819,619	(391,495)	579,798

Description of Funds

These are funds to be expended at the discretion of the Board of Trustees for specific charitable purposes, as follows:

Albert Gubay Charitable Trust - Contribution towards Covid emergency support

Asda Large Grant - Three years' worth of funding from Asda via Trussell Trust to increase capacity within and develop Foodbank provision.

Cobalt Housing - Contribution towards benefits advice

ESF Community Fund - Funding for Volunteer Engagement and Development programme.

Fans Supporting Foodbanks Restricted Donations – Donations from football fans

Garfield Weston Foundation - Core grant - Contribution towards core costs.

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Garfield Weston Foundation - Pilot Light Awards - Contribution towards pilot light.

Henry Smith Charity - Contribution towards salaries of two debt advisers

LCR Cares Covid 19 Community Support Fund - Contribution towards the salary costs of the senior advisor

LCVS Community Impact Fund - Contribution to money advice project.

LCVS Covid Support- Contributions towards foodbank

Liverpool City Council - Covid specific winter food funding

Liverpool City Council - Community Resource Grant - work in partnership with St. Andrew's Church to deliver a 'stronger communities' project including community events, regular community recreational activities and volunteering programme.

Expenditure comprises:

	2022	2021
	£	£
Project Salaries & on costs	10,000	10,000
	=====	=====

Liverpool City Council - Foodbank Mayor's Office - Funds awarded for the North Liverpool Foodbank. St Andrew's Community Network is the organising body for the foodbank.

Liverpool City Council Hardship Fund - Funds provided for welfare support project in Clubmoor and Tuebrook

Liverpool City Council Neighbourhood Fund - Clubmoor - Contribution towards foodbank warehouse.

Liverpool City Council Neighbourhood Fund - Kirkdale - Contribution to North Liverpool Foodbank Warehouse costs.

Liverpool FC Foundation - Contribution towards food poverty work in the north of the city

Mayoral Inclusive Growth Fund – Contribution towards foodbank

Mayoral Neighbourhood Fund - Grant provided to provide debt advice drop-in in Tuebrook.

Mayoral Neighbourhood Fund Covid Grant - Funds given in support of food provision

Mayor's Hope Fund - Funds given for distribution of Christmas Hampers across Liverpool.

MSE Charity - Contribution to money advice project

National Lottery Community Fund Coronavirus Community Support Fund - Contribution to Covid 19 money advice project

Peter Moore Foundation - Grant provided for purchase of new van and ongoing service and maintenance requirements.

Peter Moore Foundation – Allotment Project – contribution towards the 'allotment project'

Peter Moore Foundation Covid 19 - Covid-19 specific funding for Foodbank

Reach Fund Grant - Contribution towards training

Sainsbury Helping Everyone Eat Better Community Grant Fund

Steve Morgan Foundation - contribution towards core costs

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Steve Morgan Foundation - DGLG Project - funding for general costs in the pandemic

Steve Morgan Foundation - Reimi Rainbows - Contribution towards rainbow paintings

Torus Foundation - Donation for the purchase of fresh fruit and vegetables for North Liverpool Foodbank

Trussell Trust - Covid financial recovery project

Trussell Trust - Money Advice Project - Contribution to money advice project

Tudor Trust - Multi-annual grant towards core costs

Tudor Trust Covid 19 Grant - Covid specific grant towards core costs

UnLtd Star People Awards - Grant money held on behalf of a mutual client.

West Derby Waste Land – Eco Station – Contribution towards Eco Stations

West Derby Waste Land Charity - Money Education - funding towards Money Education at West Derby High School

West Derby Waste Land Charity – North Liverpool Foodbank - funding towards essential items for North Liverpool Foodbank.

Workers Education Association - project to deliver volunteer support

14. Operating Lease Commitments

There were no financial commitments under non-cancellable leases (2021: £nil).

15. Cash generated from operations

	2022	2021
	£	£
(Loss)/surplus for the year	(34,492)	581,415
Adjustments for:		
Depreciation	19,233	8,748
Loss on disposal of equipment	-	236
Movements in working capital:		
Decrease/(increase) in stocks	30,161	31,929
(Increase)/decrease in debtors	(35,369)	(25,590)
Increase/(decrease) in creditors	(42,706)	46,438
Cash generated from operations	(63,173)	643,176
	=====	=====

16. Related Party Transactions

The following trustees were also part of, without any personal financial interest, the Parochial Church Council of Clubmoor St Andrews leadership:

Beryl Bellew, Rev James Green and Rev Tim Griffiths

The charity has paid project related costs to the church during the year.

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

17. Remuneration of Key Management Personnel

Comprises Chief Executive Officer and senior managers

	2022	2021
	£	£
Key management personnel	84,702	73,221
	=====	=====

18. Guarantees

As at 30th March 2022, each member will contribute a maximum of £10 in the event of the charitable company winding up.

	2022	2021
Number of members	9	10
Total guarantees	90	£100

Accounts

ST ANDREW'S COMMUNITY NETWORK

REPORT & FINANCIAL STATEMENTS FOR YEAR ENDED 30TH MARCH 2022

Company Number: 04918017
Charity Number: 1105307

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ST ANDREW'S COMMUNITY NETWORK

CHAIR'S ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

2021-22 has been another extraordinary year for St Andrew's Community Network. We have faced adversity in many forms, but also responded brilliantly to this adversity through growth. We have been blessed by the huge contribution of our volunteers and supporters as well as through the hard work and dedication of our growing staff team.

