

# TRIPLE C (LIVERPOOL)

England & Wales · Charity number 1118424

## Details

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Other names	THE THREE CHURCHES PROJECT
Status	Registered
Legal form	Charitable company
Company number	05384480
Registered	2007-03-19
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address** Christ Church Community Centre  
40 Sedgemoor Road  
Liverpool  
L11 3BR

**Phone** (0151) 270 1688

**Email** [info@triplecliverpool.org](mailto:info@triplecliverpool.org)

**Website** [www.triplecliverpool.org](http://www.triplecliverpool.org)

## Activities

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**Objects:** The charity's objects are specifically restricted to the following: 3.1 To improve the quality of life of people facing disadvantage in the Anglican Diocese of Liverpool, in particular but not exclusively the historic Anglican parishes of: 3.1.1 Christ Church (Norris Green), 3.1.2 Church of The Good Shepherd (West Derby), and 3.1.3 St Christopher (Norris Green) without regard to age, gender, race, colour, nationality, religion or political creed, by: 3.1.4 Building community involvement in the running of community groups and activities; 3.1.5 Using other methods that will contribute to the regeneration of such areas, or using other methods for the improvement of the quality of life of people facing disadvantage in such areas.

**Activities:** TRIPLE C (LIVERPOOL) SEEKS FUNDING WHICH IT USES TO EMPLOY STAFF AND FACILITATE VOLUNTEERING ENABLING THE CHARITY TO ORGANISE AND RUN COMMUNITY ACTIVITIES SERVING THE NEEDS OF THE AREA AND ADDRESSING DEPRIVATION ISSUES. THE FOCUS IS ON CHILDREN & FAMILIES & CRISIS MANAGEMENT; DEBT ADVICE, FOODBANKS AND COMMUNITY CAFE WORKING IN PARTNERSHIP WITH OTHERS TO THE BENEFIT OF THE COMMUNITY.

## Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** ANGLICAN DIOCESE OF LIVERPOOL
- Liverpool City

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£99,693	£100,436	-	-
2024-03-31	£110,872	£93,561	-	-
2023-03-31	£114,445	£119,682	-	-
2022-03-31	£78,856	£90,575	-	-
2021-03-31	£129,334	£91,933	-	-

## Trustees

Name	Role	Appointed
Rev Jacquelynn Michelle Ayton	Chair	2025-01-27
Carol Ann Lyons		2022-07-12
Joan Ellis		2021-06-07
Kenny Lawler		2024-01-16
Peter McDonnell		2020-09-08
Rev Claire Marie Aldridge		2024-05-14
Susan Chambers		2014-11-27

**TRIPLE C (LIVERPOOL)**

England & Wales - Charity number 1118424

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# Accounts

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**TRUSTEES ANNUAL REPORT  
AND FINANCIAL STATEMENTS  
FOR YEAR ENDED 31<sup>st</sup> MARCH 2025**

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## CHARITY DETAILS

<b>Charity name:</b>	Triple C (Liverpool) <sup>1</sup>
<b>Other name known as:</b>	Triple C
<b>Chair of Trustees</b>	Rev'd Helen Edwards
<b>Registered address</b>	Christ Church Community Centre, Sedgemoor Road, Norris Green Liverpool, L11 3BR
<b>Telephone</b>	0151 270 1688
<b>Website</b>	<a href="http://www.triplecliverpool.org">www.triplecliverpool.org</a>
<b>Company number</b>	05384480
<b>Charity number</b>	1118424
<b>Treasurer</b>	Mr Stephen Judge
<b>Bank</b>	The Co-operative Bank Plc, P.O. Box 250, Skelmersdale, WN8 6WT
<b>Follow Us</b>	<a href="#">Facebook</a> <a href="#">Instagram</a>

### Triple C (Liverpool) Trustees

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

### Triple C (Liverpool) Employees during 2024/2025

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

## History

Triple C (Liverpool)<sup>1</sup> started out as a close collaboration between the three Anglican churches in Norris Green and Croxteth (St Christopher's, The Good Shepherd and Christ Church). We are an independent, incorporated, community charity currently employing five members of staff. Volunteering is central to the work of our charity, with over 60 volunteers supporting our projects and delivery of activities and groups. Triple C and the three churches have been working together in the L11 area to serve the local people for 21 years and we are well established within the area and community. St Christopher's Church is in the process of being closed, but the parish is still very much part of our priority area.

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

## OBJECTIVES AND ACTIVITIES

### Charitable Purposes

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

### Public Benefit

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

### Charitable Activities

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

Our main projects aim to target those in need of:

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

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

### Volunteers

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

### Key Achievements

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

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

## Feedback from the Community

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

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

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

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

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

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

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

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

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

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

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

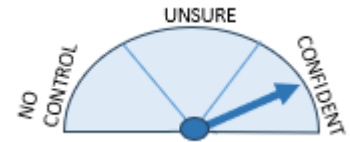
After her husband's passing, Mrs S was left responsible for the joint debts. As she had never managed the family finances and relied solely on benefits, we contacted her creditors, who all agreed to write off the debts.

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

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

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

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



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

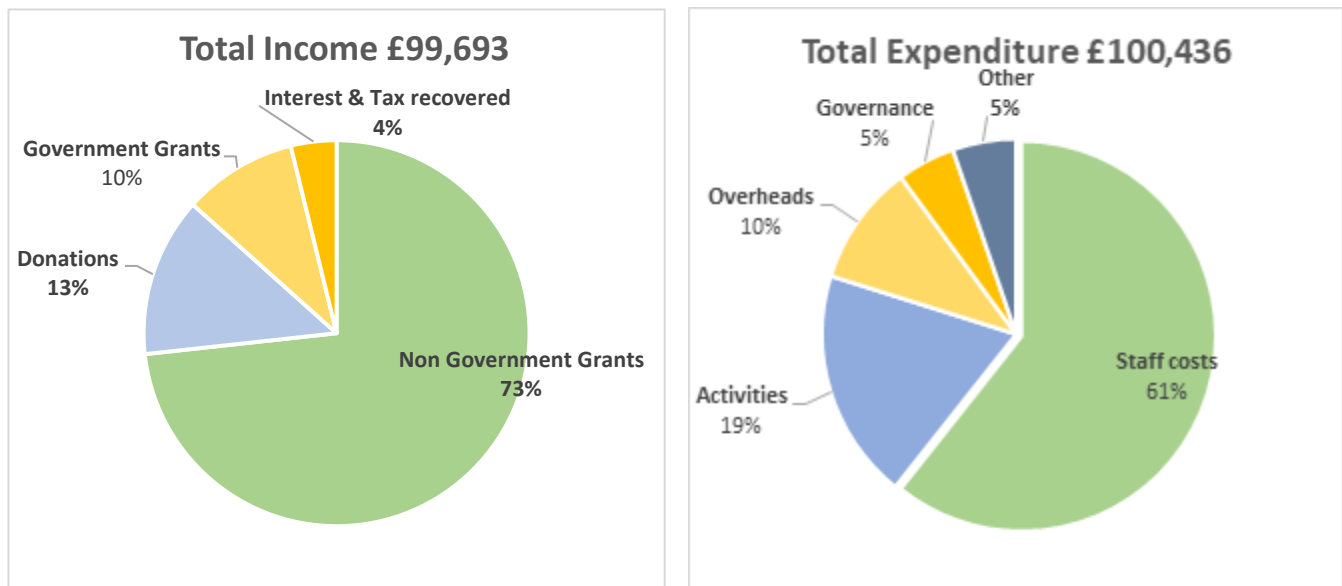


into completing the somewhat detailed and lengthy process by our committed lead of Norris Green Debt Advice (NGDA), who is also a key volunteer at Triple C, John McCormack supported by our dedicated Operations and Finance Manager, Kate Whiting. They were determined to see the process through and make it a success; for Norris Green Debt Advice (NGDA) to continue to support the local



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

## FINANCE REPORT



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

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

### Principal Funding Sources

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

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

### Fundraising

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

### Investments

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

## **Reserves**

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

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

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

## **Future Planning**

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

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

## **STRUCTURE AND GOVERNANCE**

### **Governing Document**

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

### **Trustee Board**

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

### **Trustee Recruitment and Induction**

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

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

### **Managing Risk**

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

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

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

The trustees have sought to minimise these risks by:

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

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

## **Charity Management**

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

## **Safeguarding and Protection**

Triple C has insurance policies in place to cover Employer and Public Liability, and Professional Indemnity. The charity is guided and abides by the Church of England safeguarding policies, these include the Parish Safeguarding Handbook, Safeguarding e-manual, the 'Code of Safer Working Practice' and 'Safer Environment and Activities'. These and our shorter policy statement based on this is reviewed annually.

All volunteers and staff are safely recruited following these guidelines and if applicable a DBS application is also processed before they commence. Volunteers and staff must complete the Church of England basic safeguarding e-training before starting and repeated every 3 years. If a role description has been agreed that includes volunteering with children, an enhanced DBS is completed (and risk assessed), and a further stage of safeguarding e-training must be completed. There are also additional training requirements for roles with vulnerable adults and children, raising awareness of both human trafficking and domestic abuse, and these will be completed where appropriate. Leaders within the organisation will also undertake any necessary additional safeguarding training available.

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

# TRIPLE C (LIVERPOOL)

## FINANCIAL STATEMENTS FOR YEAR ENDED 31<sup>st</sup> MARCH 2025

Charity No 1118424 Company No 0538440

Report of the independent examiner to the trustees of Triple C (Liverpool) on the accounts for the year ended 31 March 2025 which are set out on the attached Statement of Financial Activities, Balance Sheet and Notes.

### Respective responsibilities of trustees and examiner

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

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

It is my responsibility to:

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

### Basis of independent examiner's statement

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

### Independent examiner's statement

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

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



Adrian Hughes FCA

Date: 25<sup>th</sup> September 2025

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

## Accounts for the Year ended 31<sup>st</sup> March 2025

### STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)

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

## BALANCE SHEET AT 31<sup>st</sup> MARCH 2025

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

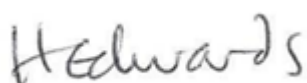
The company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

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

The accounts were approved by the trustees on the 29<sup>th</sup> September 2025 and are signed on their behalf by:



Revd Helen Edwards

Chair of Trustees

# Accounts for the Year ended 31<sup>st</sup> March 2025

## NOTES TO THE FINANCIAL STATEMENTS

### 1.1 Basis of accounting

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

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

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

### 2.1 Income

Recognition of income

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

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

### Offsetting

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

### Grants and donations

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

### Contractual income and performance related grants

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

### Support costs

The charity has incurred expenditure on support costs.

### Volunteer help

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

### Income

Income from interest

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

## 2.2 Expenditure and liabilities

### Liability recognition

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

### Governance and support costs

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

### Redundancy costs

The charity made no redundancy payments during the reporting period.

### Creditors

The charity has creditors which are stated at settlement amounts.

## 3 ANALYSIS OF INCOME

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

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

## 4 ANALYSIS OF EXPENDITURE

### 4.1 Raising funds

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

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

## 5 FEES FOR EXAMINATION OF THE FINANCIAL STATEMENTS

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

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

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

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

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

## 7 CASH AT BANK AND IN HAND

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

## 8 CREDITORS: amounts falling due within one year

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

## 9 CHARITY FUNDS

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

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

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

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

### **9.3 Reasons for transfers**

The transfers are to reallocate expenditure.

### **9.4 Designated funds**

A Reserves Fund of £11,000 has been designated within the General Fund. All funds held in the Reserves Fund are to be used for when unforeseen circumstances/emergencies and redundancies arise, to assist the charity in fulfilling its Aims and Objectives as stated on the Articles of Association. £760 is designated as a Trustees Training Fund, £9,310 is designated as a Support & Development Administration fund, £5,773 is designated for group activities, £12,690 arises from General Donations and £2,475 Capacity Building/Fundraising.

## **10 COMPANY LIMITED BY GUARANTEE**

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

**TRIPLE C (LIVERPOOL)**

England & Wales - Charity number 1118424

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# Accounts

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# Triple C (Liverpool)

## ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE TRUSTEES YEAR ENDED 31<sup>st</sup> MARCH 2024

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

### Triple C (Liverpool) Trustees

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

### Triple C (Liverpool) Employees during 2023/2024

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

## History

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

## Objectives

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

## Values

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

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

## Governance

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

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

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

## **Policies**

We take guidance from The Charities Commission and Companies House regarding policies. We currently have 36 policies, which are available on the policies page on our website<sup>2</sup>.

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

## **Safeguarding**

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

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

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

## **Trustees**

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

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

In April 2023, an external facilitator helped the trustees consider those areas we were most effective and where our resources were stretched, but with limited benefit. We reviewed all our projects, taking into account the charity's objectives, the current needs in the community and the capacity we had to deliver. In the light of this, we identified key areas of change, which were implemented after consultation and communication with staff, volunteers, key stakeholders and service users. As we reflect on this year, we outline some of these, often difficult, but key decisions, in this report.

In addition, trustees met regularly throughout the year. Each trustee meeting has an agenda, is followed up with minutes and we keep a record of attendance so that repeated non-attendance can be addressed quickly. Trustees are also encouraged to attend relevant training. Over recent years we've engaged LCVS with training for Trustees, as well as local accreditation training particularly for safeguarding, food health and hygiene and emergency first aid.

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

## Volunteers

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

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

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

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

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

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

## Children and Families Project

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

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



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

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

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

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

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

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

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



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

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



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



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

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

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



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

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

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

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Families  
in this project alone!

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

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

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

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

**Slow Cooker Course** – Jan and Sue Wade from Christ Church attended a ‘train the trainer’ slow cooker course run by Feeding Liverpool and each received 10 free slow cookers. They then delivered slow cooker training to

a group of 10 adults, representing families and single households in the community of Norris Green and surrounding areas. Attendees benefitted from being in a small group and learning new and cheaper (low energy) ways to cook healthy meals. We provided all the ingredients which helped with the rising prices of food. During the course they each made a variety of meals, and the group shared their experiences of how their slow cooker food turned out.

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



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



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

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

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



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

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

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

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

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

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



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

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

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

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

## Older Persons Community Project



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

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

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

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

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

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

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



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



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

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

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

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



## Norris Green Debt Advice

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

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



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

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

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

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

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

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

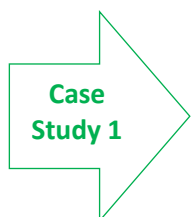
Advice	No. of Clients	Debt Wrote Off/Funding
Bankruptcy	1	£34,387
Debt Management Plan	36	Not Applicable
Debt Relief Orders (DRO)	15	£274,202
Discretionary Write Offs <sup>1</sup>	4	£33,000
Trust Fund Applications <sup>2</sup>	4	£4,500 funding received

<sup>1</sup> NGDA appealing to creditors on behalf of client to have the debts cleared on compassionate grounds

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

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

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

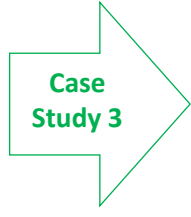
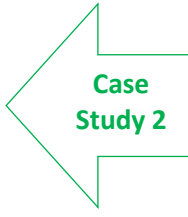


**Client A** called in after having split up from her long-term partner. She was having trouble making ends meet due to reducing from two to one income. She had built up some water arrears and a catalogue debt and was worried as she was being contacted by both. She was suffering from anxiety and depression,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

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

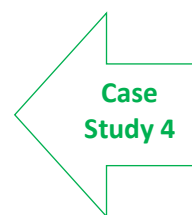
This is an email we received from the client's parents:

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



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

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



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




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

## Foodbank Distribution Centres



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

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

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

## Christ Church Food Pantry

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



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

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

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

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



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

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

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

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

The pantry closed its doors for the last time 22<sup>nd</sup> August 2023.



## Place to Be Community Café

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

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

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

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

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

## Operations Management

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

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

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

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

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

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

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

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

## Financial Review

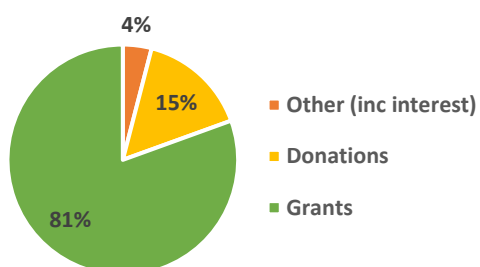
From local councillors, social housing landlords and local charities to the nationwide funders we have been well resourced this past year. We have valued the final year of support of the Deanery Development Workers, bringing additional expertise to our funding team and we wish them well in their future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

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

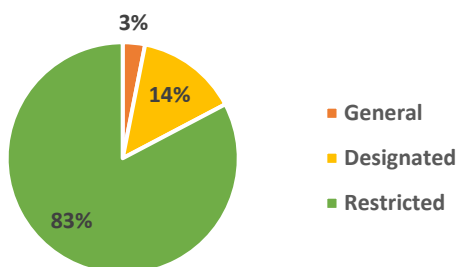
We particularly value the continued support and partnership of grant making bodies who provide the backbone structure of funding for Triple C. These include grants from:

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

**£111k Income Sources**

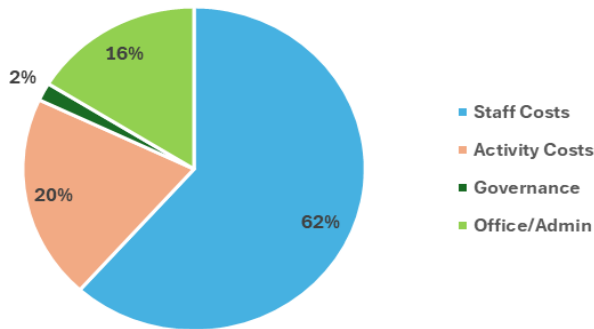


**£111k Income Allocation**



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

#### £94k Payments (Section 4)

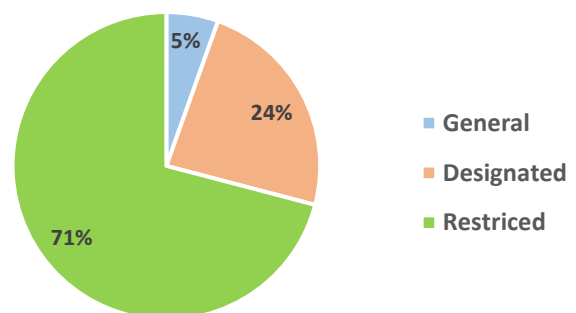


The chart to the left demonstrates that we invest hugely in our staff team and in project activities. The project reports included in this annual report, highlight the importance of our salaried staff in supporting and releasing many further hours in volunteering. Our staff team are incredible. In the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

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

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

#### £111k Funds @31/03/24 (Section 9)



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

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

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

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

## **And finally.....**

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

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

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

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

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

**Respective responsibilities of trustees and examiner**

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

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

It is my responsibility to:

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

**Basis of independent examiner’s statement**

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

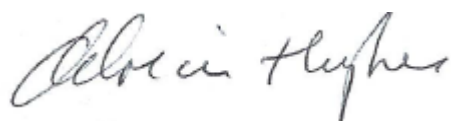
**Independent examiner’s statement**

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

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

Independent Examiner: Adrian Hughes FCA

Signature:



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

Date: 15th September 2024

## Accounts for the Year ended 31<sup>st</sup> March 2024

### STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)

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

### BALANCE SHEET AT 31<sup>st</sup> MARCH 2024

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

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

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

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

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

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

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

Revd Helen Edwards

Chair of Trustees

## Accounts for the Year ended 31<sup>st</sup> March 2024

### NOTES TO THE FINANCIAL STATEMENTS

#### 1.1 Basis of accounting

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

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

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

#### 2.1 Income

##### Recognition of income

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

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

##### Offsetting

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

##### Grants and donations

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

##### Contractual income and performance related grants

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

##### Support costs

The charity has incurred expenditure on support costs.

