



**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

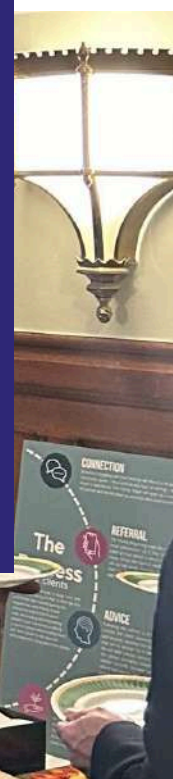
Achievements & Performance

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

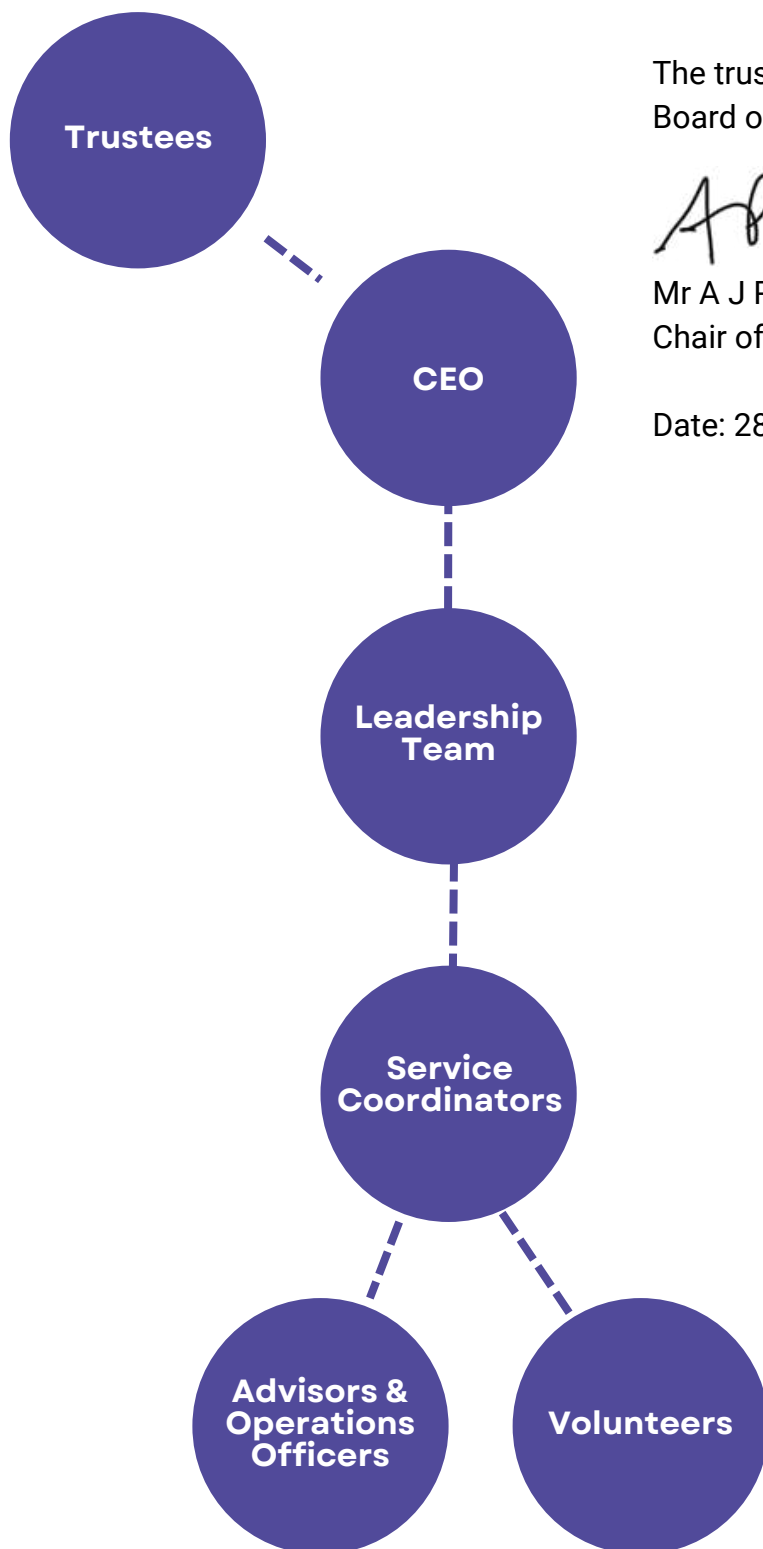
The organisation is a charitable company limited by guarantee, incorporated on 1st October 2003 as Clubmoor Community support and registered as a charity on 4th August 2004. The company was renamed St Andrew's Community Network on 14th August 2012. The Governing Instruments under which the charitable 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	
		355,766		556,815	
Creditors: amounts falling due within one year	17	(19,521)		(44,191)	
Net current assets			336,245		512,624
Total assets less current liabilities			386,445		583,403
The funds of the charity					
Restricted income funds	19	52,583		53,815	
Unrestricted funds	20	333,862		529,588	
		386,445		583,403	

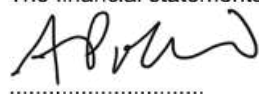
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

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

		2025		2024	
	Notes	£	£	£	£
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			342,568		533,888

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 Payts	-	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	-	-	-	-	-	-
Pantry	-	-	-	-	10,000	10,000
Winter Boost	-	1,949	1,949	-	4,777	4,777
	<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></u>	<u></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></u>	<u></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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