Last year, we saw a massive groundswell of generosity from the general public, this year we have focused on using this resource to increase and improve our support offer.

This set of accounts shows the growth of our response to the increased hardship the least well off in our communities are facing.

- We have increased the number of community pantries to 11 and weekly shops saved members more than £347,000
- We re-structured our Money Advice and Food Teams and bolstered their numbers to better support our communities
- We brought in a dedicated Finance and Resources Manager to support the growing infrastructure

Whilst we look forward to this next period, we know that it will be challenging as the cost of living continues to rise, wages remain largely stagnant and hardship creeps ever closer to ordinary working families.

We remain indebted to our grant funders for their continued support, without which none of the above would be possible.

As we approach our 20-year anniversary, we reflect on thousands of lives changed through the network of churches and community centers we have built. This solid network is based on trust and collaboration rooted in the Christian faith that impacts on our day-to-day work.

We will continue to look to the future and seek new and innovative ways to offer support to the least, the last and the lost.

 7.11.22
.....
Andrew J Pollard
Chair

ST ANDREW'S COMMUNITY NETWORK

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

The trustees are pleased to present their annual report for the year ended 30th March 2022

The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published (FRS 102) (effective 1st January 2019).

OBJECTIVES AND ACTIVITIES

To promote, for the public benefit, charitable purposes as the trustees shall in their absolute discretion think fit, including in particular but not so as to bind the generality of the foregoing for the public benefit:

- To advance education and enhance employment and training opportunities
- To promote healthy living and to relieve poverty, sickness, and distress through the delivery of community-based services delivered in Merseyside, in particular (but not exclusively) which may include:
 - A debt advice service to assist members of the community to manage and reduce debt and to maximise their income and so relieve poverty
 - A food bank service to provide practical assistance in the relief of poverty and the promotion of healthy living
 - And such other activities that relieve poverty, sickness and distress and promote healthy living as the trustees shall from time to time determine
- To operate community, recreational and leisure time facilities in and around the community of the church of St Andrew's Clubmoor Liverpool, and in surrounding districts, for the benefit of the community in Clubmoor in particular, but not exclusively; with the object of improving their conditions and quality of life without distinction of sex, race, political, religious, or other opinion provided. The charity shall be non-party political and shall promote equality of opportunity.

When planning our activities for the period, the trustees have considered the Charity Commission's guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

In the financial year 2021/22 we have delivered the following:

- 513 people supported with debt advice of which 383 were new clients.
- 72 people were supported with money education.
- Supported people to manage £6,896,461.10 of debts and reduced / relieved £806,921.04 of debt.
- 83% of people we supported with money reported increases in their wellbeing.
- 10,526 people supported with 3 days of emergency food though 4,591 discreet vouchers. We have distributed 114,393Kg of emergency food.
- 1,200 members of Your Local Pantries, with 17,357 separate visits. This represents a saving on food bills of £347,313.
- 350 people volunteered across our Network last year.
- 70 people gained new qualifications or received training during the year including training 3 new debt advisors

ST ANDREW'S COMMUNITY NETWORK

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

Financial report

The income for the year was £851,106 (2021: £1,496,276) of which £216,450 (2021: £819,619), related to funding for projects upon which restrictions are placed.

Total expenditure in the year is £885,598 (2021: £914,861), giving a deficit for the year of £34,492 (2021: surplus £581,415).

At 30th March 2022 the charitable company's reserves stood at £875,131 (2021: £909,623) of which £344,626 (2021: £579,798) represented restricted funds.

2020/2021 was an unprecedented year financially due to the impact of Covid 19 and the incredible funds that were generated as a result. 2021/2022 saw a reduction in income but remained 48% higher than pre-pandemic levels.

Expenditure remained in line with the previous year as the need for support continues to be high both in terms of food poverty and debt support.

As a result, we have seen a slight reduction in reserves which had been anticipated and was not significant.

We are grateful to the organisation who have generously supported us including Liverpool City Council, Steve Morgan Foundation, Tudor Trust, LFC Foundation, Everton in the Community, Fans Supporting Foodbanks, Henry Smith Charity, NH Foods, Trussell Trust, Torus Foundation and Sainsburys.

A large proportion of our income, which covers increased food costs came from the general public, and we thank those involved with the Fans Supporting Foodbanks and Liverpool and Everton Football Clubs for continuing to profile the issue of food insecurity in our communities.

This is the fifth year we have financially valued donated food. This food is donated by the public to support those who are hungry. Many of these have come from corporate and individual donors who have arranged wholesale deliveries. This substantially affects our overall income and expenditure account and balance sheet, and it is important for anyone analyzing these accounts to understand food vs financial volume.

We have continued our partnership working across the city on food and money with Feeding Liverpool and Citizens Advice Liverpool to name just two. We were very proud to be heavily involved in the creation and launch of the Good Food Plan for the city, the first of its kind in the UK and will continue to work with Feeding Liverpool to address food insecurity across the city.

Covid-19 impact

Covid-19 continued to disrupt our operation throughout the financial year and throughout the period we continued to operate adapted services and met our charitable objectives.

We undertook thorough risk assessments of our activities in collaboration with Liverpool's Public Health team, including in those center's affiliated with us to provide debt and food support.

A significant impact has been the reduction in food donations from supermarkets as people are shopping on-line. We are working to mitigate this by increasing collections with workplaces cross the city.

ST ANDREW'S COMMUNITY NETWORK

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

Risk Management

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

Reserves Policy

It is the policy of the charitable company to maintain unrestricted funds, which are free reserves at a level to cover redundancy provision and three months' total running costs should no further funding be received.