##### Volunteer help

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

##### Income from interest

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

#### 2.2 Expenditure and liabilities

##### Liability recognition

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

### Governance and support costs

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

### Redundancy costs

The charity made no redundancy payments during the reporting period.

### Creditors

The charity has creditors which are stated at settlement amounts.

## 3 ANALYSIS OF INCOME

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

## 4 ANALYSIS OF EXPENDITURE

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

**5 FEES FOR EXAMINATION OF THE FINANCIAL STATEMENTS**

Independent examiner	175	-	-	175	175
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**6 STAFF COSTS**

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

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

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

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

**7 CASH AT BANK AND IN HAND**

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

**8 CREDITORS: amounts falling due within one year**

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

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

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

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

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

Legend: OPCW = Older Persons Community Worker

### 9.3 Reasons for transfers

The transfers are to reallocate expenditure.

### 9.4 Designated funds

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

## 10 COMPANY LIMITED BY GUARANTEE

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

**TRIPLE C (LIVERPOOL)**

England & Wales - Charity number 1118424

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# Accounts

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## ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE TRUSTEES YEAR ENDED 31<sup>ST</sup> MARCH 2023

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

### Triple C (Liverpool) Trustees

Revd Helen Edwards (Chair)	Revd Poppy Thorpe (resigned October 2022)
Mr John McCormack (Vice Chair) (resigned November 2022)	Mrs Cherith Withington (resigned October 2022)
Mr Stephen Judge (Treasurer)	Mr Peter McDonnell (Vice Chair from December 2022)
Miss Susan Chambers	Mrs Edna Whiteside (resigned May 2022)
Mrs Jenny Smith (resigned October 2022)	Mrs Joan Ellis
Mrs Denise Turner	Mr Stephen King
Mrs Carol Lyons (July 22)	Revd Bingo Allison (July 22)
Revd Helen Deegan (March 23)	

### Triple C (Liverpool) Employees during 2022/2023

Carol Ball	Debt Advice Worker	
Kate Whiting	Support and Development Worker	
Susan Stewart	Operations Manager	Resigned December 2022
Julie Roberts	Debt Advice Worker	
Jan Quai	Children and Families Project Worker	
Charlie Miskimmin	Charity Support Assistant (Kickstart)	Completed 6 months September 2022
Rebecca Keggin-Holt	Older Persons Project Worker	From April 22
Jeanette Owens	Interim Operations Manager	From January 23

## History

Triple C (Liverpool)<sup>1</sup> started out as a close collaboration between the three Anglican churches in Norris Green and Croxteth (St Christopher's, The Good Shepherd and Christ Church). We are an independent, incorporated charity usually employing six members of staff. Volunteering is central to the work of our charity, but since the Pandemic, we have experienced a reduction in the number of volunteers, and we currently have around 40 registered volunteers across our groups and activities. Triple C and the three churches have been working together in the L11 area to serve the local people for 18 years and we are well established within the area and community.

## Objectives

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

## Values

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

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

## Governance

The governing document of Triple C is the Memorandum and Articles of Association, dated September 2012. Triple C is a charity constituted as a limited company and was established as a charitable company in 2007. As we were established as a charity in 2007, we made the decision to celebrate 15 years of Triple C in 2022. The three Anglican Parishes of Liverpool 11 are at the core of the Charity. We are aware that structural changes are happening in terms of the churches and parishes and this in turn may cause Triple C to review its Memorandum and Articles of Association. If this does happen, there will be consultation and it will be reported in the Annual Report.

## Policies

We take guidance from The Charities Commission and Companies House regarding policies. We currently have 35 policies, all of which are available on the policies page on our website<sup>2</sup>.

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

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

Our policy review schedule ensures that all policies are reviewed and updated regularly, most are on a tri-annual review, with key policies reviewed annually. In the last year we have reviewed 11 policies, including a new pay policy.

In December 2022, our Operations Manager moved onto another role. We have appointed an interim Operations Manager, on fewer hours and with a more limited role. The implication being for policies, that many of them refer to the role of the Operations Manager. This will be covered either by the Trustees or the Interim Operations Manager. As we close this reporting year, we've recently secured the funding to continue or develop this oversight and capacity role, however, we are wanting to take time to reconsider our shape, strategy and purpose, how this and other roles enable us to be stronger, have sufficient capacity and are sustainable. In this interim period, we have not therefore made significant changes to the policies. Once new staffing and structures are in place, implications for policies will then be considered.

## **Safeguarding**

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

All volunteers and staff are safely recruited following these guidelines and if applicable a DBS application is also processed before they start. Volunteers and staff were actively encouraged to complete the Church of England basic safeguarding e-training before starting. During this year we have increased our vigilance in this, insisting that evidence is provided by the volunteer of their completion and that it is renewed every 3 years. If a role description has been agreed that includes volunteering with children, an enhanced DBS is completed (and risk assessed) and a further stage of safeguarding e-training must be completed.

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

## **Trustees**

As of 31<sup>st</sup> March 2023, we have 10 Trustees. As outlined in the introduction, a number of Trustees have resigned in the last year, some have moved away from the area and others due to personal circumstances. We celebrated all that they had contributed to our life together and since then, it's been a joy to welcome three new Trustees.

Our Trustees are appointed by invitation and alongside eligibility due to being members of the three churches, the main criteria for their recruitment is an interest in and knowledge of, the community of Norris Green and Croxteth and a commitment to the objectives of the organisation. We have sometimes sought Trustees who will bring particular skills or experience to our Trustee board.

A key feature in the cycle of our Trustee meetings is setting and reviewing the key priorities, identifying and agreeing areas of focus and development, whilst ensuring we have the capacity to be flexible and meet local need. It's been a challenging few years as we have navigated the Pandemic and particularly in the last year, a funding cliff edge that was approaching, in part due to funding extensions given during Covid. We feel we have navigated this well and as the new year begins, we are reviewing and planning for the future. We believe we contribute significantly to the lives of those who live in our neighbourhoods and continue to partner well with other organisations, each contributing to different areas of need.

Trustees have met regularly throughout the year. Each trustee meeting has an agenda, is followed up with minutes and we keep a record of attendance so that repeated non-attendance can be addressed quickly. Trustees are also encouraged to attend relevant training and over recent years we've engaged with training for Trustees run by LCVS, as well as training run locally with accreditation particularly for safeguarding, food health and hygiene and emergency first aid.

## Volunteers

Triple C makes a difference in Liverpool 11, due to the huge support, time, talent and energies of those who give hours in volunteering. Throughout this report, there are references to volunteers and there are some remarkable statistics evidencing the contribution that volunteers make. Each volunteer's story is different, their reason for volunteering varies and the contribution that each makes is unique to their personality, character and particular gifts. Some of our volunteers are with us for a short time, others have been with us since the beginning of our work as a charity. We value our volunteers and seek to invest in them. At our 15 year celebration, it was fabulous to see so many past and present volunteers and for us to share together on all that we have achieved and continue to work towards.

Like many other organisations however, we have seen a decrease in volunteering numbers and commitment since the Pandemic and as we close this year we are struggling to maintain our levels of service, due to insufficient volunteers. We have noted in this report a drop in our volunteers numbers and we are hugely dependent on those who are committed and regular in their volunteering. Some of our volunteers engage across several projects and these are also called upon to facilitate the wider, broad based events.

We know we are not alone in the challenges that we face. As we prepared this report, an article in the Guardian Newspaper (2<sup>nd</sup> May 2023 Amelia Hill) said this;

*Recent data from the Charities Aid Foundation's (CAF) UK Giving report found that only 13% of people said they volunteered in the last year, compared with 17% pre-pandemic, representing about 1.6 million fewer people volunteering over the past five years. CAF's report also reveals that volunteering is overwhelmingly the preserve of elderly people: only 6% to 7% of people aged 16 to 44 had volunteered in the past year, and just 5% of 45- to 54-year-olds. At least 10% of those aged 65 and older, in contrast, had volunteered.*

With this in mind, we, as a charity, are focusing on recruiting from this older age range.

We are seeking ways to recruit, engage and support volunteers and recognising the value brought by those aged 55+ and the benefits to them, we're currently looking to develop our work with older people to encourage and support volunteering.

We continue to invest in our volunteers, offering training opportunities as well as our thanks and wider support. Our staff team work closely with the volunteers in their particular projects and these relationships are often really significant in the lives of those who volunteer with us. The anniversary celebration was a huge thank you, but then so are the smaller ways that we say thank you, like the chocolates given at Christmas.

## Children and Families Project

Jan Quai is our Children and Families Project Worker. Jan began working for Triple C on 28<sup>th</sup> February 2022 so this year has been her first full year.

**Little Steps** is our pre-school group which runs in Christ Church Cabin every Wednesday morning during term time. Each week has a theme, examples include **the farm, teddy bears picnic, earth and penguins**. Activities based on the themes might be games,

*"Everyone is friendly at Little Steps, Jan's really helpful. All the volunteers are great."*

craft, jigsaws, and a sensory tuff tray. These activities encourage the use of fine motor skills, hand-eye co-ordination, memory and imaginary role play

*"We love Wednesdays at Little Steps; my son's confidence grows each week."*

as well as learning the skills to share.

Each week all are invited to enjoy snacks, story time and songs and learning is encouraged through fun games as well as confidence building activities. On average 17 families attended each week but with the pattern of children starting nursery and reception, the numbers fluctuate throughout the year.



Elevate is the afterschool group that runs in Christ Church Cabin every Wednesday afternoon during term time. Usually between 15 and 18 children attend each week and enjoy a variety of activities including games, crafts, sensory play in the garden. They explore the outdoor environment, enjoy the adventure playground, run around and other physical activities. All of these activities help develop a range of skills, including social skills like team roles as well as independent play.



“My daughter really enjoys Elevate. It’s a fun, exciting and educational group. Really likes the staff and volunteers.”

Like Little Steps, Elevate has a theme for the week these have also included examples like **Easter**, **under the sea** and **woodland**. Whenever possible (weather dependent) outdoor play is encouraged in Christ Church Garden. The children love being outdoors and being able to run around.

“My son loves Elevate, we would be lost without this group”

Additional funding secured in 2022 meant that the children could prepare and eat a simple meal together and were able to go home having eaten well. This was particularly important as families faced the impact of rising prices and the cost of living crisis.



By the end of March 2023, over 258 families had joined and were engaging with the Triple C and The Three Churches Children and Families Facebook group. This is monitored by staff and some volunteers. The group remains a fantastic tool for communication and engagement. People ask questions, share ideas, and groups, activities and opportunities are advertised. Each week Jan posts information about the groups and what theme / activities can be expected.

“Fabulous, well run friendly, inclusive playgroup. Our little ones love it.”

**Little Lambs Stay and Play** group runs at The Good Shepherd on a Monday morning during term time. On average 14 families attend each week and activities are similar to Little Steps enabling children to develop fine motor skills, learn to play with other children, as well as develop independence of thought, play and action in a safe and secure environment.



**Reflection from Jan** – “I enjoy my role as Children and Families Project Worker and am extremely grateful for the opportunity. I have enjoyed planning new, fun and exciting themes for all groups. I really enjoy doing the sensory edible tuff trays as the preschool children get to explore different tastes and textures in this area and I get really good feedback. I have built-up great relationships with all the children, parents and carers who attend groups. It’s lovely when the children give me a hug or a high five at home time.”

Jan has also run a couple of one-off special events for her groups:



**Autumn Lights – Little Lambs, Little Steps and Elevate** – 50 children (and in the preschool groups – 35 parents/carers) attended and they had great fun including fun activities such as bob-apple, cupcake and gingerbread decorating, pumpkin carving and playing dangling donuts!

**Christmas parties – Little Lambs and Little Steps** - Christmas party with mini disco and lights, fun interactive party games, crafts and food. All children received a Christmas book as a gift, 27 families attended at Little Lambs and 24 families at Little Steps.



**Baby Bears and Starting Rite** – In summer term of 2022, Baby Bears was launched to prioritise space for parents/carers with babies (under 10 months). However, this group didn’t really take off. Jan supported Christ Church’s 6 week course, Starting Rite, seeking to build relationships with families that were new to Triple C, including some with young babies. Provision for families with babies remains a priority.

*In conjunction with Christ Church the following events happened this year:*

**Cinema trip – Elevate and church families** This year we tried out visiting our local cinema, afterschool group children and their parents/carers. This was done in conjunction with Christ Church afterschool group. It was a such a success at Christmas, when a group of 36 children and 32 adults enjoyed a private screening of Lyle, Lyle Crocodile, that the decision was made to return near Easter. This time 42 children and 32 adults saw Puss in Boots – The Last Wish. At both trips, both children and adults received snack packs. Families contributed towards the cost of these trips, which were subsidised from other funding.



**Queens Platinum Jubilee** – 120 people attended this community intergenerational event with afternoon tea, live music, fun interactive games and quizzes. The gardens came to life, with this fabulous community event. Tickets were quickly sold out and the jubilee was

celebrated.

**Playscheme** – ran for 2 weeks during the summer holidays, providing for primary school children who have just finished reception through to children finishing year 6. We were thankful to receive HAF (Holiday Activities and Food programme) funding, ensuring additional provision for all children, including breakfast and snack. There were crafts, board game, glitter tattoos and face paint, bouncy castle, air hockey, table football, outdoor football provision (LFC coaching) singing and dancing, musical theatre workshop, outdoor games and full use of the play area. On the last day everyone enjoyed hotdogs and party food, a visit from the local fire brigade and a special visit from a company introducing children to a variety of unusual pets and exotic animals.

“My children looked forward to breakfast each day which they don't normally eat at home.”

“It has given them something fun to do for a few hours. Both children very excited to attend daily.”

**135 children registered** and on average **65 attended each day**. This was run in partnership with Christ Church, Jan led the scheme, supported by Christ Church’s Children and Families Missioner and other church staff. However, the majority of the team were volunteers. There were **17 volunteers** who gave **298 volunteer hours** over the two weeks. In addition, there were **9 youth apprentices** who gave **148 voluntary hours**. They were all amazing and got as much pleasure being with the children as the children had being there. There were 33 children registered who had additional needs and children represented 26 different primary schools.

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

- to restart Baby Bears again in September 2023
- to run a Fed-Up (slower cooker) training course in conjunction with Christ Church
- Summer Playscheme 23

## Older Persons Community Project



Becky Keggin-Holt started as the new Older Persons Community Worker on 25<sup>th</sup> April 2022. Becky continued to run **Memory Lane Café** at St Christopher’s Church where about 10 people attended and a further 15 people attended **55 Alive** at Christ Church. In the Autumn Becky started a new group based at The Good Shepherd called **Crafty Corner**. It initially started well with about 10 people attending but as the winter



set in the numbers dropped so it was decided that it would stop and will explore restarting it when the weather improves. At the same time **Memory Lane Café**,

“It gets me out and about instead of sitting on my own at home.”

moved to the more comfortable lounge of Graeme Bryson Court and the name changed to **Catch up Café**. Coming along to the groups really helps to combat isolation, especially that which cut so deep during the Pandemic. By offering different each week, the groups try to reach a wider network of people

something and steer them away from isolation into community.

Becky has organised 3 community events during the year, the first being:



**Summer Afternoon Tea:** Becky says, 'it was a really good afternoon, it took a lot of planning as it was my first one but, I was pleased with the number of those who attended and extremely grateful for all volunteers who helped me to pull it together, they truly are amazing – they are all very supportive. Including the volunteers 57 people in total attended this event.'

**Ken Pye (pubs bars and boozers part2):** This was Ken's return visit to finish off the stories about the pubs, bars and boozers. He did the first one just before Becky started in post. Approximately 30 people attended and they enjoyed the afternoon.

**Christmas Crackers and Karaoke:** This event was good with 42 attending including volunteers, the icy weather put a few people off!

Key priorities for the Older Persons Community Project in the year ahead are...



