



ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE TRUSTEES YEAR ENDED 31ST MARCH 2023

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

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)¹ started out as a close collaboration between the three Anglican churches in Norris Green and Croxteth (St Christopher's, The Good Shepherd and Christ Church). We are an independent, incorporated 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 website².

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).

² 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 31st 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 (2nd 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 28th 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 25th 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

something different each week, the groups try to reach a wider network of people 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

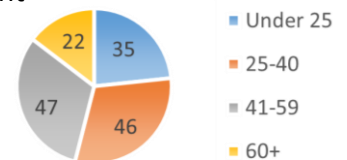
In February 2021 a referral process was established with one of our key partners, local Registered Social Landlord (RSL), Cobalt Housing. This referral process has now been extended and referrals are now being received from Fazakerley Federation, Vauxhall Law Centre, Norris Green Community Alliance, 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.

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
- 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).

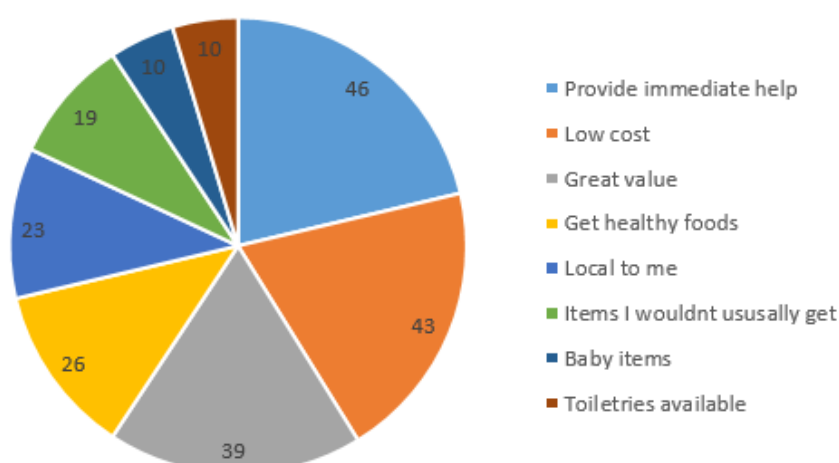
On average the Pantry has supported 140 adults and 79 children each week.

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 15th 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

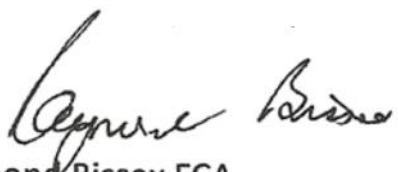
I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- 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 31st 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
		£	£	£	£	£
INCOME						
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
TOTAL		(2,042)	11,008	105,479	114,445	75,856
EXPENDITURE						
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
TOTAL		6,324	3,272	110,086	119,682	90,575
Net Income/(Expenditure)		(8,366)	7,736	(4,607)	(5,237)	(14,719)
Transfers		7,751	3,976	(11,727)	-	-
Net movement in funds		(615)	11,712	(16,334)	(5,237)	(14,719)
Reconciliation of funds:						
Total funds brought forward		8,318	21,969	68,636	98,923	113,642
Total funds carried forward		7,703	33,681	52,302	93,686	98,923

BALANCE SHEET AT 31st MARCH 2023

	Note	2023 £	2022 £
CURRENT ASSETS			
Cash at bank and in hand	7	93,861	99,098
CREDITORS: amounts falling due within one year	8	(175)	(175)
TOTAL NET ASSETS		<u>93,686</u>	<u>98,923</u>
FUNDS OF THE CHARITY	9		
Restricted income funds		52,303	68,636
Designated funds		33,680	21,969
Unrestricted funds		<u>7,703</u>	<u>8,318</u>
TOTAL FUNDS		<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 31st 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 31st 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
	£	£	£	£	£
3.1 Donations					
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
	<u>(2,990)</u>	<u>11,008</u>	<u>105,380</u>	<u>113,398</u>	<u>73,363</u>
3.2 Charitable activities					
Other	-	-	99	99	2,464
3.3 Income from investments					
Interest income	948	-	-	948	29
TOTAL INCOME	<u>(2,042)</u>	<u>11,008</u>	<u>105,479</u>	<u>114,445</u>	<u>75,856</u>

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
	£	£	£	£	£
4.2 Expenditure on charitable events and activities					
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>
4.3 Other					
Governance	969	-	-	969	841
TOTAL EXPENDITURE	<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	175	-	-	175	175
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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
TOTAL STAFF COSTS	<u>71,692</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	175	175

9 CHARITY FUNDS

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

	Funds 01/04/22	Income	Expenditure	Transfers	Funds 31/03/23
	£	£	£	£	£
RESTRICTED FUNDS					
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
TOTAL RESTRICTED	68,636	105,479	(110,086)	(11,727)	52,302
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
TOTAL FUNDS	98,923	114,445	(119,682)	-	93,686

Legend: OPCW = Older Persons Community Worker

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

	Balances 01/04/21	Income	Expenditure	Transfers	Balances 31/03/22
	£	£	£	£	£
RESTRICTED FUNDS					
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
TOTAL RESTRICTED	88,971	64,984	(85,893)	574	68,636
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
TOTAL FUNDS	113,642	75,856	(90,575)	-	98,923

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.