As at the end of the financial year the unrestricted funds, excluding foodbank stock, totalled £514,743 (2021: £283,905). The charitable company requires £31,478 for redundancy provision, £164,256 for three months total running costs. (Total £195,734) see note 11 for designated funds.

With the current uncertainties surrounding increased cost of living, the remaining £334,771 will be held as unrestricted reserves to allow the charitable company to in staff to help the community with the anticipated increase in financial hardship

Plans for the future

Our long-standing Chief Executive, Kevin Peacock, moved to new fields in April 2022 and we express our sincere thanks for all his incredible work over his time at the Network.

As we move into the new financial year we are continuing to strengthen the team and have appointed a new Chief Executive who brings a wealth of experience along with a Finance and Resources Manager to support our continued growth and complexity of the organisation.

We have also restructured our food and money teams to support the increased number of pantries and the growing need to source food as well as the anticipated increase in financial hardship that seems inevitable as we enter a sustained period of austerity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The organisation is a charitable company limited by guarantee, incorporated on 1st October 2003 as Clubmoor Community Support and registered as a charity on 4th August 2004. The company was renamed St Andrew's Community Network on 14th August 2012. The Governing Instruments under which the charitable company operates comprise the Memorandum and Articles of Association dated 1st October 2003, amended by special resolution dated 13th February 2013.

The Parochial Church Council of Clubmoor St Andrews is entitled to appoint and remove up to, but not exceeding, five individuals from the office of director. These appointments do not require an ordinary resolution. Other individuals may be elected as directors by ordinary resolution at any general meeting.

ST ANDREW'S COMMUNITY NETWORK
TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30TH MARCH 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Name: St Andrew's Community Network

Company Number: 04918017

Charity Number: 1105307

Registered Office: 16 Larkhill Lane
Clubmoor
Liverpool
Merseyside
L13 9BR

Trustees: M S Addis
P Beesley
B Bellew
P Copland (Appointed 1st August 2022)
Rev J Green
Rev T Griffiths (Resigned 1st August 2022)
A J Pollard
D A Reynolds
Dr H Reynolds (Resigned 1st November 2021)
Dr A Richman

Company Secretary: M S Addis

Chief Executive Officer: K Peacock (Resigned 29th April 2022)
R Jones (Appointed 5th September 2022)

Independent Examiner: Paula Sanchez, ACCA
c/o LCVS,
151 Dale Street,
Liverpool,
L2 2AH

Bankers: The Co-Operative Bank PLC
P.O. Box 250
WN8 6WT

Signed on behalf of the Board of Trustees


.....
A J Pollard
Director

Date: 7th November 2022

ST ANDREW'S COMMUNITY NETWORK

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial period. In preparing those financial statements, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principle in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue as a going concern;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published (FRS 102) (effective 1st January 2019).

By the Order of the board,

Michelle S. Addis

.....
Michelle S Addis
Company Secretary

176 Queens Drive
Clubmoor
Liverpool
L13 0AL

Date: 07/11/2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK

Respective responsibilities of trustees and examiner

I report on the accounts of the charitable company for the year ended 30th March 2022, which are set out on pages 9 to 28.

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) (Regulation 31(f)) also on the 22nd April 2021 an audit dispensation was granted by the Charity Commission and an independent examination is needed instead.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 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 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 matter has come to my attention:

- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: **Mrs Paula Sanchez**

Relevant professional qualification or body: **ACCA**

Address: c/o LCVS, 151 Dale Street, Liverpool, L2 2AH

Dated: **14th November 2022**

ST ANDREW'S COMMUNITY NETWORK
STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME & EXPENDITURE
ACCOUNT) FOR THE YEAR ENDED 30TH MARCH 2022

	Notes	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
Income and Endowments from:		£	£	£	£
Donations and legacies	3a	384,642	-	384,642	540,876
Charitable activities	3b	210,941	216,450	427,391	912,420
Other trading activities	3c	39,073	-	39,073	42,980
Total income		634,656	216,450	851,106	1,496,276
Expenditure on:					
Charitable activities	4	433,976	451,622	885,598	914,861
Total expenditure		433,976	451,622	885,598	914,861
Net income/(expenditure), net movements in funds		200,680	(235,172)	(34,492)	581,415
Reconciliation of Funds					
Fund balances brought forward	11,12	329,825	579,798	909,623	328,208
Fund balances carried forward	10-12	530,505	344,626	875,131	909,623

The notes on pages 12 to 28 form part of these accounts.

All the above amounts relate to continuing activities of the charitable company.

ST ANDREW'S COMMUNITY NETWORK
BALANCE SHEET AS AT 30TH MARCH 2022

Company Number: 04918017

	Notes	30 th March 2022		30 th March 2021	
		£	£	£	£
Fixed assets					
Tangible fixed assets	5		92,595		50,274
Current assets					
Stock	6	15,760		45,920	
Debtors	7	64,076		28,707	
Cash at bank and in hand		726,826		851,554	
		806,662		926,181	
Current liabilities					
Creditors: amounts falling due within one year	8	(24,126)		(66,832)	
Net current assets			782,536		859,349
Total assets less current liabilities			875,131		909,623
			=====		=====
Funds:					
Unrestricted funds	11,12		530,505		329,825
Restricted funds	11,13		344,626		579,798
			875,131		909,623
			=====		=====

These financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

These 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.