- **OLDER PEOPLE and VOLUNTEERING** inviting older people into volunteering with Triple C, supporting them through the safer recruitment process and encouraging and them in their ongoing volunteer journey.
- **COACH TRIP** Exploring a trip, possibly to one of Bury Market, Llandudno, Blackpool, Fleetwood Market or Skipton Market.
- **THEATRE TRIP** exploring a daytime visit, as older persons seem reluctant to go out in the evenings, especially when it is dark.
- **SPECIAL EVENTS** currently confirming dates for an afternoon tea and ideas for a Christmas gathering.



## Norris Green Debt Advice

Norris Green Debt Advice (NGDA) is an appointed representative of St Andrews Community Network which is authorised and regulated by the Financial Conduct Authority. NGDA has

been running for 11 years under the leadership of our lead volunteer, John McCormack and our Debt Advice Workers, Carol Ball and Julie Roberts. John and Carol are DRO Approved Intermediaries and they have all completed CMA Debt Advice training level 1, 2 and 3.

150  
new  
cases

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

We are thankful to individuals who have given to the work of Triple C, which this year has enabled the Trustees to allocate funding to extend Julie's contract for another 12 months for six hours per week. Julie continues to offer extra voluntary hours for each week over and above her paid hours which extends our service to four days a week (Monday to Thursday). Evening appointments are now available on request.

Debts  
totalling  
£492,230

Last year 89 new cases were reported, this year there have been 150 more, so there has been more than a 50% increase in people asking for help. In January, Cobalt Housing (the local Registered Social Landlord), introduced the Good Help Hub in their reception area with the aim to make it easier for residents to seek the support they need in one



place close to their home. Tuesday is their housing and cost of living day and Julie has been attending weekly to offer debt advice.

Currently we have three regular volunteers and are actively looking to recruit new volunteers who are willing to complete the Debt Advice training to help rebuild the team and free up the staff to attend more events out in the community.

Staff and volunteers have completed various training courses throughout the reporting year.

Impact of Covid-19 on small businesses

Cost of Living Crisis and clients with disabilities

Dealing with the rising cost of living and supporting those in debt

Debt & Social Media

Loan Sharks

Dealing with fuel arrears

United Utilities

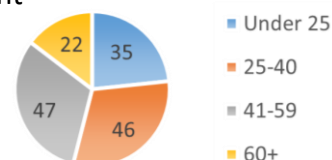
In February 2021 a referral process was established with one of our key partners, local Registered Social Landlord (RSL), Cobalt Housing. This referral process has now been extended and referrals are now being received from Fazakerley Federation, Vauxhall Law Centre, Norris Green Community Alliance, Household Into Work and Energy Project Plus. Below are some of the notable outcomes that were achieved between April 2022 and March 2023

**Debt relief Orders** - 14 clients granted DROs - **Total debt wrote off £79,113**

**Discretionary Write Offs** - This is NGDA appealing to creditors on behalf of client to have the debts cleared on compassionate grounds - 3 clients had debts written off - **Total debt wrote off £26,000**

**Trust fund applications** - These are applications made by NGDA on behalf of clients to receive money from trust funds (mostly utilities trust funds) to pay off debt or fund insolvency - 3 clients received money from funds - **Total received £3,500**

Age Groups of Clients



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

### Case Study 1

**Client A** came in with worries about her energy provider. She had been switching to a new company as the one she was with had ceased to trade. This switch took time and they wanted to install new meters too and, in the meantime, they told her she had accrued a lot of arrears. She was shocked and upset at the amount that she was told that she owed and the company adjusted her direct debit to a ridiculous amount that she knew she could not afford. We contacted the company on her behalf and did a trust fund application, she was awarded a grant which cleared her arrears and lifted the burden of the debt.

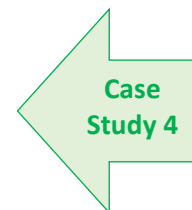
**Client B** who has been on a Debt Management Plan for 6 years rang to ask if he could call in to review his case as he has had a change of circumstance. He was suffering from PTSD and was unemployed due to this, when we had last seen him. He is now employed and is in a stable relationship and had just become a father for the first time. He wanted to review his debts as he wanted to repay them ASAP. He has turned his life around and will soon be debt free. He thanked us as the DMP helped him manage his finances when he needed help.

### Case Study 2

### Case Study 3

**Client C** a married couple who came in to seek debt advice. They both have disabilities and so did their daughter. They had several non-priority debts which they were struggling to manage. We asked them to have 'Debt and Mental Health Evidence' forms completed by their specialists and with these have had most of their debts written off. They were very grateful for this as they were also struggling with family issues, so this has certainly lightened the load from their worries.

**Client D** a married couple with 2 young children who were referred to us for help as they both had debts which were weighing them down. It had affected their relationship and they were living apart. We established that they were both eligible for Debt Relief Orders so the applications are now completed and this has eased the pressure and they are now back together.



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

- to promote Norris Green Debt Advice through attending community events and fairs
- increase client uptake
- to seek funding to extend contracts of paid debt advisers
- reduce number of missed appointments
- make appointments available to book online

## Foodbank Distribution Centres






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

We have **10 active volunteers** between the two distribution centres who have contributed over **1,100 hours** over this reporting period.

We received **970 vouchers** across the two centres and a total of **2,533 people** were provided with food, this is a significant increase on last year where 1,797 people were provided with food.

The previous year (2021-2022) St Christopher's fulfilled 322 vouchers this shows an **increase of 136 vouchers** which fed an additional 206 adults and 161 children. The Good Shepherd also saw a significant increase, last year they fulfilled 339 vouchers and again this is an **increase of 173 vouchers** which fed an additional 291 adults and 141 children.

Foodbank Distribution Centre				Total Number for People Fed
	Number of Vouchers Fulfilled	Number of Children Fed	Number of Adults Fed	
St Christopher's	458	468	698	1166
The Good Shepherd	512	847	520	1367

## Christ Church Food Pantry

Christ Church Pantry opened in May 2020 during the Covid pandemic. We continue to see many local households struggling with food insecurity and we currently have a full membership of **115 active household members**. Since Autumn 2022, there have been approximately 45 people waiting to join the Pantry, however our capacity



limit is 115. The increasing living costs are only compounding this issue with gas, electricity and food increasing sometimes on a weekly basis. Since August 2022, members have been invited to enjoy a free drink and a cake or biscuit and have a chat whilst they wait their turn to shop. This has been really appreciated because previously they have had to just wait in a queue for their turn. Christ Church Food Pantry is run in partnership with St Andrew's Community Network and Your Local Pantry and overseen by our Lead Volunteers, Sue Chambers and Lynn Farram. Each member pays £3.50 per week for their membership and in return receive food, which is typically valued between £15 to £20, therefore saving them up to £16.50 per week. Households that visit Pantry weekly can save over

£858 per year.

At Christmas we were able to boost the members' shop with dairy products, extra meat and other Christmas trimmings thanks to additional funding from Comic Relief, Asda and The Parry Family Charitable Foundation. We have been able to top up the food provision at other times in the year due to funding received from Cobalt Housing and the local councillors. These funds have enabled us to purchase additional fresh, frozen and tinned foods, as well as nappies, baby wipes and sanitary products.

**31 individuals** have volunteered at Food Pantry during this reporting period, on occasions some of our staff team have stepped in to help. Christ Church (clergy and ordinands) have given their time to work alongside volunteers to serve drinks and chat to the members, offering pastoral support and a listening ear. Our team of 31 volunteers have contributed a total of **2,932 hours** over 50 weeks with an additional 263 hours provided by 12 paid staff (Triple C staff, ordinands or clergy).

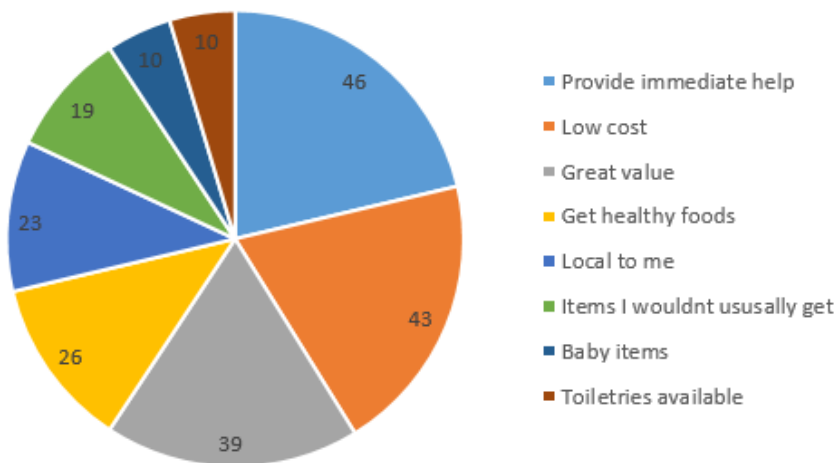
On average the Pantry has supported 140 adults and 79 children each week.

As mentioned above, we currently have 115 active household members, however 155 members have been a member at some point during the reporting year. Demand for Pantry membership remains high and there at the time of writing this report there are a further 49 members on the waiting list. We were deeply concerned that we could not meet this tremendous need and approached Feeding Liverpool for

advice and help. They linked us together with a mobile food shop run by a local Community Interest Company (CIC), NBIL (New Beginnings, Improving Lives), who since the start of 2023, have visited the site with their mobile shop offering discounted food products. Initially we prioritised advertising this to those on the Food Pantry waiting list, but now it is open to all and advertised on our Facebook page.

Recently the members were asked to complete a questionnaire about Christ Church Pantry. The 65

Why do you use Christ Church Pantry?



members who responded were asked why they use the Pantry and were given the 8 options shown on the chart, they were asked to tick all that applied. The 4 largest responses to the question show 46 members said it provides immediate help, 43 members said because of the low cost, 39 members said it was great value and finally 26 said they get healthy food.

### Case Study

Paula is a young single parent with a severely autistic child, English is not her first language. When she first started coming to pantry she would wait outside until it was her turn, this was due to her anxiety. Slowly over the weeks she has started to come in and sit down, have a drink and waits her turn. She has started to chat to one of our volunteers and she explained how hard things are at home, through these conversations she has supported Paula and with her permission signposted her to Liverpool City Council Community Connectors for additional support. It is lovely to see how see how her confidence as improved.

## Operations Management

Susan Stewart served as Operations Manager through until December 2022. During the year Susan continued to prioritise work in the five areas identified in her job description. These included:-

1. ensure **excellent service delivery** that focuses on supporting people to achieve their desired outcomes.
2. ensure that the **internal operations** of the charity organisation work effectively and efficiently
3. work with the Chair and Trustees in the areas of **staff management and support** to develop the organisation as an employer of choice through the recruitment, retention, support and development of staff.
4. work with project lead in **volunteer management and support**: overseeing the recruitment, management and development of volunteers
5. work together with Trustees, Staff and Volunteers to maintain, promote and **develop the ethos, values and profile** of the organisation to fulfil its charitable aims

Much of this work was ongoing and Susan worked hard with the Trustees, Staff and Volunteers to ensure the smooth day to day running of the charity. Some new developments during the year included:-

- **Excellent service delivery**
  - Setting vision for and building the foundations for Trustee Champions to support staff, lead volunteers and projects.
  - Establishment of Service Level Agreements with key partners in delivery of projects.
- **Internal operations**
  - Additional support for the charity in terms of finance, fundraising, monitoring and evaluation and supporting the Treasurer in exploring an option to move to a new online system for managing charity finance.
  - Introduction of two debit cards to reduce workload and making financial transactions easier.
  - Establish use of Office 365 across the Charity and setting up Sharepoint (a secure cloud based environment for storing documents available to all authorised users), especially in readiness for handover.
- **Staff management and support**
  - Induction and support for staff that were relatively new to the charity.
  - Recruitment, appointment and support for a young adult on the Kickstart Scheme.
  - Following on from a Trustee decision, the introduction of Medicash as an option for all staff.
- **Volunteer management and support**
  - Significant investment of time in safeguarding training and support for volunteers, also organising other training opportunities including Paediatrics and Emergency First Aid and Food Hygiene and Safety.
- **Develop the ethos, values and profile**
  - Organising of the 15<sup>th</sup> year anniversary celebration.
  - Development of online presence and promotion of charity with partners in the community.

We were very glad to be able to quickly agree the appointment of an interim, part time Operations Manager, with Jeanette Owens joining us in January 2023, initially for three months but extended until the summer. On receiving Susan's resignation, the Trustees began to explore ways her work could be covered, including potential partnership with St Andrew's Community Network who were willing to offer matrix management. The appointment of Jeanette for 15 hours per week coupled with Trustees stepping up their volunteer commitments and Kate, the Support and Development Worker taking on additional work, we reached the end of the reporting year smoothly.

Whilst Jeanette was new to leading a project like ours, she brought a wealth of other experience, skills developed throughout her various careers and she's been a huge asset to us, increasing our capacity to deliver. In particular Jeanette has:-

- Engaged in **strategic planning** for Older Persons Project and secured one year funding for this.
- Worked with the Food Pantry team to **review provision and shape** future strategy.
- **Supported and encouraging staff and projects**, leading the **staff meeting** and taking on the **regular supervision** of staff as well as oversight of areas of staff management like holidays, monitoring of hours etc.
- **Promoting volunteering** opportunities and supporting the Trustees in recruitment processes.
- **Provided OM/administrative** support to the Trustees, eg. gathering of project reports for Trustee meetings, production of SLAs, initiating policy reviews, liaising with website manager
- Being **responsive and flexible in support across the charity**, often being the first point of contact for staff and managing our response.
- Working to develop the ethos, values and profile of the charity, in particular enjoying **representing the charity at community events with partners.**

As we approach the end of the charity reporting year, we are shaping a strategy for the charity for this next season.

## Support and Development Work

Kate Whiting has been with Triple C since the organisation was only a year old and has seen many changes along the way. Kate provides support to trustees, volunteers and staff by means of financial, legislative, guidance and planning. Kate ensures trustees are aware of their responsibilities and that all Charity and Company regulations are adhered to diligently.

In her role as Support and Development Worker Kate runs all the financial aspects of the organisation behind the scenes; payroll, grant administration, budget/planning, buying, recording day-to-day transactions, invoicing/payments, trustee reports and annual accounts. She does some of this alongside Steve Judge, our Trustee Treasurer, which provides Triple C with a secure financial outlook.

Kate works alongside LCVS (Liverpool Charity and Voluntary Service) for payroll needs, processing wages, pensions and other employee benefits. Funders also have a good relationship with her and she keeps up to date with requirements for monitoring and applying to them.

We have found the sound advice from Steve and the knowledge of the charity that Kate has work well together; and going into a year of change it will stand Triple C in good stead for the future.

Kate also works as part of the team and particularly alongside the Operations Manager on many aspects of running the charity, providing support to projects and employees. This relationship is really important and Kate has worked closely with Jeanette as she has settled in as interim operations manager.

Kate has been a steadfast employee through changing times and has taken on extra work and responsibilities when required. She enjoys working alongside others who share a common vision and goal for the charity's work.

## Financial Review

During this financial year, our charitable work has been supported by national and local funding bodies as well as individuals. We have valued the support of the Deanery Development Worker, bringing additional expertise to our in-house team of staff and trustees who prepare funding applications. During this year, the Trustees were very aware that after the boost of funding given during the Pandemic, we were needing to work hard to secure funding for these next few years. Towards the end of 2022, we heard from one funder that we had been unsuccessful, but in the new year, we received encouraging news that funding from Tudor Trust was likely. We were also successful in securing funding for a further year from Steve Morgan Foundation. These funds have helped to sure up our financial foundations. Nevertheless, as

with many charities like our own, we are continuing to face the challenge of funding the work that we do, making a difference in Liverpool 11.

As you'll see from our financial statements, we invest hugely in our staff team and in resourcing activities and projects. Salaries (and staff costs) for this financial period were £71,692 making up 60.1% of our overall expenditure. Elsewhere in our annual report, we highlight the importance of our salaried staff in supporting and releasing many further hours in volunteering. Our staff team are incredible. In the last year, given the cost of living crisis and high inflation, we have raised staff salaries in line with our pay policy and the increase recommended by the Real Living Wage. This however comes at a cost and as we approach funders going forward, we need to ensure that the higher staff salaries are included. We were able to do this, through the generosity of funds given to us by individuals to be allocated as Trustees discretion. Some of these funds have also been used for priority needs within our projects.

Our financial statements are available in the final pages of our annual report. Closer inspection of these reveal a starting balance of £98,923, with overall income of £114, 445 of which 92% was restricted funds. Overall expenditure was higher than income, at £119,682, again 92% spent under restriction, leaving a closing balance of £93,686. A significant proportion, of our finance is managed through restricted funds, given for a particular purpose, usually one of our projects. Some monies are designated, set aside by the Trustees for the strategic development and sustainability of the charity and a smaller proportion, just 8.2% of our fund are available for general use. As a charity with 16 years of experience, led by our Treasurer and Support and Development worker, we keep a close eye on our finance, looking at the present, forecasting the future and making careful and informed decisions in the day to day and month by month. Trustees receive a regular financial update at meetings, which is RAG rated and thoroughly explained by our Trustee Treasurer. Overall management accounts, budgets and forecasts can be readily accessed via a shared storage system.

We present our end of year financial statements with the confidence that they have been independently examined, but also with confidence that financial information is available to Trustees throughout the year. Thank you to Steve and Kate for all their work.

More practically, we have in recent years introduced debit cards, which have proved extremely helpful for purchasing, but have also increased the financial administration workload. We made the decision therefore to move to a new software system and have been managing the transition to My Fund Accounting Online over the recent months. The software enables smooth running of day-to-day and simplifies administrative tasks. Steve and Kate have been getting to grips with this new system, it has been hard work, but they are making it work to Triple C's advantage – with the first end of year accounts being processed on it to put it to the test. Trustees will see an overview of reports it can provide at forthcoming meetings. It will also provide relevant information for budget analysis, monitoring, grant reporting and applications.

