



ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE TRUSTEES YEAR ENDED 31ST MARCH 2021

Chair of Trustees	Revd Helen Edwards
Registered address	Triple C (Liverpool) Christ Church Community Centre, Sedgemoor Road Liverpool, L11 3BR
Telephone	0151 226 2992
Website	www.triplecliverpool.co.uk
Company number	05384480
Charity number	1118424
Treasurer	Mr Stephen Judge
Bank	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)¹ started out as a close **collaboration** between the three Anglican churches in Norris Green and Croxteth (St Christopher's, The Good Shepherd and Christ Church). We are 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 31st 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

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

currently have **36 policies**, all of which are available on our website².

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

² Triple C (Liverpool) website – www.triplecliverpool.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.



2 Volunteers
trained as
Debt
Champions

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.

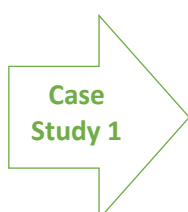


Carol has continued to work throughout the pandemic to support existing clients and deal with any emails or mail that was received. We have been able to support **12 new clients** and assist in managing over **£140,000** of debt. Government action to delay the collection of debt, prevent eviction and 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.

Case
Study 2

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.

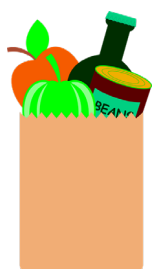


Christ Church Food Pantry is run in partnership with St Andrews Community Network and Your Local Pantry and overseen by our Lead Volunteers, **Sue Chambers** and **Nina Langdon-Smith**. Sue is one of our Triple C Trustees. Since opening in **May 2020 to the end of March 2021**, our team of 16 volunteers 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 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: 31st August 2021

Accounts for the Year ended 31st 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
		£	£	£	£	£
INCOME						
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
TOTAL		1,064	4,151	124,119	129,334	104,984
EXPENDITURE						
Raising funds	4.1	-	-	-	-	-
Charitable activities	4.2	851	-	90,315	91,166	81,502
Governance	4.3	767	-	-	767	721
TOTAL		1,618	-	90,315	91,933	82,223
Net Income/(Expenditure)		(554)	4,151	33,804	37,401	22,761
Transfers		3,301	560	(3,861)	-	-
Net movement in funds		2,747	4,711	29,943	37,401	22,761
Reconciliation of funds:						
Total funds brought forward		3,933	13,280	59,028	76,241	53,480
Total funds carried forward		6,680	17,991	88,971	113,642	76,241

BALANCE SHEET AT 31st MARCH 2021

	Note	2021 £	2020 £
CURRENT ASSETS			
Cash at bank and in hand	7	113,817	76,416
CREDITORS: amounts falling due within one year	8	(175)	(175)
TOTAL NET ASSETS		<u>113,642</u>	<u>76,241</u>
FUNDS OF THE CHARITY	9		
Restricted income funds		88,971	59,028
Designated funds		17,991	13,280
Unrestricted funds		<u>6,680</u>	<u>3,933</u>
TOTAL FUNDS		<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 31st 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 31st 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
	£	£	£	£	£
3.1 Donations					
Donations	-	3,851	-	3,851	-
General grants provided by government/other charities	1,000	300	124,484	125,784	97,132
	1,000	4,151	124,484	129,635	97,132
3.2 Charitable activities					
Other	-	-	(365)	(365)	7,654
3.3 Income from investments					
Interest income	64	-	-	64	198
TOTAL INCOME	1,064	4,151	124,119	129,334	104,984

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
	£	£	£	£	£

4.1 Raising funds

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

4.2 Expenditure on charitable activities

Staff costs	-	-	61,560	61,560	50,425
Events	200	-	9,031	9,231	17,585
Other	651	-	19,724	20,375	13,492
	851	-	90,315	91,166	81,502

4.3 Other

Governance	767	-	-	767	721
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TOTAL EXPENDITURE	1,618	-	90,315	91,933	82,223
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5 FEES FOR EXAMINATION OF THE FINANCIAL STATEMENTS

Independent examiner	175	-	-	175	175
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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
TOTAL STAFF COSTS	61,560	50,425

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
	113,817	76,416

8 CREDITORS: amounts falling due within one year

	2021 £	2020 £
Other creditors	175	175

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 £
RESTRICTED FUNDS					
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
TOTAL RESTRICTED	59,028	124,119	(90,315)	(3,861)	88,971
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
TOTAL FUNDS	76,241	129,334	(91,933)	-	113,642

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 £
RESTRICTED FUNDS					
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
TOTAL RESTRICTED	39,029	103,068	(79,093)	(3,976)	59,028
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
TOTAL FUNDS	53,480	104,984	(82,223)	-	76,241

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.