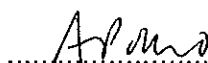
For the period covered by these accounts the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

For the last year accounts on the 22nd of April 2021 an audit dispensation was granted by the Charity Commission for the period under regulation 34(3) (b) of the Charities (Accounts and Reports) Regulation 2008.

No members have required the company to obtain an audit of its accounts for the period in question in accordance with section 476 of the Companies Act 2006.

The trustees, who are the directors of the company, acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

Approved by the Board on 7th November 2022, and signed on their behalf by:



A J Pollard
Chair

ST ANDREW'S COMMUNITY NETWORK

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30TH MARCH 2022

	Notes	30 th March 2022		30 th March 2021	
		£	£	£	£
Cash flows from operating activities					
Cash (used)/generated from operations	15		(63,173)		643,176
Investing activities					
Purchase of tangible fixed assets		(61,555)		(40,608)	
Proceeds from sale of equipment		-		900	
		-----		-----	
Net cash (used in) investing activities			(61,555)		(39,708)
Net cash generated from financing activities			-		-
			-----		-----
Net increase in cash and cash equivalents			(124,728)		603,468
Cash and cash equivalents at beginning of year			851,554		248,086
			-----		-----
Cash and cash equivalents at end of year			726,826		851,554
			=====		=====

Represented by:

	30 th March 2022		30 th March 2021	
	£	£	£	£
Cash at bank and in hand		726,826		851,554
		=====		=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

1. Limited Liability

The charity is a company limited by guarantee. Each member's liability is limited to £10.

2. Accounting Policies

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published (FRS 102) (effective 1st January 2019).

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Going concern

At the time of approving the accounts, the Trustees have a reasonable expectation that the charitable company has adequate reserves to continue in operational existence for the foreseeable future. The Trustees are confident that the levels of liquidity and free reserves will not affect the charity's operations. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Fund accounting

Unrestricted funds are the Charitable Company's free reserves available for the trustees to apply in accordance with the charitable company's charitable objectives.

Restricted funds are subject to specific restrictive conditions imposed by the donor. All restricted funds are accounted for as restricted income and expenditure for the purposes is charged to the fund.

Income recognition

All income is recognised once the charity has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations and legacies comprise of donations and general grants which are recognised in the accounts when received, with the exception of known legacies which are accounted for when their receipt is certain.

Income from charitable activities (also including foodbank items, valued based on national guidance at £1.75 per kg, see note 6) is recognised on an accruals basis. Grants receivable are recognised on the date on which their unconditional payment is confirmed by the donor.

Income from other trading activities relates to Satellite, training income and transport hire and is recognised when the amount is certain.

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Expenditure recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charitable company to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accrual's basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities. Support and governance costs are applied to unrestricted funds unless specifically included in the restrictions, as specified by the donor.

Expenditure on charitable activities relate to the operation of the charity comprising of direct charitable expenditure, including foodbank items distributed (valued at £1.75 (2020: £1.75 per kg, see note 6) to meet the objectives of the charitable company. Support and governance costs relate to the management and operation of the organisation and also compliance with constitutional and statutory requirements in producing the annual report. These are dealt with in the Statement of Financial Activities when payment has been approved by the charitable company.

Fixed Assets

Capital expenditure of £500 and above is stated in the balance sheet at cost less accumulated depreciation. Depreciation is provided to write off the cost of each asset over its expected useful life as below:

Fixtures and fittings	25% per annum straight line basis
Computer Equipment	25% per annum straight line basis
Motor Vehicles	25% per annum reducing balance basis

Stock

Stocks are items that will be used by the charitable company in providing a foodbank. Stocks include donated food held for distribution to beneficiaries. Donated food is calculated at £1.75 per Kg (2021: £1.75per Kg) as per The Trussell Trust guidelines.

Cash and cash equivalents

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

Financial instruments

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

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

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

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Basic financial assets

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

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one period are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Critical accounting estimates and judgements

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

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

Taxation

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The charitable company benefits from various exemptions from taxation afforded by tax legislation and are not liable to corporation tax on income or gains falling within those exemptions.

ST ANDREW'S COMMUNITY NETWORK**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022**

3. Income and endowments:

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
a. Donations and legacies				
Donations	142,870	-	142,870	229,719
Gift Aid	59,092	-	59,092	-
General grants	3,500	-	3,500	-
Foodbank – Donated Food	179,180	-	179,180	311,157
	-----	-----	-----	-----
	384,642	-	384,642	540,876
	=====	=====	=====	=====