Our Financial Statements form part of our Annual Report and are additionally available at the Triple C Office and on our website. We appreciate having Steve Judge in post as our Trustee treasurer, he is well versed in financial matters and provides helpful insights to the Trustees into Triple C's finances. We are grateful to Ray Bissex for his many years of support in conducting the independent examination of the accounts. We note, that this will be the final year of examination, as he is finally retiring. We have valued the relationship we have shared with him for many years and the care and efficiency he has exercised in scrutinising our accounts, and giving the assurance that they have been carefully considered and approved.

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

The Steve Morgan Foundation	West Derby Wastelands Charity
Comic Relief (Cost of Living Grants)	Kickstart (GOV.UK)

Liverpool City Council/Mayoral Neighbourhood Fund	Elizabeth Rathbone Charitable Trust
Merseyside Play Action Council (Holiday Activities Food Programme HAF)	Medicash
Tudor Trust	Cobalt Housing
The Parry Family Charitable Foundation	Chrimes Family Charity
Asda Foundation	John Moores Foundation
Rainford Trust	CAF (personal donation)
LCVS (Community Mental Health CMH)	Duchy of Lancaster Benevolent fund

## And finally.....

Immediately following on from the financial review, we want to thank all those who have contributed to the resourcing of Triple C. The funders identified above, are key to enabling us to employ staff and run our projects. In addition to funding from national and local funding bodies we have also received funding from individuals. This has been without condition and has boosted our sustainability whilst enabling us to extend our provision in particular areas of need. A priority in this year has been Food Pantry and Debt Advice.

Furthermore, as mentioned throughout this report, volunteers are key to our capacity to deliver in Liverpool 11, without the hours generously given in kind, we would not be able to run. All of our projects are dependent upon volunteers and our staff work brilliantly with the volunteers to enable us to make a difference in our communities. Thank you to all of our volunteers and to our staff – you are amazing.

In September 2022, we were delighted to run the 15-year celebration event during which we celebrated the incredible contributions of our volunteers and staff and the difference the funding has made in Liverpool 11. Over the 15 years since we were established as a charity, we have raised over £1m which has been used carefully to make a positive impact in the communities of Liverpool 11. During that time, local people have faced numerous challenges and the inequality in our nation has grown. In the UK it seems the rich have got richer making the poor, relatively speaking poorer, with many of our communities now identified as in the most deprived 1% in the nation. Life is tough for many people, and in the last year as we've recovered from the pandemic, so we've been hit by the steep rise in utility bills, high inflation and therefore the cost-of-living crisis.

As a small charity, we too have felt the impact of this, as our costs rise, and as committed volunteers have become a scarce resource. As a charity, founded by three Church of England parish churches, we're also aware that these churches are facing challenging times too and are embracing a strategy seeking to grow the church. We've also been enabled in our food and finance work by the support of St Andrew's Community Network and over the last year we have spent some considerable time, exploring how our partnership with them may be shaped in the future.

As the churches and charity look to go forward together, there are key issues that we need to consider. As we closed the year at Triple C, it was with an eye to a Trustee vision, review and strategy day to be held at the end of April. As we look to the future, we believe we are entering a time of change and are seeking to navigate this carefully, ensuring we make good choices that enable us to have sustainable structures and strategies for the future.

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

### Section A Independent Examiner's report

**Report to the Trustees** Triple C (Liverpool)  
**On Accounts for the year ended** 31 March 2023  
**Charity no:** 1118424 **Company no:** 0538440  
**Set out on pages** 16 to 22

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023

#### Responsibilities and basis of report

As the charity's trustees of the Company (who are also directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act")

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

#### Independent Examiner's statement

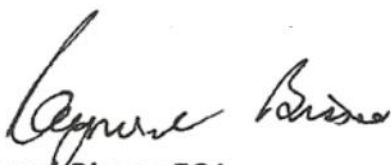
I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

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

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

**Signed:** Ray Bissex

**Date:** 3 September 2023



Raymond Bissex FCA

**Relevant Professional Qualification:** Fellow member of the Institute of Chartered Accountants

**Address:** 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ

**Accounts for the Year ended 31<sup>st</sup> March 2023**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(including summary income and expenditure account)**

	Note	General Funds	Designated funds	Restricted funds	Total funds 2023	Total funds 2022
		£	£	£	£	£
<b>INCOME</b>						
Income from:						
Donations and legacies	3.1	(2,990)	11,008	105,380	113,398	73,363
Charitable activities	3.2	-	-	99	99	2,464
Investments	3.3	948	-	-	948	29
<b>TOTAL</b>		<b>(2,042)</b>	<b>11,008</b>	<b>105,479</b>	<b>114,445</b>	<b>75,856</b>
<b>EXPENDITURE</b>						
Raising funds	4.1	-	-	-	-	-
Charitable events and activities	4.2	5,355	3,272	110,086	118,713	89,734
Governance	4.3	969	-	-	969	841
<b>TOTAL</b>		<b>6,324</b>	<b>3,272</b>	<b>110,086</b>	<b>119,682</b>	<b>90,575</b>
Net Income/(Expenditure)		(8,366)	7,736	(4,607)	(5,237)	(14,719)
Transfers		7,751	3,976	(11,727)	-	-
<b>Net movement in funds</b>		<b>(615)</b>	<b>11,712</b>	<b>(16,334)</b>	<b>(5,237)</b>	<b>(14,719)</b>
Reconciliation of funds:						
Total funds brought forward		8,318	21,969	68,636	98,923	113,642
<b>Total funds carried forward</b>		<b>7,703</b>	<b>33,681</b>	<b>52,302</b>	<b>93,686</b>	<b>98,923</b>

**BALANCE SHEET AT 31<sup>st</sup> MARCH 2023**

	Note	2023 £	2022 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand	7	93,861	99,098
<b>CREDITORS: amounts falling due within one year</b>	8	(175)	(175)
<b>TOTAL NET ASSETS</b>		<u>93,686</u>	<u>98,923</u>
<b>FUNDS OF THE CHARITY</b>	9		
Restricted income funds		52,303	68,636
Designated funds		33,680	21,969
Unrestricted funds		<u>7,703</u>	<u>8,318</u>
<b>TOTAL FUNDS</b>		<u>93,686</u>	<u>98,923</u>

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

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

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

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

The accounts were approved by the directors on the 19 September 2023 and are signed on their behalf by:



Revd. Helen Edwards  
Chair of Trustees

## Accounts for the Year ended 31<sup>st</sup> March 2023

### NOTES TO THE FINANCIAL STATEMENTS

#### 1.1 Basis of accounting

These financial accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102).

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

#### 2.1 Income

Recognition of income

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

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

Offsetting

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

Grants and donations

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

Contractual income and performance related grants

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

Support costs

The charity has incurred expenditure on support costs.

Volunteer help

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

## Accounts for the Year ended 31<sup>st</sup> March 2023

### NOTES TO THE FINANCIAL STATEMENTS

#### 2.1 Income

Income from interest

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

#### 2.2 Expenditure and liabilities

Liability recognition

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

Governance and support costs

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

Redundancy costs

The charity made no redundancy payments during the reporting period.

Creditors

The charity has creditors which are stated at settlement amounts.

#### 3 ANALYSIS OF INCOME

	General Funds	Designated Funds	Restricted funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
<b>3.1 Donations</b>					
Donations	10	10,508	334	10,852	6,292
General grants – Government	-	-	19,471	19,471	10,218
General grants - Other charities	(3,000)	500	85,575	83,075	56,853
	(2,990)	11,008	105,380	113,398	73,363
<b>3.2 Charitable activities</b>					
Other	-	-	99	99	2,464
<b>3.3 Income from investments</b>					
Interest income	948	-	-	948	29
<b>TOTAL INCOME</b>	(2,042)	11,008	105,479	114,445	75,856

## 4 ANALYSIS OF EXPENDITURE

### 4.1 Raising funds

Time spent on grant applications is not considered to be material. The charity acknowledges the support of the Liverpool Diocese in raising funds.

	General Funds	Designated Funds	Restricted funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
<b>4.2 Expenditure on charitable events and activities</b>					
Staff costs	139	-	71,823	71,962	64,342
Events	1,762	2,799	26,666	31,227	12,546
Other	3,454	473	11,597	15,524	12,846
	<u>5,355</u>	<u>3,272</u>	<u>110,086</u>	<u>118,713</u>	<u>89,734</u>
<b>4.3 Other</b>					
Governance	969	-	-	969	841
<b>TOTAL EXPENDITURE</b>	<u>6,324</u>	<u>3,272</u>	<u>110,086</u>	<u>119,682</u>	<u>90,575</u>

## 5 FEES FOR EXAMINATION OF THE FINANCIAL STATEMENTS

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

	2023	2022
	£	£
Salaries and wages	66,075	58,131
Social security costs	1,320	-
Pension costs (defined contribution pension plan)	4,567	6,210
<b>TOTAL STAFF COSTS</b>	<u>71,962</u>	<u>64,341</u>

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

The average head count in the year was 7 (2022: 6)

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

## 7 CASH AT BANK AND IN HAND

	2023	2022
	£	£
Short term deposits	60,605	65,399
Cash at bank and in hand	33,256	33,699
	<u>93,861</u>	<u>99,098</u>

## 8 CREDITORS: amounts falling due within one year

	2023	2022
	£	£
Other creditors	<u>175</u>	<u>175</u>

## 9 CHARITY FUNDS

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

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

Legend: OPCW = Older Persons Community Worker

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

	Balances				Balances
	01/04/21	Income	Expenditure	Transfers	31/03/22
	£	£	£	£	£
<b>RESTRICTED FUNDS</b>					
Children & Family Support Worker	23,722	13,389	(18,218)	6,141	25,034
Children & Family Support Project	964	6,245	(4,324)	(1,581)	1,304
Community Mental Health	-	7,930	(916)	(305)	6,709
Debt Advisor	17,890	6,250	(11,635)	(1,330)	11,175
Norris Green Debt Advice	7,672	3,000	(3,338)	-	7,334
Older Persons Community Worker	11,254	1,349	(4,682)	(1,470)	6,451
Older Persons Community Project	1,858	-	(256)	(602)	1,000
Support & Development Workers	18,503	100	(11,996)	(1,920)	4,687
Volunteers & Advertising	1,052	800	(1,216)	-	636
OPCW & Operations Manager	-	21,035	(19,787)	(130)	1,118
Other	6,056	4,886	(9,525)	1,771	3,188
<b>TOTAL RESTRICTED</b>	<b>88,971</b>	<b>64,984</b>	<b>(85,893)</b>	<b>574</b>	<b>68,636</b>
Reserve (designated)	7,000	-	-	-	7,000
Trustees training (designated)	850	-	-	-	850
Group Activities (designated)	924	2,489	(1,640)	731	2,504
Donations (designated)	4,151	8,354	(326)	(6,900)	5,279
Support & Dev Admin (designated)	5,066	-	-	1,270	6,336
General fund (unrestricted)	6,680	29	(2,716)	4,325	8,318
<b>TOTAL FUNDS</b>	<b>113,642</b>	<b>75,856</b>	<b>(90,575)</b>	<b>-</b>	<b>98,923</b>

Legend: OPCW = Older Persons Community Worker

The transfers are to reallocate expenditure.

#### **9.4 Designated funds**

A Reserves Fund of £11,000 has been designated within the General Fund. All funds held in the Reserves Fund are to be used for when unforeseen circumstances/emergencies and redundancies arise, to assist the charity in fulfilling its Aims and Objectives as stated on the Articles of Association. The Trustees Training fund is to be used to provide Trustees training. The group activities fund is to be used to support activities for Children & Families and Older Persons projects. The Support & Development Administration fund is to be used to support the Support & Development Worker in providing administration support to the Older Person's Community Worker.

#### **10 COMPANY LIMITED BY GUARANTEE**

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

**TRIPLE C (LIVERPOOL)**

England & Wales - Charity number 1118424

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# Accounts

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# Triple C (Liverpool)

## ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE TRUSTEES YEAR ENDED 31<sup>ST</sup> MARCH 2022

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

### Triple C (Liverpool) Trustees

Revd Helen Edwards (Chair)	Revd Poppy Thorpe
Mr John McCormack (Vice Chair)	Mrs Cherith Withington
Mr Stephen Judge (Treasurer)	Mr Peter McDonnell
Miss Susan Chambers	Mrs Edna Whiteside
Mrs Jenny Smith	Mrs Joan Ellis (from July 2021)
Mrs Denise Turner	Mr Stephen King (from July 2021)

### Triple C (Liverpool) Employees during 2021/2022

Carol Ball	Debt Advice Worker	
Kate Whiting	Support and Development Worker	
Susan Stewart	Operations Manager	
Julie Roberts	Debt Advice Worker	Started January 2022
Jan Quai	Children and Families Project Worker	Started February 2022
Charlie Miskimmin	Charity Support Assistant	Started March 2022
<i>Alison Barrowcliffe</i>	<i>Older Persons Community Worker</i>	<i>Resigned October 2021</i>
<i>Amanda Fawcett</i>	<i>Children and Families Support Assistant</i>	<i>Resigned December 2021</i>
<i>Sue Wade</i>	<i>Children and Families Support Worker</i>	<i>Resigned February 2022</i>

## History

Triple C (Liverpool)<sup>1</sup> started out as a close collaboration between the three Anglican churches in Norris Green and Croxteth (St Christopher's, The Good Shepherd and Christ Church). We are now an independent, incorporated charity employing six members of staff, this will increase to 7 when our new Older Persons Workers starts with us. With more than 60 registered volunteers across our groups and activities. Triple C and the three churches have been working together in the L11 area to serve the local people for 18 years and we are well-established within the area and community.

## Objectives

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

## Values

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

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

## Governance

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

## Policies

We take guidance from The Charities Commission and Companies House regarding policies. We currently have 36 policies, all of which are available on the policies page on our website<sup>2</sup>.

Our policy review schedule ensures that all policies are reviewed and updated regularly, most are on a tri-annual review, with key policies reviewed annually. In the last year we have reviewed 11 policies and have written a new policy for sick pay. We have also drafted a new policy for Pay which was recommended to the Trustees in May 2022 for approval

As mentioned briefly above, our Supervision Policy was significantly reviewed in January 2022. We

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

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

listened to feedback received from all involved in Supervision meetings and our Operations Manager made a proposal to amend the process so that instead of the previous team approach, supervision meetings going forward will be between the member of staff and their line manager. A minimum of four formal supervision meetings should be carried out in a year but this can be more at the request of the employee or their line manager. Health and wellbeing is covered in the formal supervision meetings but once the role is introduced, the “Trustee Champion” mentioned later in the report, will be available to staff should they wish to discuss any health or wellbeing matters separately.

Formal Supervision meetings focus wholly on the member of staff, their workload, their performance, their development and training needs, as well as any issues arising from their work that do not arise on a day-to-day basis. All formal supervision meetings will be documented and shared with the member of staff.

## **Trustees**

As of 31<sup>st</sup> March 2022, we have 12 Trustees. Our trustees are appointed by invitation and the main criterion for their recruitment is an interest in, and knowledge of, the community of Norris Green and Croxteth and a commitment to the objectives of the organisation.

A key feature in the cycle of our Trustee meetings is setting and reviewing the key priorities, identifying and agreeing areas of focus and development, whilst ensuring we have the capacity to be flexible and meet local need. We believe we are making an important contribution into the community response in L11 and the feedback from those we work with has been very positive.

Trustees have met regularly throughout the year; Each trustee meeting has an agenda, is followed up with minutes and we keep a record of attendance so that repeated non-attendance can be addressed quickly. We were delighted to be able to resume in person meetings during the last year and we have recently started alternating the nights on which we hold trustee meetings to ensure that all Trustees can attend meetings as often as they are able.

We are looking to introduce a Trustee Champion role in the year ahead to encourage our Trustees to take a more active role in the charity. Trustee Champions will be encouraged to get to know the staff and volunteers that are involved in one of our projects, to better understand the challenges, offer advice and report back to the other Trustees. In line with our Supervision Policy which had a significant reviewed in January 2022, Trustee Champions will also be available to members of staff for health and wellbeing meetings should the staff member request it out with their regular supervision meetings with their line manager.

## **Volunteers**

Our volunteers mean so much to us and we are delighted to have them back with us in person at our groups. Unfortunately, some have not been able to return to volunteering as their circumstances have changed. We have recruited a few new volunteers during the last year mainly by word of mouth, but a few have come to us via our website which is great as it means that we are reaching more people than we did previously. Community events and recruitment fairs are only now starting to take place this year, so we hope to be able to attend these in the year ahead and recruit some new volunteers.

Every volunteer is safely recruited and is asked to complete online safeguarding training before they start their volunteering hours. We have an accurate record of when safeguarding training has been completed so that we can ensure refresher training is completed every three years by all of our staff and volunteers.

Other training that was completed during the year by a number of our volunteers was Dementia Awareness training and Emergency First Aid training. We are currently working on plans to make more training available to our volunteers in the year ahead.

## Children and Families Project



During the year our Children and Families Project Team has changed completely. We started the year with Children and Families Support Worker, Sue Wade and Children and Families Support Assistant, Amanda Fawcett running the team and ended the year, having recruited a new Children and Families Project Worker, **Jan Quai** to lead the team. Amanda reduced her hours in October 2021 and resigned in December 2021 to better manage her family life. Sue resigned in February 2022 to take up a new role with our partner and founding member Christ Church. Jan had been a volunteer in our children and families' groups and in Christ Church Pantry for just over 1 year before she was appointed to the role of Children and Families Project Worker. Jan's background was in retail and she is a qualified teaching assistant.

Our groups reopened in May 2021 as we had planned, and it was great to have the children and their parents back in person. The outdoor provision in Christ Church Norris Green garden has been an amazing addition and is loved by all the children who attend our groups.



Little Steps is our pre-school group which runs in Christ Church Cabin every Wednesday morning during term time. Each week has a theme such as **Under the Sea**, **Rainbows**, **Dinosaurs**, and **Farm Animals** and includes for example games, craft, jigsaws, and a sensory tuff tray. These activities encourage the use of fine motor skills, hand-eye co-ordination, memory and imaginary role play as well as learning the skills to share.