Donations and legacies income for 2021 related wholly to unrestricted fund

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
b. Charitable activities				
Albert Gubay Charitable Trust	-	-	-	20,000
Asda Large Grant	-	10,466	10,466	10,707
Fans Supporting Foodbanks Restricted Donations	-	-	-	334,005
Fans Supporting Foodbanks Donations	125,673	-	125,673	-
Henry Smith Charity	-	14,500	14,500	14,500
HMRC Job Retention Scheme	1,739	-	1,739	2,178
Kick Starters	14,711	-	14,711	-
LCR Cares Covid 19 Community Support Fund	-	-	-	4,947
LCVS Covid Support	-	2,814	2,814	-
Liverpool City Council	-	-	-	54,350
Liverpool City Council Business Support Grant	-	-	-	37,335
Liverpool City Council - Community Resource Grant	-	10,000	10,000	10,000
Liverpool City Council – Hardship Fund	-	-	-	13,915
Liverpool City Council – Neighbourhood Fund - Kirkdale	-	10,000	10,000	-
Liverpool FC Foundation	-	-	-	147,555
Mayoral Inclusive Growth Fund	-	30,000	30,000	-
Mayoral Neighbourhood Fund	-	-	-	6,000
Mayoral Neighbourhood Fund Covid Grant	-	-	-	2,000
Money Advice income	7,305	-	7,305	-
-National Lottery Community Fund	-	-	-	14,834
Coronavirus Community Support Fund	-	-	-	-
Pantry income	61,513	-	61,513	28,234
Peter Moore Foundation - Allotment project	-	15,300	15,300	-
Peter Moore Foundation Covid 19	-	1,000	1,000	-
Reach Fund Grant	-	-	-	12,110
Sainsbury Helping Everyone Eat Better Community Grant Fund	-	1,000	1,000	-
Service income	-	-	-	25,054
Steve Morgan Foundation	-	30,000	30,000	30,000
Steve Morgan Foundation – DGLG Project	-	35,093	35,093	51,642
Steve Morgan Foundation –Reimi Rainbows	-	-	-	5,580
Torus Foundation	-	4,000	4,000	5,000
Trussell Trust	-	5,893	5,893	5,026
Trussell Trust – Money Advice Project	-	43,206	43,206	42,547
Tudor Trust	-	-	-	30,000
Tudor Trust Covid 19 Grant	-	-	-	4,000
West Derby Waste Land Charity – Eco Stations	-	3,000	3,000	-
Workers Education Association	-	178	178	901
	210,941	216,450	427,391	912,420

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Income from charitable activities in 2021 comprised £92,801 for unrestricted funds and £819,619 related to restricted funds

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
c. Other trading activities				
Fundraising income	26,519	-	26,519	27,212
Recycling income	54	-	54	33
Satellite income	12,500	-	12,500	15,735
	-----	-----	-----	-----
	39,073	-	39,073	42,980
	=====	=====	=====	=====

Other trading activities Income for 2021 related wholly to unrestricted funds.

4. Expenditure on charitable activities

	Direct Charitable Expenditure £	Support & Governance Costs £	Total 2022 £	Total 2021 £
To advance education and employment and to promote healthy living and to relieve poverty	756,474	129,124	885,598	914,861
	=====	=====	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

a. Analysed as follows:

	2022	2021
	£	£
<i>Direct charitable expenditure:</i>		
Staff salary costs	286,561	211,921
Pension	7,787	5,025
Staff other costs	7,045	4,065
Office costs	12,106	9,126
Building running costs	29,374	20,342
Pantry costs	92,416	51,583
Activities, events, and project costs	592	10,190
Education and training	65	120
Donations	35,547	47,302
Equipment	9,256	5,081
Volunteer expenses	3,821	2,124
Refreshments and catering	867	985
Food purchased for food bank distribution	38,933	115,885
Delivery costs	1,633	-
Re-distributed food donation	209,340	343,086
Sessional fees	5,377	898
Consultancy fee	-	3,942
Van and motor expenses	15,754	11,594
	756,474	843,269
	-----	-----
	2022	2021
	£	£
<i>Support & governance costs:</i>		
Staff salary costs	47,410	40,800
Pension	3,425	3,206
Insurance	5,626	5,475
Advertising and publicity	1,808	1,072
Sundry expenses	-	70
Subscriptions, memberships, and publications	27,619	1,928
Professional fees	5,615	7,438
Grant returned to funder	15,613	-
Loss on disposal of fixed assets	-	236
Pension fine	413	-
Bank charges	-	55
Payroll fees	757	1,414
Accountancy	1,605	1,150
Depreciation	19,233	8,748
	129,124	71,592
	-----	-----
Total expenditure on charitable activities	885,598	914,861
	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

£451,622 (2021: £391,495) of the above expenditure relates to restricted funding.

b. Staff Costs	2022	2021
	£	£
Gross wages and salaries	315,336	240,458
Social security costs	18,635	12,263
Pension costs	11,212	8,231
	-----	-----
	345,183	260,952
	=====	=====

c. Particulars of employees:

The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2022	2021
Charitable activities	14.3	8.9
	=====	=====

No employee received emoluments of more than £60,000 during the year (2021: none)

The Trustees are not remunerated for their services and are not included in the above number of employees.

No out-of-pocket expenses were reimbursed to trustees in the year (2021: £nil).

5. Tangible fixed assets

	Motor Vehicles	Fixtures and fittings	Computer Equipment	Total
Cost:	£	£	£	£
Balance at 31 st March 2021	44,319	33,520	6,303	84,142
Additions in the year	55,490	5,475	589	61,554
Disposals in the year	(-)	(1,524)	(858)	(2,382)
	-----	-----	-----	-----
Balance at 30 th March 2022	99,809	37,471	6,034	143,314
	=====	=====	=====	=====
Depreciation:				
Balance at 31 st March 2021	13,543	14,022	6,303	33,868
Charge for the year	11,693	7,491	49	19,233
Disposals in the year	(-)	(1,524)	(858)	(2,382)
	-----	-----	-----	-----
Balance at 30 th March 2022	25,236	19,989	5,494	50,719
	=====	=====	=====	=====
Net Book Value:				
Balance at 30 th March 2022	74,573	17,482	540	92,595
	=====	=====	=====	=====
Balance at 30 th March 2021	30,776	19,498	-	50,274
	=====	=====	=====	=====

ST ANDREW'S COMMUNITY NETWORK**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022****6. Stock**

	2022	2021
	£	£
Opening balance	45,920	77,849
Donated food received	179,180	311,157
Donated food distributed	(209,340)	(343,086)
	-----	-----
Closing balance	15,760	45,920
	=====	=====

Donated food is calculated at £1.75 per Kg (2021: 1.75 per Kg) as per The Trussell Trust guidelines.