*"Everyone is so friendly and welcoming at **Little Steps**, it's a nice big spacious modern room and good variety of snacks for the babies, lots of clean new toys and activities"*

We have snacks, story time and songs and encourage learning through fun games as well as

confidence building activities. On average we have 30 families attending each week but with the pattern of children starting nursery and reception, the numbers can fluctuate throughout the year.

We expect our numbers to increase during the next year as we know of a few mums who are expecting a baby and have said they are looking forward to coming to group once their little one arrives.

*"I feel that **Little Steps** is having such a positive impact on my mental health and love seeing my baby thriving"*



Elevate is our afterschool group that runs in Christ Church Cabin every Wednesday afternoon during term time. We have between 14 and 18 children attending each week and they enjoy a variety of activities including games, crafts, sensory play in the

garden, they explore the outdoor environment, enjoy the adventure playground, run around and other physical activities. All of these activities help develop a range of skills, including social skills like team roles as well as independent play.

*"My son really enjoys coming to **Elevate**"*

Like at Little Steps, Elevate has a theme for the week these have also included examples like **Chinese New Year**, **Science** and **Pizza making**. Whenever we can (weather dependent) we encourage outdoor play in Christ

*"My children have developed further and gained more confidence mixing with children from different settings at **Elevate**"*

Church Garden, the children love being outdoors and being able to run around. Jan has introduced a news slot at the end of club which appears to be going well. It has been reported that some children

have been so eager to give "news" that they are telling stories such as; "when I was 2 years old I...." Children really do love to be listened to and it's great that we can share in their excitement. We continue to promote good behaviour, manners, and kindness through our star of the week award.





By the end of March 2022, we were regularly engaging with over 200 families who have joined the private Triple C and Christ Church Children and Families Facebook group. This is monitored by staff and some volunteers. The group remains a fantastic way for us to communicate with each other, ask questions, share ideas, and make announcements about groups. Each week Jan will put up some information about the groups and what theme / activities can be expected. We welcome online bookings and payments as well as people just turning up on the day.

**Reflection from Jan** – *“I have really enjoyed planning for both groups, coming up with fun, exciting themes that I know the children will thoroughly enjoy. I have established a great relationship with the children, parents and carers and look forward to seeing them weekly”*

We have been able to measure **Positive Outcomes** through feedback received from parents/carers

**Little Steps** – group is so essential to our children’s development as they missed out on so much during the pandemic. The children are still learning to socialise with other children and building up their confidence and self- esteem.

**Elevate** – This group is good for social interaction. Meeting other children and gaining confidence and making friends with children from other settings.

**Summer Playscheme** - Families benefitted from the extra food that was provided from the HAF funding and lunch that was provided on one of the sessions from Liverpool Football Club. Parents and carers benefitted from the free time and children gained so much in all aspects of their development. Making friends from other schools, having something to look forward right throughout the month of August.

**Pizza Making** – Children are learning life skills through cooking, and they are exploring different tastes.

**Easter Egg hunt** – Great to see the children laughing and enjoying themselves whilst parents and carers have time to chat to one another

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

- to start a new baby group in April 2022
- to start a new pre-school group in Croxteth by September 2022

## Older Persons Community Project



In the 12 months that this report covers, April 2021 to March 2022, we are delighted to have been able to return to a version of normality with our groups meeting again in person.

Sadly, our Older Persons Community Worker, Alison Barrowcliffe resigned from her post in October 2021. We have a wonderful team of volunteers who kindly stepped up to lead and run the groups, so **Memory Lane Café** continued to run every Tuesday in St Christophers **55 Alive** continued to run every Thursday in Christ Church. We advertised our vacancy for a new Older Persons Project Worker in November 2021 but we were unsuccessful in finding a suitable candidate at that time. We reviewed the role description and reduced the hours to 16 per week and readvertised the post and were delighted to be able to appoint **Rebecca Keggin-Holt** (Becky) to the post. Becky has volunteered with Triple C and Christ Church for several years and is well known to us. Becky is also a District Nurse with the NHS and already has a great relationship with numerous older people in our community. Becky didn’t start with us until the end of April 2022 so you will have to wait for next year’s report to hear what she has done with the groups!



Our newsletters continued until September 2021, we know that they were greatly appreciated by all who received them. We made the decision to stop sending them as the groups were back meeting in person and without a paid worker, we needed to prioritise our services to suit the skills of our volunteers.

We started to plan and organise some larger community events during the year, the first being a visit from local historian, **Ken Pye** who came to Christ Church in September 2021 and gave a talk on *The Joy of Scousers and Scouse*, we had 48 people from the local community join us. We organised a Christmas event with local band, **The Waltones**, but unfortunately had to postpone this event as many people who wanted to attend could not, plus Covid was causing concerns again around this time! We arranged for The Waltones to perform in April just before Easter to make up for not coming at Christmas, we will tell you more about the event in next year's report, but I can say it was a wonderful afternoon, enjoyed by all who attended it. Larger community events will be a priority for Becky in the year ahead as we look to engage with more people in the community.



The WhatsApp group that had been established by Alison has continued and it has been great to see the members continue to engage, encourage and communicate with each other.

Key priorities for the Older Persons Community Project in the year ahead are...

- To organise regular larger community events
- To start up a new group for the over 55's in Croxteth
- To build up a team of volunteers to help Becky with be-friending calls



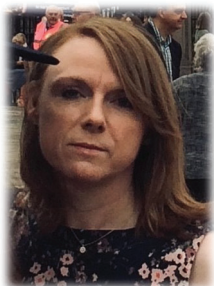
## Norris Green Debt Advice

Norris Green Debt Advice (NGDA) is an appointed representative of St Andrews Community Network which is authorised and regulated by the Financial Conduct Authority. NGDA has been running for 10

years under the leadership of our lead volunteer, John McCormack and our Debt Advice Worker, Carol Ball. Both of whom are DRO Approved Intermediaries and have completed CMA Debt Advice training level 1, 2 and 3.

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

NGDA had to find new premises after being advised they would need to move out of previous offices in St Teresa's as their new priest would be moving into the presbytery. Thankfully NGDA are now settled into their new office in Christ Church. Carol and John remain in contact with St Teresa's but have said that **"It's great to be in the same building and working alongside our Triple C colleagues."**



We were successful in securing funding to recruit another paid debt adviser for six hours per week for a fixed period of 12 months. The post was advertised in November 2021 and one of our volunteers applied and was successful. We were delighted to welcome **Julie Roberts** as an employee in January 2022. Julie has 5 years' experience as a trained Debt Advice volunteer and continues to volunteer for 4 hours each week over and above her paid hours which extends our service to four days a week (Monday to Thursday). We are ready to start evening appointments as soon as the need arises. We had expected our client numbers to increase considerably but this has not been the case, we remain busy but at a steady level, enabling Carol and Julie to attend community groups and events to promote the service and let people know we are here to help

Volunteer numbers fell during the lockdown and currently only have three regular volunteers. We are actively looking to recruit new volunteers who are willing to complete the Debt Advice training to help rebuild the team and free up the staff to attend more events out in the community.

Staff and volunteers have completed various training courses throughout the reporting year.

IVA Training

E-referral to Foodbank

Advising Clients with Gas and Electricity Debt

Illegal Money Lending

Supporting Clients with Learning Disabilities

Hire Purchase Debts

Supporting bereaved clients

Debt and Pensions

Emergency First Aid

We established a referral process in February 2021 with one of our key partners, local Registered Social Landlord (RSL), Cobalt Housing. We continue to receive referrals and regularly give feedback to Cobalt to advise if any tenants have not engaged with our services. Below are some of the notable outcomes that were achieved between April 2021 and March 2022, for Cobalt tenants that had been referred.

**Debt relief Orders** - 7 Cobalt/NGDA clients granted DROs - **Total debt wrote off £79,113**

**Discretionary Write Offs** - This is NGDA appealing to creditors on behalf of client to have the debts cleared on compassionate grounds - 5 Cobalt/NGDA clients had debts written off - **Total debt wrote off £32,589**

**Trust fund applications** - These are applications made by NGDA on behalf of client to receive money from trust funds (mostly utilities trust funds) to pay off debt or fund insolvency - 2 Cobalt/NGDA clients received money from funds - **Total received £4,000**

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

**Case Study 1**

**Client A** called in referred by Cobalt. They were in an IVA (paying a percentage of his debts back over 5 years) which was mis-sold to them, and they could not afford the repayments. They were advised to terminate the IVA and now has an approved DRO (all debts written off). Client A thanked us **“for all the work and effort given for them in being awarded a DRO”**.

**Client B** called in for advice as they had built up several debts due to coming off work due to anxiety and depression during the pandemic. We advised them to apply for a DRO as they had no assets and met all the required eligibility. Client B has now returned to work as their health has improved and they are now without the financial worry as they have an approved DRO. She called in to say **“Thank you so much for your help”**.

**Case Study 2**

**Case Study 3**

**Client C** referred by Cobalt. Had several debts due to having benefits cut, being a victim of the Welfare Reform. The client was struggling to meet repayments due to being self-employed on a low income and having a partner and three small children to support. Advised DRO which cleared their debt and we also advised them to consider appealing their claim for Personal Independence Payment (PIP) as the client has a severe disability. Client now has fresh start and has started new job recently.

**Client D** was also referred by Cobalt. The client is single with two children to support, one child has a disability. The client is a student looking to the future for a career to better their life. They were struggling due to low income and had built up quite a lot of debt during this time. This client did not meet the eligibility for DRO so we have set them up on a Debt Management Plan on a temporary basis and will review their case again in a year's time. The client now has no creditors troubling them for debt repayments so can continue with their studies in peace and is hoping to find full time work going forward.

**Case Study 4**

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

- to promote Norris Green Debt Advice through attending community events and fairs
- start offering evening appointments
- to seek funding to extend contracts of paid debt advisers
- make appointments available to book online




## Foodbank Distribution Centres



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

We have **16 active volunteers** between the two distribution centres who have contributed a total of **1,700 hours** over this reporting period.

We received 661 vouchers across the two centres and a total of **1,797 people** were provided with food, this is a slight increase on last year where 1,710 people were provided with food.

Foodbank Distribution Centre				Total Number for People Fed
	Number of Vouchers Fulfilled	Number of Children Fed	Number of Adults Fed	
St Christopher's	322	370	492	862
The Good Shepherd	339	379	556	935

## Christ Church Food Pantry

At the time of writing this report Christ Church Pantry has been operating for 2 years. We continue to see many local households struggling with food insecurity and we currently have **107 active members**. The increasing living costs are only compounding this issue with gas, electricity and food increasing sometimes on a weekly basis. We are currently building up our volunteer database to allow us to start serving refreshments to our members from August 2022, this will mean that members can sit and enjoy a drink and a chat while they wait their turn to shop instead of standing in a queue.



Christ Church Food Pantry is run in partnership with St Andrews Community Network and Your Local Pantry and overseen by our Lead Volunteers, Sue Chambers and Nina Langdon-Smith. We have been training one of our regular volunteers Lynn Farram to be able to step up into the role of a Lead Volunteer. Each member pays £3.50 per week for their membership and in return receive food, which is typically valued between £15 to £20, therefore saving them up

to £16.50 per week. Households that visit Pantry weekly can save over £858 per year. We received funding from The Parry Family Charitable Foundation which was used to buy extra meat and dairy products or our members at Christmas. We have been able to top up the food provision at other times in the year due to funding received from Triple C and Cobalt Housing. The funds from Triple C have been used to purchase frozen and tinned foods whilst the funds from Cobalt Housing allowed us to purchase nappies, baby wipes, baby food and sanitary products.

We have had **21 individuals** who have volunteered at Food Pantry during this reporting period, on occasions some of our staff team and the clergy from Christ Church have stepped in to help. Our team of 21 volunteers have contributed a total of **2,806 hours** over 50 weeks.

### Case Study

**A family of 2 adults, 1 toddler and a new-born baby became members. Mum is on maternity leave and was struggling to make ends meet. She attends each week, and she tells us how much she really appreciates what we do and how much it has helped make her money go a bit further. She has now started to bring her children to Little Steps pre-school group and attended the baby massage course run by Christ Church.**

On average we have supported 166 adults and 83 children each week through our Pantry in Christ Church Cabin, Norris Green.

As mentioned above we have 107 active members at the time of writing this report however 136 members have been a member at some point during the reporting year. Demand for Pantry membership remains high, we have increased our membership to 110 to accommodate more households through Pantry each week.

We have received some lovely feedback from some of our members.

*“We would both like to thank everyone at the Pantry for their kindness and hard work throughout our involvement in the group and wish everyone health happiness and peace in the future”*

*“Thank you to all staff and volunteers for your kindness, it is much appreciated.”*

*“I would like to say that the difference you are making to people’s lives is huge. The fact that this service is available to people is literally a lifeline for some. The amount of food you receive for £3.50 is phenomenal and I feel extremely lucky to have this opportunity available to us. Not only are you guys providing food for some of the most vulnerable people in the area, but you are also a smiley and approachable bunch of volunteers who give everything you have for the community. You guys are amazing, and I tell everyone I can about how much good you guys are doing and how grateful we are”*

## **Operations, Support and Development**

This is the first full reporting year for our Operations Manager, Susan Stewart and she would agree that, at times it was challenging. Personal health and family bereavement played their part in these challenges but so did the ongoing effects of the pandemic. Whilst a large part of the Operations Managers role was taking over the responsibility of various things that previously fell to the chair of Trustees they have responsibility for service delivery, internal operations and staff management as well as developing and promoting the ethos, values and profile of Triple C. Another key part of the role is to continue to build on the work done previously in engaging members of the community in volunteering. Susan has continued to develop the role during the reporting year.

The new website [www.triplecliverpool.org](http://www.triplecliverpool.org) was launched in December 2021 and all of our staff have an email address to match the domain name. Our general enquiries email is now [info@triplecliverpool.org](mailto:info@triplecliverpool.org)

We have continued to use social media platforms to communicate and engage with many people in our local community. We have advertised what services and groups we have been running and inviting people to join us. We have good interactions with those that follow us on Facebook and our following on Twitter is growing. If you are not yet following us please search for us @Triple\_C\_Lpool We would like to have a presence on Instagram and hope to achieve this during the next few months to allow us to reach more people and share pictures of the amazing work our projects are doing in the community.

WhatsApp has become a firm favourite too, especially when communicating with our volunteers. It is preferred by many over email or text and its free to use, so we have adopted our procedures to incorporate the use of WhatsApp wherever possible.

Susan is always looking for ways in which we can do things in a more cost-effective way and managed to register us for a Canva Pro account through Canvas Not for Profit Scheme and staff are now using Canva to design all posters and flyers which has not only developed the skills of our staff and gives a more professional look to our leaflets.

We now have a mailing list which people can sign up to via our website and we try to send out regular update via Mail Chimp advising what’s happening in the week(s) ahead, especially when we have a larger community event coming up.

Triple C continues to benefit from administrative support across many different areas of the organisation from our Support and Development Worker, Kate Whiting. Kate keeps the Trustees and Operations Manager up to date with any changes in legislation concerning both Company and Charity regulations.

All Trustees are made fully aware of their responsibilities and with Kate’s support the charity is being run

in a fully legally compliant manner.

Kate provides support to the Operations Manager and Trustees in the recruitment and appointment of new staff. We received three resignations between October 2021 and February 2022. Thankfully, we have taken on four new recruits between January 2022 and April 2022 – additional Debt Advice worker, Children and Families Project Worker, Charity Support Assistant (through Kickstart scheme) and Older Persons Project Worker all of whom have settled in well and are doing a fantastic job.

Susan is responsible for drawing up staff contracts and is supported by Kate who is responsible for registering staff, where appropriate, for a Nest Pension. We continue to work with Liverpool Charity and Voluntary Services (LCVS) as a community partner for support with payroll.

Finance remains a large part of Kate's role. Working with the Operations Manager, Trustees and project leads in the careful handling of income and expenditure in line with agreed budgets is a key part of Kate's role. This knowledge and understanding is critical to the role as Kate has responsibility to oversee day to day financial enquiries and payments.

Kate makes sure staff are aware of any changes in the requirements from funding bodies and supports the preparation of financial reports to funders.

Working alongside Trustee treasurer Steve Judge, Kate oversees the smooth running of our charity finance, producing budgets and reports for Trustees as well as the annual financial statements.

Kate provides support across the organisation in terms of sending out invoices, processing payments, pricing and purchasing and relevant research where required.

## Financial Review

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

The Steve Morgan Foundation	West Derby Wastelands Charity
John Moores Foundation	Eleanor Rathbone Charitable Trust
P.H. Holt	Elizabeth Rathbone Charitable Trust
Mayoral Neighbourhood Fund	LCVS
Liverpool City Council	Cobalt Housing
Rainford Trust	Arnold Clark
Merseyside Play Action Council	

Without the support of our funders, we would be unable to continue to employ our members of staff which in turn allows us to provide the level of service that we currently achieve and would find it difficult to reach across the breadth of the community. Our charity is shaped around a small team of staff, who lead projects often through the support of fabulous volunteers. The many volunteering hours given by our team, enable us to do far more than the funding would otherwise buy. All these grants coupled with personal donations and funds received from our Christmas Gift Certificates together with the work of our staff and volunteers enable the people who rely on our projects to continue to benefit and experience a much-improved quality of life.

Our Financial Statements form part of our Annual Report and are additionally available at the Triple C Office and on our website. We appreciate having Steve Judge in post as our Trustee treasurer, he is well versed in financial matters and provides helpful insights to the Trustees into Triple C's finances. With support from Kate, Steve is constantly developing more efficient ways of collating and reporting on our finances. We are grateful to Ray Bissex for his continued support in conducting the independent examination of the accounts.

## Thank you

We would like to finish by saying thank you to all of our funders for their continued support and guidance over the last year, we look forward to continuing our working relationship to further support and provide for the communities in L11. We would like to acknowledge the work of our Deanery Fundraisers and thank them for the support they have given and continue to give Triple C, It is great to have a dedicated team supporting us on fundraising.