The Charity does not receive any monetary value from this stock - all items of food received are distributed to foodbank clients.

7. Debtors

	2022	2021
	£	£
Debtors	62,893	27,769
Prepayments	1,183	938
	-----	-----
	64,076	28,707
	=====	=====

8. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	8,526	30,605
Deferred income (Note 9)	-	2,500
Other creditors	15,600	33,727
	-----	-----
	24,126	66,832
	=====	=====

9. Deferred income

	2022	2021
	£	£
Balance at 31st March 2021	2,500	-
Amount deferred in the year	-	2,500
Amount released to incoming resources	(2,500)	-
	-----	-----
Balance at 30th March 2022	-	2,500
	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

10. Financial Instruments	2022	2021
	£	£
Carrying amount of financial assets:		
Measured at cost	806,662	926,181
	=====	=====
Carrying amount of financial liabilities:		
Measured at cost	24,126	64,332
	=====	=====

11. Analysis of net assets between funds

Year End 2022	Tangible Fixed Assets	Net Current Assets	Total
	£	£	£
Unrestricted Funds			
General Fund	24,517	310,254	334,771
Designated fund	-	195,734	195,734
	-----	-----	-----
	24,517	505,988	530,505
	-----	-----	-----
Restricted Funds			
Cobalt Housing	116	7	123
Fans Supporting Foodbanks Restricted	44,103	172,074	216,177
Donations	-	2,814	2,814
LCVS Covid Support	-	568	1,029
Liverpool City Council - Foodbank	461	2,114	2,114
Mayor's Office	-	10,000	10,000
Liverpool City Council - Neighbourhood	-	26,844	43,216
Fund- Clubmoor	-	9,956	9,956
Liverpool City Council - Neighbourhood	-	-	6,897
Fund- Kirkdale	-	971	971
Liverpool FC Foundation	16,372	1,000	1,000
Mayoral Inclusive Growth Fund	-	4,000	4,000
Peter Moore Foundation	6,897	19	19
Reach Fund Grant	-	34,090	34,090
Sainsbury Helping Everyone Eat Better	-	3	3
Community Grant Fund	-	1,893	1,893
Torus Foundation	-	4,092	4,092
Trussell Trust	-	3,000	3,000
Trussell Trust - Money Advice Project	-	1,483	1,612
Tudor Trust	-	1,620	1,620
Tudor Trust Covid 19 Grant	-		
UnLtd Star People Award	-		
West Derby Waste Land – Eco Station	-		
West Derby Waste Land Charity -	129		
Money Education	-		
West Derby Waste Land Charity - North	-		
Liverpool Foodbank	-		
	-----	-----	-----
	68,078	276,548	344,626
	-----	-----	-----
Totals	92,595	782,536	875,131
	=====	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Year End 2021	Tangible Fixed Assets	Net Current Assets	Total
Unrestricted Funds	£	£	£
General Fund	4,344	154,822	159,166
Designated fund	-	170,659	170,659
	-----	-----	-----
	4,344	325,481	329,825
	-----	-----	-----
Restricted Funds			
Asda Large Grant	-	1,160	1,160
Cobalt Housing	232	-	232
Fans Supporting Foodbanks Restricted Donations	21,582	296,056	317,638
Henry Smith Charity	-	14,467	14,467
LCR Cares Covid 19 Community Support Fund	-	70	70
Liverpool City Council	-	8,118	8,118
Liverpool City Council - Foodbank	-	1,135	1,135
Mayor's Office	-		
Liverpool City Council - Hardship Fund	-	5,080	5,080
Liverpool City Council - Neighbourhood Fund- Clubmoor	-	2,114	2,114
Liverpool FC Foundation	14,661	97,335	111,996
Mayoral Neighbourhood Fund Covid Grant	-	297	297
Mayor's Hope Fund	-	4,397	4,397
Peter Moore Foundation	9,196	1,462	10,658
Peter Moore Foundation Covid 19	-	18,594	18,594
Reach Fund Grant	-	3,261	3,261
Torus Foundation	-	3,366	3,366
Trussell Trust	-	5,026	5,026
Trussell Trust - Money Advice Project	-	30,992	30,992
Tudor Trust	-	30,088	30,088
Tudor Trust Covid 19 Grant	-	3,244	3,244
UnLtd Star People Award	-	4,092	4,092
West Derby Waste Land Charity - Money Education	259	1,482	1,741
West Derby Waste Land Charity - North Liverpool Foodbank	-	1,620	1,620
Workers Education Association	-	412	412
	-----	-----	-----
	45,930	533,868	579,798
	-----	-----	-----
Totals	50,274	859,349	909,623
	=====	=====	=====

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

12. Unrestricted Funds

Year End 2022	Funds at Beginning of year £	Movements in the year			Funds at End of year £
		Income	Expenditure	Transfers	
		£	£	£	
General Fund	159,166	634,656	(433,976)	(25,919)	333,927
Designated Fund	170,659	-	(-)	25,919	196,578
	<u>329,825</u>	<u>634,656</u>	<u>(433,976)</u>	<u>-</u>	<u>530,505</u>
	=====	=====	=====	=====	=====

Year End 2021	Funds at Beginning of year £	Movements in the year			Funds at End of year £
		Income	Expenditure	Transfers	
		£	£	£	
General Fund	71,977	676,657	(523,366)	(66,102)	159,166
Designated Fund	104,557	-	(-)	66,102	170,659
	<u>176,534</u>	<u>676,657</u>	<u>(523,366)</u>	<u>-</u>	<u>329,825</u>
	=====	=====	=====	=====	=====

General Fund - is used to finance the charitable company's general activities and core costs as outlined in the Trustees' Report.