Susan notes her thanks by saying 'We have a great team of employees and a great team of volunteers. I want to thank them for all the work that they do. I would like to give my thanks to the Trustees for the continued support that they have given and continue to give me in role.'

Helen Edwards, Chair of Trustees says 'it's been another challenging year, as we've emerged from the Pandemic and the staff and volunteers have been incredible, in pulling together and working within our values to serve of our objectives and make a difference in Liverpool 11. In 2022, we celebrate 15 years, since we became a charity and we feel this is cause to celebrate! We hope to hold a local event to say thank you! Triple C has grown significantly in this time, with staff and volunteer led projects growing in response to need. Over the last 2 years, a key action by the Trustees has been to fund for and appoint an Operations Manager, this has built capacity and has been essential to the effective oversight and development of our staff team. It has lifted the increasing burden of work from the Trustees.

Looking back, it's clear that we have made a huge difference in our community and as we look to the future it is important that we are listening and alert, that we shape ourselves and our structures, to build capacity and draw in resources for Triple C to play its role, alongside partners in Liverpool 11, responding to need and positively impacting in the lives of local people.'

## Independent Examiner's Report on the Accounts

### Section A Independent Examiner's report

**Report to the Trustees** Triple C (Liverpool)  
**On Accounts for the year ended** 31 March 2022  
**Charity no:** 1118424 **Company no:** 0538440  
**Set out on pages** 13 to 19

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022

#### Responsibilities and basis of report

As the charity's trustees of the Company (who are also directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act")

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

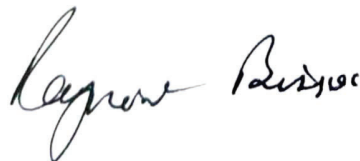
#### Independent Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

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

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

**Signed:** **Date:** 23 August 2022



**Name:** Raymond Bissex

**Relevant Professional Qualification:** Fellow member of the Institute of Chartered Accountants

**Address:** 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ

**Accounts for the Year ended 31<sup>st</sup> March 2022**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(including summary income and expenditure account)**

	Note	General Funds	Designated funds	Restricted funds	Total funds 2022	Total funds 2021
		£	£	£	£	£
<b>INCOME</b>						
Income from:						
Donations and legacies	3.1	-	8,592	64,771	73,363	129,635
Charitable activities	3.2	-	2,251	213	2,464	(365)
Investments	3.3	29	-	-	29	64
<b>TOTAL</b>		<b>29</b>	<b>10,843</b>	<b>64,984</b>	<b>75,856</b>	<b>129,334</b>
<b>EXPENDITURE</b>						
Raising funds	4.1	-	-	-	-	-
Charitable events and activities	4.2	1,875	1,966	85,893	89,734	91,166
Governance	4.3	841	-	-	841	767
<b>TOTAL</b>		<b>2,716</b>	<b>1,966</b>	<b>85,893</b>	<b>90,575</b>	<b>91,933</b>
Net Income/(Expenditure)		(2,687)	8,877	(20,909)	(14,719)	37,401
Transfers		4,325	(4,899)	574	-	-
<b>Net movement in funds</b>		<b>1,638</b>	<b>3,978</b>	<b>(20,335)</b>	<b>(14,719)</b>	<b>37,401</b>
Reconciliation of funds:						
Total funds brought forward		6,680	17,991	88,971	113,642	76,241
<b>Total funds carried forward</b>		<b>8,318</b>	<b>21,969</b>	<b>68,636</b>	<b>98,923</b>	<b>113,642</b>

**BALANCE SHEET AT 31<sup>st</sup> MARCH 2022**

	Note	2022 £	2021 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand	7	99,098	113,817
<b>CREDITORS:</b> amounts falling due within one year	8	(175)	(175)
<b>TOTAL NET ASSETS</b>		<u>98,923</u>	<u>113,642</u>
<b>FUNDS OF THE CHARITY</b>	9		
Restricted income funds		68,636	88,971
Designated funds		21,969	17,991
Unrestricted funds		<u>8,318</u>	<u>6,680</u>
<b>TOTAL FUNDS</b>		<u>98,923</u>	<u>113,642</u>

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

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

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

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

The accounts were approved by the directors on the 13 September 2022 and are signed on their behalf by:



Revd. Helen Edwards  
Chair of Trustees

## Accounts for the Year ended 31<sup>st</sup> March 2022

### NOTES TO THE FINANCIAL STATEMENTS

#### 1.1 Basis of accounting

These financial accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102).

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

#### 2.1 Income

Recognition of income

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

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

Offsetting

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

Grants and donations

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

Contractual income and performance related grants

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

Support costs

The charity has incurred expenditure on support costs.

Volunteer help

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

**Accounts for the Year ended 31<sup>st</sup> March 2022**  
**NOTES TO THE FINANCIAL STATEMENTS**

**2.1 Income**

Income from interest

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

**2.2 Expenditure and liabilities**

Liability recognition

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

Governance and support costs

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

Redundancy costs

The charity made no redundancy payments during the reporting period.

Creditors

The charity has creditors which are stated at settlement amounts.

**3 ANALYSIS OF INCOME**

	General Funds	Designated Funds	Restricted funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
<b>3.1 Donations</b>					
Donations	-	5,792	500	6,292	3,851
General grants – Government	-	100	10,118	10,218	1,177
General grants - Other charities	-	2,700	54,153	56,853	124,607
	-	8,592	64,771	73,363	129,635
<b>3.2 Charitable activities</b>					
Other	-	2,251	213	2,464	(365)
<b>3.3 Income from investments</b>					
Interest income	29	-	-	29	64
<b>TOTAL INCOME</b>	29	10,843	64,984	75,856	129,334

All income in the prior year was restricted except for interest of £64, £1,000 in unrestricted grant, £300 in designated grant and £3,850 in designated donations.

#### 4 ANALYSIS OF EXPENDITURE

	General Funds	Designated Funds	Restricted funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
<b>4.1 Raising funds</b>					
Time spent on grant applications is not considered to be material.					
<b>4.2 Expenditure on charitable events and activities</b>					
Staff costs	-	-	64,342	64,342	61,560
Events	242	1,166	11,138	12,546	9,231
Other	1,633	800	10,413	12,846	20,375
	<u>1,875</u>	<u>1,966</u>	<u>85,893</u>	<u>89,734</u>	<u>91,166</u>
<b>4.3 Other</b>					
Governance	841	-	-	841	767
<b>TOTAL EXPENDITURE</b>	<u>2,716</u>	<u>1,966</u>	<u>85,893</u>	<u>90,575</u>	<u>91,933</u>

#### 5 FEES FOR EXAMINATION OF THE FINANCIAL STATEMENTS

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

	2022	2021
	£	£
Salaries and wages	58,131	57,359
Social security costs	-	-
Pension costs (defined contribution pension plan)	6,210	4,201
<b>TOTAL STAFF COSTS</b>	<u>64,341</u>	<u>61,560</u>

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

The average head count in the year was 6 (2021: 6)

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

#### 7 CASH AT BANK AND IN HAND

	2022	2021
	£	£
Short term deposits	65,399	93,369
Cash at bank and in hand	33,699	20,448
	<u>99,098</u>	<u>113,817</u>

#### 8 CREDITORS: amounts falling due within one year

	2022	2021
	£	£
Other creditors	<u>175</u>	<u>175</u>

## 9 CHARITY FUNDS

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

	Fund				Fund
	balances				balances
	01/04/21	Income	Expenditure	Transfers	31/03/22
	£	£	£	£	£
<b>RESTRICTED FUNDS</b>					
Children & Family Support Worker	23,722	13,389	(18,218)	6,141	25,034
Children & Family Support Project	964	6,245	(4,324)	(1,581)	1,304
Community Mental Health	-	7,930	(916)	(305)	6,709
Debt Advisor	17,890	6,250	(11,635)	(1,330)	11,175
Norris Green Debt Advice	7,672	3,000	(3,338)	-	7,334
Older Persons Community Worker	11,254	1,349	(4,682)	(1,470)	6,451
Older Persons Community Project	1,858	-	(256)	(602)	1,000
Support & Development Workers	18,503	100	(11,996)	(1,920)	4,687
Volunteers & Advertising	1,052	800	(1,216)	-	636
OPCW & Operations Manager	-	21,035	(19,787)	(130)	1,118
Other	6,056	4,886	(9,525)	1,771	3,188
<b>TOTAL RESTRICTED</b>	<b>88,971</b>	<b>64,984</b>	<b>(85,893)</b>	<b>574</b>	<b>68,636</b>
Reserve (designated)	7,000	-	-	-	7,000
Trustees training (designated)	850	-	-	-	850
Group Activities (designated)	924	2,489	(1,640)	731	2,504
Donations (designated)	4,151	8,354	(326)	(6,900)	5,279
Support & Dev Admin (designated)	5,066	-	-	1,270	6,336
General fund (unrestricted)	6,680	29	(2,716)	4,325	8,318
<b>TOTAL FUNDS</b>	<b>113,642</b>	<b>75,856</b>	<b>(90,575)</b>	<b>-</b>	<b>98,923</b>

Legend: OPCW = Older Persons Community Worker

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

	Fund				Fund
	balances				balances
	01/04/20	Income	Expenditure	Transfers	31/03/21
	£	£	£	£	£
<b>RESTRICTED FUNDS</b>					
Children & Family Support Worker	8,181	26,357	(12,378)	1,562	23,722
Children & Family Support Project	1,078	3,625	-	(3,739)	964
Community Match Challenge	-	42,070	(39,355)	(2,715)	-
Debt Advisor	9,648	18,250	(9,112)	(896)	17,890
Norris Green Debt Advice	444	7,350	(789)	667	7,672
Older Persons Community Worker	8,747	15,745	(10,293)	(2,945)	11,254
Older Persons Community Project	1,734	(365)	489	-	1,858
Support & Development Workers	28,319	-	(9,816)	-	18,503
Volunteers	75	2,101	(1,124)	-	1,052
Sayers Discretionary Fund	167	-	(62)	-	105
Other	635	8,986	(7,875)	4,205	5,951
<b>TOTAL RESTRICTED</b>	<b>59,028</b>	<b>124,119</b>	<b>(90,315)</b>	<b>(3,861)</b>	<b>88,971</b>
Reserve (designated)	7,000	-	-	-	7,000
Trustees training (designated)	850	-	-	-	850
Group Activities (designated)	1,324	-	-	(400)	924
General Donations (designated)	-	4,151	-	-	4,151
Support & Dev Admin (designated)	4,106	-	-	960	5,066
General fund (unrestricted)	3,933	1,064	(1,618)	3,301	6,680
<b>TOTAL FUNDS</b>	<b>76,241</b>	<b>129,334</b>	<b>(91,933)</b>	<b>-</b>	<b>113,642</b>

### **9.3 Reasons for transfers**

The transfers are to reallocate expenditure.

### **9.4 Designated funds**

A Reserves Fund of £7,000 has been designated within the General Fund. All funds held in the Reserves Fund are to be used for when unforeseen circumstances/emergencies and redundancies arise, to assist the charity in fulfilling its Aims and Objectives as stated on the Articles of Association. The Trustees Training fund is to be used to provide Trustees training. The group activities fund is to be used to support activities for Children & Families and Older Persons projects. The Support & Development Administration fund is to be used to support the Support & Development Worker in providing administration support to the Older Person's Community Worker.

### **10 COMPANY LIMITED BY GUARANTEE**

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

**TRIPLE C (LIVERPOOL)**

England & Wales - Charity number 1118424

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# Accounts

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## ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE TRUSTEES YEAR ENDED 31<sup>ST</sup> MARCH 2021

<b>Chair of Trustees</b>	Revd Helen Edwards
<b>Registered address</b>	Triple C (Liverpool) Christ Church Community Centre, Sedgemoor Road Liverpool, L11 3BR
<b>Telephone</b>	0151 226 2992
<b>Website</b>	<a href="http://www.triplecliverpool.co.uk">www.triplecliverpool.co.uk</a>
<b>Company number</b>	05384480
<b>Charity number</b>	1118424
<b>Treasurer</b>	Mr Stephen Judge
<b>Bank</b>	Unity Trust Bank, Nine Brindley Place, 4 Oozells Square, Birmingham, B1 2DJ (until October 2021) and The Co-operative Bank Plc, P.O. Box 250, Skelmersdale, WN8 6WT (from October 2021)

### Triple C (Liverpool) Trustees

Revd Helen Edwards (Chair)	Revd Sandra Trapnell (until June 2020)
Mr John McCormack (Vice Chair)	Revd Poppy Thorpe (from Sept 2020)
Mr Stephen Judge (Treasurer)	Mrs Cherith Withington (from Sept 2020)
Miss Susan Chambers	Mr Peter McDonnell (from Sept 2020)
Mrs Jenny Smith	Mrs Kim Bills (from Sept 2020 until Dec 2020)
Mrs Denise Turner	Revd Andrew Edwards (until Feb 2021)
Mrs Edna Whiteside	

### Triple C (Liverpool) Employees during 2020/2021

Carol Ball	Debt Advice Worker
Alison Barrowcliffe	Older Persons Community Worker
Amanda Fawcett	Children and Families Support Assistant
Susan Stewart	Charity Support Officer (Volunteers, Monitor & Evaluation – to Nov 2020 promoted to Operations Manager from Nov 2020)
Sue Wade	Children and Families Support Worker
Kate Whiting	Support and Development Worker (Administration, Finance, Fundraising, Personnel and Trustee support)

## Our History

Triple C (Liverpool)<sup>1</sup> started out as a close **collaboration** between the three Anglican churches in Norris Green and Croxteth (St Christopher's, The Good Shepherd and Christ Church). We are now an independent, incorporated charity employing **six** members of staff with more than **60** registered volunteers across our groups and activities. Triple C and the three churches have been working together in the L11 area to **serve** the local people for **17 years** and we are well-established within the area and community.

## Our Objectives

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

## Our Values

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

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

## Our Trustees

As of 31<sup>st</sup> March 2021, we have **11** Trustees. Our trustees are appointed by invitation and the main criterion for their recruitment is an **interest** in, and **knowledge** of, the community of Norris Green and Croxteth and a **commitment** to the objectives of the organisation.

A key feature in the cycle of our Trustee meetings is setting and reviewing the key priorities, identifying and agreeing areas of focus and development, whilst ensuring we have the capacity to be flexible and meet local need. We believe we are making an important contribution into the community response in L11 and the feedback from those we work with has been very positive.

Trustees have continued to meet throughout the year, with meetings taking place on Zoom. Attendance has been really good and together we have managed our strategy, made decisions and supported one another through the impact of the pandemic.

## Our Policies

We take guidance from The Charities Commission and Companies House regarding policies. We

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

currently have **36 policies**, all of which are available on our website<sup>2</sup>.

Our policy review schedule ensures that all policies are reviewed and updated regularly, most are on a tri-annual review, with key policies reviewed annually. This year we have reviewed **six** policies and created a **new policy** for Anti-Fraud. Due to the pandemic, we reprioritised our plans to create a Monitoring and Evaluation Policy. This is now scheduled to be created in the coming year along with a new Mental Health Policy.

## Supervision of Our Staff

We have been following a team supervision model of support for staff which involves two types of supervision; we call them **operational** and **wellbeing**. Operational supervision is usually provided by a small team that includes our Operations Manager, a Trustee and a third person who is involved in some way in the project; this may be as a volunteer or a beneficiary. These meetings normally take place face-to-face around every 6-8 weeks however the pandemic and working remotely has meant that we had to switch to virtual meetings and not all meetings were able to take place with the full supervision team present. Wellbeing supervision takes place less frequently and is undertaken in a 1:1 setting with a different trustee. Our Supervision Policy is due to be reviewed in September 2021 therefore we are seeking **open** and **honest** feedback from our staff and supervision teams to help us make any necessary updates to the current supervision model and policy.

Whilst there are many benefits to the current **team supervision approach**, as we seek to work together to shape and develop our staff and the projects which they lead, we want to ensure that it is working well for all involved. Therefore, if necessary, we will look to adopt new ways to **upskill** our volunteers and build capacity and sustainability in our work as a charity.

## Governance

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

## Our Chair of Trustees introduces our report

This reporting year has been like none other that we or others have faced in living memory. I'm very proud of the way in which Triple C has served local people, making a significant difference in the lives of local people, many of whom already faced disadvantage. The pandemic plunged many into critical places of poverty, isolation and pressing need.

As an established charity, with good local networks we were well placed to engage with others in the community response. The spheres of community engagement that we work in were in great demand and our staff, volunteers and charity flexed effectively to meet the needs of individuals as well as being an important player in community strategy and implementation of our Covid response.

We were also well resourced by wider funding networks. Rapid release of funding and our capacity to deliver, meant we could receive funding and use it to meet local need. This included funds from Charities Aid Foundation, LCR Cares, Cobalt Housing and significant funds from the DCMS matched funded by The Steve Morgan Foundation. In addition, our long term funders Tudor Trust were swift to boost funds for direct action as well as the gift of funding, to help us to build the team at Triple C and support and encourage staff and volunteers. The Covid-19 funds have been used right across the work of Triple C, delivering important support to local people.

In saying all of this, it's not been easy. Staff, trustees and volunteers have faced their own struggles and have been dealing with the personal challenges of shielding, lockdowns and ill health and grief. Some staff have needed time off, dealing with personal ill health or demands in household life. We have sought to be sensitive and supportive, gentle with one another whilst maintaining focus on our priorities

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<sup>2</sup> Triple C (Liverpool) website – [www.tripleliverpool.co.uk](http://www.tripleliverpool.co.uk)

and delivering against them. Both staff and volunteers have worked flexibly, sometimes covering roles and spheres of charity work that was beyond their usual experience. This has generally been very positive and has helped to build a greater sense of team and that together, we are Triple C (Liverpool). Before the reports of the projects, I would like to thank all our staff, trustees and volunteers for their dedication and commitment to serving the people of Liverpool 11 throughout this exceptional year.

## Update from our New Operations Manager

I started with Triple C in January 2020 just a couple of months ahead of the first lockdown. I was just getting used to my role as Charity Support Officer when lockdown started and unfortunately, I, like so many others had to start shielding and therefore spent a lot of the last 12 months working remotely. So much has happened since then, not to mention my **promotion** from Charity Support Officer to **Operations Manager** in November 2020. I was **delighted** to be offered this promotion and have been working with our Chair of Trustees to develop this new role. I am **committed** to developing the role further in the coming years working closely with our trustees to provide further **support** to and **oversight** of our staff and volunteers, **encouraging** and **equipping** them to continue to serve those in our local community.

Despite the challenges that working remotely can bring I was able to get to know many of our volunteers and service users through the numerous online **groups** and **activities** that we ran during lockdown, **sharing** stories, laughs, problems and solutions over many virtual cuppas. We had lots of **fun** playing games over zoom such as Play Your Cards Right, Blockbusters, Hangman to name a few and we tested our brains with many quizzes too.

The period that this report covers (April 2020 to March 2021) was **challenging** for everyone but that said we were extremely fortunate to have been able to stay open and continue to **serve** the community of Norris Green and Croxteth and we cannot thank our **funders, partners, staff, and volunteers** enough for all that they have done for us during this time.

## Our Volunteers

A key part of the Operations Managers role is to continue to build on the work done previously in **engaging** members of **the community** in volunteering. Due to the pandemic, it has not been possible to attend community events or volunteer recruitment fairs, but we managed to recruit some new volunteers through word of mouth or through posting on social media channels. A number of our volunteers had to shield or self-isolate during the last year. Their health and safety was paramount to us, we **supported** all to adhere to the guidelines and took anyone shielding or over the age of 70 off our volunteer rotas. Our volunteers mean so much to us and we didn't want to lose contact with them, so our staff put a lot of effort into **ensuring** that ongoing **engagement** with volunteers was a **priority**. We encouraged our volunteers to engage through various channels such as



We have updated all our volunteer recruitment forms so that they are now editable pdfs and can be completed easily online to try and cut down on the amount of paper being used each year. Every volunteer, who is safely recruited, is asked to complete online **safeguarding training** before they start their volunteering hours.

## Our Projects

As mentioned previously, we have been extremely fortunate to have been able to stay open during the pandemic however we often had to **think** creatively and **react** quickly to ensure that we were always working within the **relevant** guidelines. Each of our projects had to **adapt** to new ways of working as we changed from meeting in person to being online.

We **encouraged** all our staff to think outside the box and, if necessary, outside their comfort zone, to come up with new and different methods to enable us to do everything we could to continue to reach people in need of our services.

Our operations manager, **Susan Stewart**, is responsible for overall **monitoring** and **evaluation** of each of our projects and where possible has introduced the use of electronic surveys to help gather information to **evidence** the impact we are making in the **community**. We issued a **survey** to some parents asking for feedback on the support they were receiving from the children and families project, when we asked “on a scale of 1 to 10 how they would rate the level of support they received from the project” we were **delighted** to see lots of 10s giving us an average rating of **9.8**. Here is an example of some comments written in the surveys




“An amazing project who help and support families at times when they need this the most. Keep up the brilliant work it’s greatly appreciated”

“I think its unbelievably amazing and they never fail to amaze me with how thoughtful and generous they are. They have made our lives a happier one since joining 4 years ago and I can’t thank everyone involved enough”

## Children and Families Support Project

Our Children and Families Worker, **Sue Wade** together with our Children and Families Assistant, **Amanda Fawcett** quickly learned new skills to take groups and activities online during the first lockdown.

 By end of March, we were regularly engaging with over **90 families** who have joined the private Triple C and Christ Church Children and Families Facebook Group. Having this group has been a great **resource to families** especially when we have not been able to meet up in person. It has provided a place for families to ask questions, share ideas, support, and engage with others. It has allowed for **educational, craft, emotional/wellbeing ideas** to be shared as well as **story times** and it has also given a **safe** place for families to talk about how they (and their children) were coping and feeling during this incredibly stressful time! We have also **demonstrated** recipes, sung rhymes and played with puppets. We **committed** to regular 1:1 contact with families who we knew were struggling **emotionally and financially**, offering a listening ear and practical **support**. This often included us helping with food shopping, photocopying schoolwork, buying online resources or picking up prescriptions.

Thanks to Covid-19 grants we were able to reach and engage with **100 families** between April and September 2020. Sue and Amanda planned and provided more than **60** themed **craft bags** each month for families with pre-school and primary school aged children. The feedback we received for these bags was fantastic. We also offered additional support to families in particular need, supporting families in crisis with eg. food, baby milk, nappies and other essentials.





**Little Steps**, our group for preschool children and their carers met on Zoom, with up to 10 families each week. This included craft suggestions, stories and songs. Amanda organised and ran a weekly **quiz** for families with primary school aged children, all who attended had great fun and we had **prizes** for the winning team each week.

In August we hosted an **online Playscheme** via Triple C Facebook Page, going Live each Monday and Thursday. Weekly **activity** bags were distributed to families who registered to attend the playscheme. These contained **crafts**, which the leaders **demonstrated** and children were encouraged with a **daily outdoor challenge** to do with their families. We encouraged **engagement** online and at home by asking **parents and children** to work together to ‘chat’, sending in jokes and comments which we could respond to. As well as craft materials, we provided families with daily snacks and supplement households with boxes of cereal in the playscheme resource bags.

We continued to provide daily ideas and **activities in the** Facebook Group and with the preparation and distribution of themed **resource/craft** bags to families. The theme of the bag in September was **Bedtime**, which included a bedtime storybook, and crafts all related to night (star crafts, make your own teddy bear).



October's theme was **Pumpkins**. The bag was full of craft ideas to help during the October half term. Each family received a pumpkin (kindly donated by our local Asda), and we had a pumpkin carving competition. It was wonderful to see their creations, and the lovely pumpkin soup, cakes etc. made from the pumpkins following the recipes in the bag.



Our aim in November was to help families to prepare for Christmas so we provided an **Advent** bag that included an Advent Calendar and activity book, pencils, Christmas crafts, a candy cane and bookmark for children to keep.

In December the **Christmas** themed bag had lots for the families to do in the run up to Christmas, from making a Rudolf out of a paper bag to a snowflake made from lollipop sticks. The bag contained a **“Christingle Pack”** which had all the things needed to make their very own Christingle which we demonstrated during a short session on Facebook Live on the 22nd of December. We even sang a version of Christingle Baby Shark! **Lots of fun!**



January's bag contained **Winter** themed crafts and activities teaching children how to make snowflakes from a doily as well as ideas for cotton wool snowmen. We provided books and lots more activities to help break the boredom when the children had finished their schoolwork and wanted to relax and be creative.

Our final resource bag was issued just before **Easter** with themed goodies inside including a **book** of the Easter Story and lots of seasonal crafts. There were seeds to plant as well as a home cinema experience which included YouTube trailers just like in the real **cinema**, printed tickets, games, and even **popcorn** to enable the families to have lots of fun! Each Easter bag also contained a **special** knitted chick with a cream egg inside. The chicks were made by volunteers along with some of the older adults in the local **community**.



**Extreme**, our group (run in partnership with Christ Church) for secondary school aged young people, ran weekly throughout the year. We started with one group meeting on Zoom for general chat, games, and quizzes. However, we needed to be **responsive** to different needs in the group, especially for those who were

particularly vulnerable and so it quickly **evolved** into two groups. Both groups met on a Wednesday evening, one was a small face to face group which was particularly for the girls who were significantly struggling in lockdown and the other, which was mostly attended by the boys, continued to meet online to play Dungeons and Dragons and to chat.

With thanks to funding received from **Together Liverpool** we were able to encourage **families** to join us in February for two online sessions demonstrating how to make **healthy meals**. Families were given a £20 voucher so that they could buy the necessary ingredients along with two recipes. The sessions were hosted on Zoom by Sue Wade and Cherith Withington who demonstrated how to make **soup** and **cheese scones** in the first session and **BBQ Chicken Pizza** (making their own dough) in the second



session. We received lots of wonderful feedback and photos of food in our Facebook Group. The families enjoyed it so much that we continued the food theme in March and ran two baking sessions, making a **cake** for Mother's Day as well as Easter **cupcakes**. We had **13 families** in total over the two sessions. Three of them were completely new to the project and had been **referred** to us from **Food Pantry**.

**Key priorities** for the Children and Families Support Project in the year ahead are...

- to reopen our Children and Families groups May 2021
- to be able to enjoy our **new outdoor provision** in the Christ Church Norris Green garden which includes a play area for children aged 4-11 years of age and a specially designed toddler area. Our families and staff have been longing to use it!
- to have our new toddler group **Little Steps in the Cabin** on Wednesday morning and if we have a waiting list will possibly run another in the afternoon also.
- To reopen our afterschool group, **Elevate** on a Wednesday evening.

## Older Persons Community Project



Our Older Persons Community Worker, **Alison Barrowcliffe**, plans and organises the groups and activities for the older people living in the local community that we have a relationship with. The last year has been incredibly challenging given that most of these older people had to shield and restrictions meant that all groups and activities that Alison has ran in previous years such as Memory Lane Café, monthly lunch,

armchair exercises, trips and events could not go ahead as planned.

Alison has kept busy throughout the year keeping in touch with her regular volunteers and those who attended one or more of the groups or activities in the previous year. For some months this included regular 1:1 phone calls.



A **WhatsApp group** was established **by** Alison over 18 months ago with the intention of **cascading** information quickly if needed, it had been used to send reminders of times and dates of events but other than that it remained inactive. However, this group really took off during lockdown, with a little touch of 'The Waltons' there was a real sense of **caring** and **community** in the group. Members checked in most days and checked out each evening. They were very **supportive** to one another and kept one another going, taking **comfort** that people were interested in how they were getting on. For a simple little group, it worked well with lot of sharing of pictures and daft videos to make one another **laugh**. The group runs itself now and will be continued until it is no longer required.

Alison started to publish a **newsletter** that was issued every fortnight from April 2020. By the Autumn it was reaching over **100 people**, as we connected with new people and they chose to link in with Triple C. The feedback received was always **positive**. People said they felt involved and thought of. Many liked the **craft** ideas and others liked the **recipes** contained in the newsletters. Each issue started with a chatty greeting page, often written by the clergy or

Just wanted to thank you for the pack of goodies and the Newsletter. Very much appreciated

I just had to call to say how much I laughed at the Pam Ayers Poem, it reminded me of my friends from Devon, it sounded just like them. I told them when I phoned them up

The colouring book and pencil crayons (received weeks ago) are fabulous. Also, the sharpener, crossword book, cottages & castles colouring book and newsletter were also very welcome.

other community leaders. This gave **reassurance** to people that the church and community was there for them. We had **10 volunteers** helping with the delivery of the newsletters and where and when (lockdown restrictions allowing) possible they would knock and have a chat on the doorstep. This provided good face to face **contact** with people and allowed **relationships** to grow and be maintained. Many tell us that the **support** they were receiving or giving (volunteers) was **uplifting**. With thanks to **Henry Smith Foundation** and **Cobalt Housing Association** we were able to purchase puzzle books and craft materials and distributed them along with the newsletters, helping to keep people's minds **healthy** and **active**. This was done fortnightly to start with but reduced to monthly once restrictions started to ease.



Developing on from this and to **encourage** some of our older people to try something new we organised a one-off **activity** which provided **24 people** with the **opportunity to learn** to knit or crochet. We provided bags complete with wool, knitting needles or a crochet hook and simple instructions to get them started. We organised another one-off activity at Christmas time, providing **20 people** with everything required to make a **Christmas flower arrangement**.



A new **reading group** was set up and hosted each week on Zoom. A short story, normally sourced from **The Reader Organisation**, was read aloud and then discussed by those attending the group. This gave opportunities for conversations on many different subjects and helped people to make connections with one another and share their life experiences.



Two of our volunteers were **encouraged** to use the time away from groups to do some **training** which resulted in us now having two trained debt champions, ready to help direct people once our groups restart.

We were delighted to be able to restart **Stroll in the Park** once the restrictions started to ease. Being able to spend time in **Norris Green Park** enjoying the fresh air **connecting** with one another was **beneficial** to all who attended the walks. We have come to know **The Friends of Norris Green Park** over the past couple of years and were fortunate to have a history talk with one of their volunteers.

**Key priorities** for the Older Persons Community Project in the year ahead are...

- To restart groups and activities as soon as restrictions allow
- To encourage others to join us for a Stroll in the Park
- To train a couple of volunteers to help with the shared reading group. This would enable us to explore possibilities of having more than one reading group or being able to use these skills when visiting someone at home or in a care home.
- To consult with older people, listen to their ideas to shape the project, our activities and events for the coming months

## Norris Green Debt Advice



Norris Green Debt Advice (NGDA) has been running for **nine years** under the leadership of our lead volunteer, **John McCormack** and our Debt Advice Worker, **Carol Ball**. Both of whom are DRO Approved Intermediaries and have also completed CMA Debt Advice training level 1, 2 and 3. NGDA continues to work as a satellite of **St Andrew's Debt Advice** and is a member of **Community Money Advice (CMA)**, overseen by the **Financial Conduct Authority**.

Lockdown and restrictions over the last 12 months mean that we have not been able to open our office and operate our face-to-face Debt Advice Drop-in Centre. Carol and John have kept in regular contact with all our Debt Advice **volunteers** keeping them updated with events and decisions which affect the running of Debt Advice, whilst the office was closed. All volunteers were **encouraged** to use the time to complete some training, which they did, and we are delighted to have another volunteer who has attained their Generalist Debt Advisor **Level 2 certificate**, well done **Nia**. Our other volunteers have spent various hours completing training using the software **Wiseradviser** Online. Carol and a volunteer, **Val**, also completed **Benefits for Non-Benefits Advisers** training which will be very useful when advising clients going forward. Carol attended the online CMA DRO Conference and has also used her time to complete various training courses. She reflects this has been very beneficial and is something that is difficult to prioritise time for. Here are some of the courses that Carol has completed during the year.

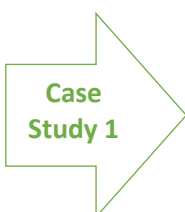


Carol has continued to work throughout the pandemic to support existing clients and deal with any emails or mail that was received. We have been able to support **12 new clients** and assist in managing over **£140,000** of debt. Government action to delay the collection of debt, prevent eviction and other such decisions, meant the demand for debt advice fell. We fully expect this to increase significantly in the coming months.

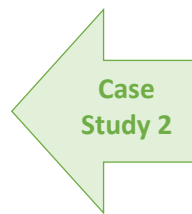
Through our **partnerships** in the community, we often receive feedback about the progress clients are making. A key partner is a local RSL, **Cobalt Housing**. They have helped design a referral form which they send to us when they have someone requiring our help.



Each year we are part of the story of changed lives and we feel one of the best ways to illustrate this is in the sharing of some case studies.



**Client A** rang early in the lockdown for help with managing their debts, we signed them up over the phone. The client lives with their partner and child in social housing. Their only form of income is from benefits. After discussion the client could not decide whether to proceed with a Debt Management Plan (DMP) or Debt Relief Order (DRO). When we received their Standard Financial Statement (SFS) it showed that the client was on disability benefits and after asking why, they disclosed that they suffer from mental health issues. I informed client A that we could possibly get the debt written off by having a Debt and Mental Health Evidence form completed by their GP or specialist which we would then send to their creditors with a discretionary write off request. It took quite a while to get the form completed due to the Covid restrictions, so we put the client on a temporary DMP while we were waiting for this. We have now received the form, and this was sent to the client's creditors. Out of five creditors, four of them immediately wrote the debt off. We are just waiting on one to respond. The Client was really worried and suffering anxiety and depression due to not being able to meet their debt repayments. **They can now rest easier without the debt worry.**



**Client B** came to us as they were having financial difficulties, supported by community partners at Bridge Community Centre. The client was vulnerable and lived with a child, both of whom had health issues. The client had wrongly been advised to enter into an Individual Voluntary Arrangement (IVA) which they couldn't afford and was having difficulty with the repayments. We advised them to terminate the IVA and supported them through bankruptcy, we managed to get her the fees paid by United Utilities Trust Fund. **The client is now debt free, and their health has greatly improved.** We were thanked for our help and support.

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




- to offer an evening drop in (new volunteer interested)
- to seek funding to add another paid adviser to the team to increase availability
- to explore the possibility of training Debt Champions in other local agencies
- to manage well the anticipated demand for debt advice as we ease out of the pandemic

## Foodbank Distribution Centres



In **partnership** with the three churches and **North Liverpool Foodbank** we started the year overseeing three foodbank distribution centres based in The Good Shepherd Church, St Christopher's Church and Christ Church. In May 2020, earlier than initially planned, but in **response** to the **need** in our local **community**, we opened Christ Church Food Pantry, the Food Bank that was operating in Christ Church closed shortly after this.

Things have been very different for our Foodbanks during this period of reporting. Due to Covid-19, the way that we operated our food banks **changed** and food boxes were packed centrally. The main reason that people had to visit the foodbanks was down to **low income**, lots of people losing jobs, being furloughed etc. This is followed by **benefit delays** and changes and then sickness.

Foodbank Distribution Centre				Total Number for People Fed
	Number of Vouchers Fulfilled	Number of Children Fed	Number of Adults Fed	
Christ Church	82	82	129	211
St Christopher's	175	212	242	454
The Good Shepherd	387	456	589	1,045

We saw a **decrease** in numbers of people visiting the food banks distribution centres from previous years which was due to factors such as.