Designated Fund - Contribution towards the redundancy provision and three months' running costs and provision to replace the van

Transfers - application of general fund to meet the reserves policy requirements.

13. Restricted Funds

Year End 2022	Funds at Beginning of year £	Movements in the year		Funds at End of year £
		Income	Expenditure	
		£	£	
Asda Large Grant	1,160	10,466	(11,626)	-
Cobalt Housing	232	-	(109)	123
Fans Supporting Foodbanks	317,638	-	(101,461)	216,177
Restricted Donations	14,467	14,500	(28,967)	-
Henry Smith Charity	70	-	(70)	-
LCR Cares Covid 19 Community Support Fund	-	2,814	(-)	2,814
LCVS Covid Support	8,118	-	(8,118)	-
Liverpool City Council	-	10,000	(10,000)	-
Liverpool City Council - Community Resource Grant	1,135	-	(106)	1,029
Liverpool City Council - Foodbank	5,080	-	(5,080)	-
Mayor's Office				
Liverpool City Council - Hardship Fund				

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Liverpool City Council - Neighbourhood Fund- Clubmoor	2,114	-	(-)	2,114
Liverpool City Council - Neighbourhood Fund- Kirkdale	-	10,000	(-)	10,000
Liverpool FC Foundation	111,996	-	(68,780)	43,216
Mayoral Inclusive Growth Fund	-	30,000	(20,044)	9,956
Mayoral Neighbourhood Fund Covid Grant	297	-	(297)	-
Mayor's Hope Fund	4,397	-	(4,397)	-
Peter Moore Foundation	10,658	-	(3,761)	6,897
Peter Moore Foundation – Allotment Project	-	15,300	(15,300)	-
Peter Moore Foundation Covid 19	18,594	1,000	(19,594)	-
Reach Fund Grant	3,261	-	(2,290)	971
Sainsbury Helping Everyone Eat Better Community Grant Fund	-	1,000	(-)	1,000
Steve Morgan Foundation	-	30,000	(30,000)	-
Steve Morgan Foundation - DGLG Project	-	35,093	(35,093)	-
Torus Foundation	3,366	4,000	(3,366)	4,000
Trussell Trust	5,026	5,893	(10,900)	19
Trussell Trust - Money Advice Project	30,992	43,206	(40,108)	34,090
Tudor Trust	30,088	-	(30,085)	3
Tudor Trust Covid 19 Grant	3,244	-	(1,351)	1,893
UnLtd Star People Award	4,092	-	(-)	4,092
West Derby Waste Land – Eco Station	-	3,000	(-)	3,000
West Derby Waste Land Charity - Money Education	1,741	-	(129)	1,612
West Derby Waste Land Charity - North Liverpool Foodbank	1,620	-	(-)	1,620
Workers Education Association	412	178	(590)	-
	579,798	216,450	(451,622)	344,626

Year End 2021	Movements in the year			
	Funds at Beginning of year	Income	Expenditure	Funds at End of year
	£	£	£	£
Albert Gubay Charitable Trust	-	20,000	(20,000)	-
Asda Large Grant	13	10,707	(9,560)	1,160
Cobalt Housing	348	-	(116)	232
ESF Community Fund	1,845	-	(1,845)	-
Foodbank Restricted Donations	80,554	334,005	(96,921)	317,638
Garfield Weston Foundation - Core Grant	8,751	-	(8,751)	-
Garfield Weston Foundation - Pilot Light Awards	5,724	-	(5,724)	-
Henry Smith Charity	-	14,500	(33)	14,467
LCR Cares Covid 19 Community Support Fund	-	4,947	(4,877)	70

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

LCVS Community Impact Fund	1,775	-	(1,775)	-
Liverpool City Council	-	54,350	(46,232)	8,118
Liverpool City Council - Community Resource Grant	-	10,000	(10,000)	-
Liverpool City Council - Foodbank Mayor's Office	1,330	-	(195)	1,135
Liverpool City Council - Hardship Fund	-	13,915	(8,835)	5,080
Liverpool City Council - Neighbourhood Fund- Clubmoor	2,114	-	(-)	2,114
Liverpool FC Foundation	-	147,555	(35,559)	111,996
Mayoral Neighbourhood Fund	-	6,000	(6,000)	-
Mayoral Neighbourhood Fund Covid Grant	-	2,000	(1,703)	297
Mayor's Hope Fund	5,757	-	(1,360)	4,397
MSE Charity	54	-	(54)	-
National Lottery Community Fund	-	14,834	(14,834)	-
Coronavirus Community Support Fund	-	-	-	-
Peter Moore Foundation	17,144	-	(6,486)	10,658
Peter Moore Foundation Covid 19	18,594	-	(-)	18,594
Reach Fund Grant	-	12,110	(8,849)	3,261
Steve Morgan Foundation	-	30,000	(30,000)	-
Steve Morgan Foundation - DGLG Project	-	51,642	(51,642)	-
Steve Morgan Foundation - Reimi Rainbows	-	5,580	(5,580)	-
Torus Foundation	-	5,000	(1,634)	3,366
Trussell Trust	-	5,026	(-)	5,026
Trussell Trust - Money Advice Project	-	42,547	(11,555)	30,992
Tudor Trust	88	30,000	(-)	30,088
Tudor Trust Covid 19 Grant	-	4,000	(756)	3,244
UnLtd Star People Award	4,092	-	(-)	4,092
West Derby Waste Land Charity - Money Education	1,871	-	(130)	1,741
West Derby Waste Land Charity - North Liverpool Foodbank	1,620	-	(-)	1,620
Workers Education Association	-	901	(489)	412
	151,674	819,619	(391,495)	579,798