- many people who were shielding and self-isolating and were also accessing food from the Liverpool City Council and other various community food providers.
- St Christopher's Foodbank closed for a few months in early lockdown period
- Permanent closure of Christ Church Foodbank allowing space for development of Food Pantry

Despite this decrease we have still helped to meet the needs of many people in our community who might otherwise have **gone hungry**. We received **923 vouchers** across the three centres and a total of **1,710 people** were provided with food

## Christ Church Food Pantry

In last year's Annual Report, we were looking forward to the opening of Food Pantry. The impact of the first lockdown was significant and many local households really struggled with crisis food poverty. Our Chair of Trustees, Helen was significantly involved in a local food hub, bringing together community

partners from across Norris Green and Croxteth, responding to calls for help and support. In this context, we accelerated our plans to open a Food Pantry. Since opening, the Pantry has worked through several different models of practice, adapting to the changing regulations of the pandemic and the resources for the Pantry. There has been considerable local support for Food Pantry, not only from households, but from community partners, who were trained by ourselves, enabling them to support individuals to access the Pantry.



Christ Church Food Pantry is run in partnership with St Andrews Community Network and Your Local Pantry and overseen by our Lead Volunteers, **Sue Chambers** and **Nina Langdon-Smith**. Sue is one of our Triple C Trustees. Since opening in **May 2020 to the end of March 2021**, our team of 16 volunteers have contributed a total of 2704 hours and we have had over **1890 visits from**



**household members to** our Pantry in Christ Church Cabin, Norris Green.

At the end of March 2021, we had **100 households** as members of our Pantry – this includes **172 adults** and **144 children**. However, at one point in early 2021, we had 108 member households and a waiting list of around 20 households. Demand has been huge and the benefits shared by many. Each member pays **£3.50** per week for their membership and in return receive food, which is typically valued between £15 to £20, therefore saving them up to **£16.50** per week. Households that visit Pantry weekly can **save over £858** per year



Due to Covid-19 we have not yet operated our Pantry as was originally intended. From the outset our volunteers helped to pre-pack food bags for our members and then as restrictions eased, we were able to give our members time slot allocations to come into Pantry and with the help of a volunteer selecting the food for them they could make their own choices about what food they wanted. We look forward to having a cafe open and for our members to be able to sit and chat with other members and our volunteers whilst they wait for their turn to shop.



We have a number of people who were only members for a short period of time and we have received some lovely feedback about the support that they received from us.



*“Hi, I'd like to thank you for all you have done for our community and myself in the last 12 months, I have found the pantry helped me so much through such a difficult time and your staff have been so lovely to everyone. You are doing an amazing job helping not only myself but many others who I'm sure appreciate your hard work. I will not be using pantry no more as I'm OK now and I can maybe give someone else the experience that I've had with so many items at an affordable price. Once again thank you all for your amazing work xx”*

*“Hi, I will not be shopping at pantry, I am returning to work next week so I don't think it's fair to*

*have a place here which could be given to someone else, you have helped me out so much while I have been on furlough so I would like to say thank you so much.”*

## Operations, Support and Development

The Pandemic has been a reminder of the importance of our online presence and effective tools for communication within the charity and beyond. We now have triplecliverpool.co.uk email addresses for all our staff and some of our trustees., these match our current website domain however at the time of writing this report Susan is also busy working with web design company **Masterpiece Creative Design** to build a new website on our new domain [www.triplecliverpool.org](http://www.triplecliverpool.org) Watch this space, we hope to go live on the new website before the end of 2021. We registered for **Microsoft Office 365 Not for Profit** and obtained 10 Business Premium licences free of charge which will ensure that our staff will always have the latest version of the software with no additional expense incurred having to upgrade the software.

Our **social media** usage has been extensive over the last year, we have used our **Facebook** pages and   groups to communicate and engage with many people in the community. We've also advertised what services and groups we have been running and inviting people to join us. We have good **interactions** with those that follow us on Facebook. Good news is that we are now on **Twitter** and **Linked in**, so if you don't already follow us, please search for us and say hello!

Triple C continues to benefit from administrative support across many different areas of the organisation from our Support and Development Worker, **Kate Whiting**. Kate keeps the trustees and Operations Manager up to date with any changes in **legislation** concerning both Company and Charity regulations. All trustees are made fully aware of their responsibilities and with Kate's support the charity is being run in a fully legally **compliant** manner. During the last 12 months Kate played a key role in **signposting** staff and trustees to relevant legislation which provided **guidance** on what we could and could not do.

Kate provides support to the Trustees in the **recruitment** and appointment of new staff. This year, it has involved the promotion of a member of staff. In her role in supporting **personnel** matters, Kate is involved in the drawing up of contracts and registering staff, where appropriate, for a Nest **Pension**. We continue to work with **Liverpool Charity and Voluntary Services** (LCVS) as a community partner for support with payroll issues.

**Finance** remains a large part of Kate's role. Working with the trustees and project leads in the careful handling of income and expenditure in line with agreed budgets is a key part of Kate's role. This knowledge and understanding is critical to the role as Kate has responsibility to oversee day to day financial enquiries and payments.

Kate makes sure staff are aware of any changes in the requirements from **funding bodies** and supports the preparation of financial reports to funders. We were extremely fortunate to receive Community Matched Funding from the **Steve Morgan Foundation** this year, with Kate providing the required budgets and overseeing the spending to ensure that we remained on track with each agreed milestone.

Working alongside trustee treasurer Steve Judge, Kate oversees the smooth running of our charity finance, producing **budgets** and **reports** for trustees as well as the annual financial statements.

Kate also provides **support** across the organisation in terms of sending out invoices, processing payments, pricing and purchasing and relevant research where required.

In the last year, Kate has been instrumental in switching the charity's banking from Unity Trust to **The Co-operative Bank**, ensuring all necessary documentation was completed and returned by all trustees in timely manner. Despite the **challenges** of the pandemic, Kate has continued to provide **essential support** to the staff and trustees enabling the **smooth and efficient** running of the charity.

## Financial Review

We **value** the **continued support** of grant making bodies who provide the backbone structure of funding for Triple C. These include grants from,

- The Steve Morgan Foundation
- Tudor Trust
- John Moores Foundation
- P H Holt
- EGF
- Deanery Mission Fund (LDBF)
- Henry Smith Charity
- Christ Church Norris Green
- Eleanor Rathbone Charitable Trust
- West Derby Wastelands Charity

The support of these funders has meant that Triple C has been able to continue employing **six employees** which in turn has enabled us to continue the work in our projects.

The 12 months that this report covers, April 2020 to March 2021, has been a year like no other we have known. The pandemic and subsequent lockdowns along with government restrictions impacted everyone and we encountered many people from all walks of life who needed help.

We were grateful to be awarded grants from local funders which allowed us to continue to provide **vital services** and activities that **enrich the lives** of the local people in Liverpool 11. However, over and above these grants we also received specific covid grants. These local funders include:

- Cobalt Housing
- National Lottery
- Your Edge
- Sayers Discretionary Fund
- LCVS
- Liverpool City Council

Without the support of these funders, we would be unable to continue to provide the level of service that we currently achieve and would find it difficult to reach across the breadth of the community. All these grants enable the people who rely on our projects to continue to **benefit and experience** a much-improved **quality of life**.

During the last year we have also been looking at additional ways in which the charity could raise funds. We continued to issue the **general fundraising appeal leaflet**, we are also set up as a charity on **Amazon Smile**, which means that people if Amazon customers select Triple C as their chosen charity we will receive 0.5% of the total of their eligible purchases. For the first time, in the lead up to Christmas 2020, we offered **personalised gift certificates**, meaning people could give a gift of a donation and they received a certificate which could be passed on to the intended recipient explaining how the donation would help. Through these methods we have we received donations totalling £4,180 so we will be continuing with them and also continuing to look for more ways to self-fund. Kate has also registered to charity with **HMRC** so that we are now able to claim **gift aid** on any donations received from individuals.

Our Financial Statements form part of our Annual Report and are additionally available at the Triple C Office and on our website. We appreciate having Steve Judge in post as our trustee treasurer, he is well versed in financial matters and provides **helpful insights** to the trustees into Triple C's finances. With support from Kate he is constantly **developing** more efficient ways of collating and reporting on our finances. We are glad to have better ways of working in place and to see **progress** continually being made in new financial methods and policies. We are also grateful to Ray Bissex for his continued support in conducting the independent examination of the accounts.

### A final word of thanks from the Chair of Trustees

Thank you to everyone who has made all that's been achieved and reported here possible – only together, has all of this been possible.

# TRIPLE C (LIVERPOOL)

COMPANY LIMITED BY GUARANTEE

Charity No 1118424 Company No 0538440

Report of the independent examiner to the trustees of Triple C (Liverpool) on the accounts for the year ended 31 March 2021 which are set out on the attached Statement of Financial Activities, Balance Sheet and Notes.

## Respective responsibilities of trustees and examiner

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

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

It is my responsibility to:

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

## Basis of independent examiner's statement

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

## Independent examiner's statement

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

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



Raymond Bissex FCA

32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ

Date: 31<sup>st</sup> August 2021

**Accounts for the Year ended 31<sup>st</sup> March 2021**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(including summary income and expenditure account)**

	Note	Unrestricted Funds	Designated funds	Restricted funds	Total funds 2021	Total funds 2020
		£	£	£	£	£
<b>INCOME</b>						
Income from:						
Donations and legacies	3.1	1,000	4,151	124,484	129,635	97,132
Charitable activities	3.2	-	-	(365)	(365)	7,654
Investments	3.3	64	-	-	64	198
<b>TOTAL</b>		<b>1,064</b>	<b>4,151</b>	<b>124,119</b>	<b>129,334</b>	<b>104,984</b>
<b>EXPENDITURE</b>						
Raising funds	4.1	-	-	-	-	-
Charitable activities	4.2	851	-	90,315	91,166	81,502
Governance	4.3	767	-	-	767	721
<b>TOTAL</b>		<b>1,618</b>	<b>-</b>	<b>90,315</b>	<b>91,933</b>	<b>82,223</b>
Net Income/(Expenditure)		(554)	4,151	33,804	37,401	22,761
Transfers		3,301	560	(3,861)	-	-
<b>Net movement in funds</b>		<b>2,747</b>	<b>4,711</b>	<b>29,943</b>	<b>37,401</b>	<b>22,761</b>
Reconciliation of funds:						
Total funds brought forward		3,933	13,280	59,028	76,241	53,480
<b>Total funds carried forward</b>		<b>6,680</b>	<b>17,991</b>	<b>88,971</b>	<b>113,642</b>	<b>76,241</b>

**BALANCE SHEET AT 31<sup>st</sup> MARCH 2021**

	Note	2021 £	2020 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand	7	113,817	76,416
<b>CREDITORS:</b> amounts falling due within one year	8	(175)	(175)
<b>TOTAL NET ASSETS</b>		<u>113,642</u>	<u>76,241</u>
<b>FUNDS OF THE CHARITY</b>	9		
Restricted income funds		88,971	59,028
Designated funds		17,991	13,280
Unrestricted funds		<u>6,680</u>	<u>3,933</u>
<b>TOTAL FUNDS</b>		<u>113,642</u>	<u>76,241</u>

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

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

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

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

The accounts were approved by the directors on the 13 September 2021 and are signed on their behalf by:



Revd. Helen Edwards  
Chair of Trustees

## Accounts for the Year ended 31<sup>st</sup> March 2021

### NOTES TO THE FINANCIAL STATEMENTS

#### 1.1 Basis of accounting

These financial accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued On 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102).

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

#### 2.1 Income

Recognition of income

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

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

Offsetting

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

Grants and donations

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

Contractual income and performance related grants

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

Support costs

The charity has incurred expenditure on support costs.

Volunteer help

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

**Accounts for the Year ended 31<sup>st</sup> March 2021**  
**NOTES TO THE FINANCIAL STATEMENTS**

**2.1 Income**

Income from interest

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

**2.2 Expenditure and liabilities**

Liability recognition

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

Governance and support costs

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

Redundancy costs

The charity made no redundancy payments during the reporting period.

Creditors

The charity has creditors which are stated at settlement amounts.

**3 ANALYSIS OF INCOME**

	General Funds	Designated Funds	Restricted funds	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
<b>3.1 Donations</b>					
Donations	-	3,851	-	3,851	-
General grants provided by government/other charities	1,000	300	124,484	125,784	97,132
	<u>1,000</u>	<u>4,151</u>	<u>124,484</u>	<u>129,635</u>	<u>97,132</u>
<b>3.2 Charitable activities</b>					
Other	-	-	(365)	(365)	7,654
<b>3.3 Income from investments</b>					
Interest income	64	-	-	64	198
<b>TOTAL INCOME</b>	<u>1,064</u>	<u>4,151</u>	<u>124,119</u>	<u>129,334</u>	<u>104,984</u>

All income in the prior year was restricted except for interest of £198 and £1,719 from charitable activities.

#### 4 ANALYSIS OF EXPENDITURE

	General Funds	Designated Funds	Restricted funds	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
<b>4.1 Raising funds</b>					
Time spent on grant applications is not considered to be material.					
<b>4.2 Expenditure on charitable activities</b>					
Staff costs	-	-	61,560	61,560	50,425
Events	200	-	9,031	9,231	17,585
Other	651	-	19,724	20,375	13,492
	<u>851</u>	<u>-</u>	<u>90,315</u>	<u>91,166</u>	<u>81,502</u>
<b>4.3 Other</b>					
Governance	767	-	-	767	721
<b>TOTAL EXPENDITURE</b>	<u>1,618</u>	<u>-</u>	<u>90,315</u>	<u>91,933</u>	<u>82,223</u>

#### 5 FEES FOR EXAMINATION OF THE FINANCIAL STATEMENTS

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

	2021 £	2020 £
Salaries and wages	57,359	47,053
Social security costs	-	-
Pension costs (defined contribution pension plan)	4,201	3,372
<b>TOTAL STAFF COSTS</b>	<u>61,560</u>	<u>50,425</u>

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

The average head count in the year was 6 (2020: 6)

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

#### 7 CASH AT BANK AND IN HAND

	2021 £	2020 £
Short term deposits	93,369	54,834
Cash at bank and in hand	20,448	21,582
	<u>113,817</u>	<u>76,416</u>

#### 8 CREDITORS: amounts falling due within one year

	2021 £	2020 £
Other creditors	<u>175</u>	<u>175</u>

#### 9 CHARITY FUNDS

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

	Fund balances 01/04/20 £	Income £	Expenditure £	Transfers £	Fund balances 31/03/21 £
<b>RESTRICTED FUNDS</b>					
Children and Family Support Worker	8,181	26,357	(12,378)	1,562	23,722
Children and Family Support Project	1,078	3,625	-	(3,739)	964
Community Match Challenge	-	42,070	(39,355)	(2,715)	-
Debt Advisor	9,648	18,250	(9,112)	(896)	17,890
Norris Green Debt Advice	444	7,350	(789)	667	7,672
Older Persons Community Worker	8,747	15,745	(10,293)	(2,945)	11,254
Older Persons Community Project	1,734	(365)	489	-	1,858
Support & Development Workers	28,319	-	(9,816)	-	18,503
Volunteers	75	2,101	(1,124)	-	1,052
Sayers Discretionary Fund	167	-	(62)	-	105
Other	635	8,986	(7,875)	4,205	5,951
<b>TOTAL RESTRICTED</b>	<b>59,028</b>	<b>124,119</b>	<b>(90,315)</b>	<b>(3,861)</b>	<b>88,971</b>
Reserve designated fund	7,000	-	-	-	7,000
Trustees training designated fund	850	-	-	-	850
Group Activities designated funds	1,324	-	-	(400)	924
General Donations	-	4,151	-	-	4,151
Support & Dev Admin designated	4,106	-	-	960	5,066
General fund	3,933	1,064	(1,618)	3,301	6,680
<b>TOTAL FUNDS</b>	<b>76,241</b>	<b>129,334</b>	<b>(91,933)</b>	<b>-</b>	<b>113,642</b>

The Community Match Challenge funding supports the work of all the charity's core activities.

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

	Fund balances 01/04/19 £	Income £	Expenditure £	Transfers £	Fund balances 31/03/20 £
<b>RESTRICTED FUNDS</b>					
Children and Family Support Worker	2,188	20,300	(16,307)	2,000	8,181
Children and Family Support Project	706	7,231	(4,859)	(2,000)	1,078
Debt Advisor	2,747	18,782	(10,795)	(1,086)	9,648
Norris Green Debt Advice	1,846	2,500	(3,902)	-	444
Older Persons Community Worker	12,227	14,800	(15,725)	(2,555)	8,747
Older Persons Community Project	3,917	4,455	(7,123)	485	1,734
Support & Development Workers	13,777	30,000	(13,778)	(1,680)	28,319
Volunteers	399	-	(324)	-	75
Sayers Discretionary Fund	733	5,000	(5,566)	-	167
Other	489	-	(714)	860	635
<b>TOTAL RESTRICTED</b>	<b>39,029</b>	<b>103,068</b>	<b>(79,093)</b>	<b>(3,976)</b>	<b>59,028</b>
Reserve designated fund	7,000	-	-	-	7,000
Trustees training designated fund	850	-	-	-	850
Group Activities designated funds	265	1,718	(659)	-	1,324
Support & Dev Admin designated	3,146	-	-	960	4,106
General fund	3,190	198	(2,471)	3,016	3,933
<b>TOTAL FUNDS</b>	<b>53,480</b>	<b>104,984</b>	<b>(82,223)</b>	<b>-</b>	<b>76,241</b>

## 9.3 Reasons for transfers

The transfers are to reallocate expenditure.

## 9.4 Designated funds

A Reserves Fund of £7,000 has been designated within the General Fund. All funds held in the Reserves Fund are to be used for when unforeseen circumstances/emergencies and redundancies arise, to assist the charity in fulfilling its Aims and Objectives as stated on the Articles of Association. £850 is designated as a Trustees Training Fund, £4,106 is designated as a Support & Development Administration fund. A balance of £1,324 is designated for group activities.

#### **10 COMPANY LIMITED BY GUARANTEE**

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