Description of Funds

These are funds to be expended at the discretion of the Board of Trustees for specific charitable purposes, as follows:

Albert Gubay Charitable Trust - Contribution towards Covid emergency support

Asda Large Grant - Three years' worth of funding from Asda via Trussell Trust to increase capacity within and develop Foodbank provision.

Cobalt Housing - Contribution towards benefits advice

ESF Community Fund - Funding for Volunteer Engagement and Development programme.

Fans Supporting Foodbanks Restricted Donations – Donations from football fans

Garfield Weston Foundation - Core grant - Contribution towards core costs.

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Garfield Weston Foundation - Pilot Light Awards - Contribution towards pilot light.

Henry Smith Charity - Contribution towards salaries of two debt advisers

LCR Cares Covid 19 Community Support Fund - Contribution towards the salary costs of the senior advisor

LCVS Community Impact Fund - Contribution to money advice project.

LCVS Covid Support- Contributions towards foodbank

Liverpool City Council - Covid specific winter food funding

Liverpool City Council - Community Resource Grant - work in partnership with St. Andrew's Church to deliver a 'stronger communities' project including community events, regular community recreational activities and volunteering programme.

Expenditure comprises:

	2022	2021
	£	£
Project Salaries & on costs	10,000	10,000
	=====	=====

Liverpool City Council - Foodbank Mayor's Office - Funds awarded for the North Liverpool Foodbank. St Andrew's Community Network is the organising body for the foodbank.

Liverpool City Council Hardship Fund - Funds provided for welfare support project in Clubmoor and Tuebrook

Liverpool City Council Neighbourhood Fund - Clubmoor - Contribution towards foodbank warehouse.

Liverpool City Council Neighbourhood Fund - Kirkdale - Contribution to North Liverpool Foodbank Warehouse costs.

Liverpool FC Foundation - Contribution towards food poverty work in the north of the city

Mayoral Inclusive Growth Fund – Contribution towards foodbank

Mayoral Neighbourhood Fund - Grant provided to provide debt advice drop-in in Tuebrook.

Mayoral Neighbourhood Fund Covid Grant - Funds given in support of food provision

Mayor's Hope Fund - Funds given for distribution of Christmas Hampers across Liverpool.

MSE Charity - Contribution to money advice project

National Lottery Community Fund Coronavirus Community Support Fund - Contribution to Covid 19 money advice project

Peter Moore Foundation - Grant provided for purchase of new van and ongoing service and maintenance requirements.

Peter Moore Foundation – Allotment Project – contribution towards the 'allotment project'

Peter Moore Foundation Covid 19 - Covid-19 specific funding for Foodbank

Reach Fund Grant - Contribution towards training

Sainsbury Helping Everyone Eat Better Community Grant Fund

Steve Morgan Foundation - contribution towards core costs

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

Steve Morgan Foundation - DGLG Project - funding for general costs in the pandemic

Steve Morgan Foundation - Reimi Rainbows - Contribution towards rainbow paintings

Torus Foundation - Donation for the purchase of fresh fruit and vegetables for North Liverpool Foodbank

Trussell Trust - Covid financial recovery project

Trussell Trust - Money Advice Project - Contribution to money advice project

Tudor Trust - Multi-annual grant towards core costs

Tudor Trust Covid 19 Grant - Covid specific grant towards core costs

UnLtd Star People Awards - Grant money held on behalf of a mutual client.

West Derby Waste Land – Eco Station – Contribution towards Eco Stations

West Derby Waste Land Charity - Money Education - funding towards Money Education at West Derby High School

West Derby Waste Land Charity – North Liverpool Foodbank - funding towards essential items for North Liverpool Foodbank.

Workers Education Association - project to deliver volunteer support

14. Operating Lease Commitments

There were no financial commitments under non-cancellable leases (2021: £nil).

15. Cash generated from operations

	2022	2021
	£	£
(Loss)/surplus for the year	(34,492)	581,415
Adjustments for:		
Depreciation	19,233	8,748
Loss on disposal of equipment	-	236
Movements in working capital:		
Decrease/(increase) in stocks	30,161	31,929
(Increase)/decrease in debtors	(35,369)	(25,590)
Increase/(decrease) in creditors	(42,706)	46,438
Cash generated from operations	(63,173)	643,176
	=====	=====

16. Related Party Transactions

The following trustees were also part of, without any personal financial interest, the Parochial Church Council of Clubmoor St Andrews leadership:

Beryl Bellew, Rev James Green and Rev Tim Griffiths

The charity has paid project related costs to the church during the year.

ST ANDREW'S COMMUNITY NETWORK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2022

17. Remuneration of Key Management Personnel

Comprises Chief Executive Officer and senior managers

	2022	2021
	£	£
Key management personnel	84,702	73,221
	=====	=====

18. Guarantees

As at 30th March 2022, each member will contribute a maximum of £10 in the event of the charitable company winding up.

	2022	2021
Number of members	9	10
Total guarantees	90	£100