

CROXTETH GEMS COMMUNITY ASSOCIATION

(A COMPANY LIMITED BY GUARANTEE)

REGISTERED COMPANY NUMBER: 3551273 (England and Wales)

REGISTERED CHARITY NUMBER: 1071179

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
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FOR THE YEAR ENDED 31 MARCH 2021**

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**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
CHARITY & COMPANY INFORMATION**

Charity Name

Croxteth Gems Community Association (Limited by Guarantee)

Registered Company Number

3551273 (England and Wales)

Registered Charity Number

1071179

Registered Office

Armill Road
Croxteth
Liverpool
L11 4JR

Business Address

Armill Road
Croxteth
Liverpool
L11 4JR

Trustees/Directors

Mr J Parry
Ms P Wiencke
Ms K Campbell
Mrs S Patterson

Company Secretary

Mrs M Ellison

Bankers

National Westminster Bank Plc.
Longmoor Lane
Liverpool
L9 0EG

Independent Examiner

Counting for Communities Ltd
16 Holmwood Drive
Liverpool
L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
TRUSTEES' ANNUAL REPORT
For the year ended 31 March 2021**

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)'.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation which is a registered charity limited by guarantee was incorporated on 23 April 1998. The governing document is the company's memorandum and articles of association. Every member of the charity undertakes to contribute such amount as required (not exceeding £10) if the charity should be wound up.

Appointment of Management Committee

At the Annual General Meeting one-third of the trustees are subject to retirement by rotation or, if their number is not three or a multiple of three, the number nearest to one third shall retire from office, but, if there is only one trustee who is subject to retirement by rotation, he shall retire.

Induction and training of new trustees

Trustees are appointed on the basis of their ability to bring to the Board a range of skills to assist in the governance and development of the Charity. Before appointment they are guided by the project co-ordinator through a comprehensive induction procedure designed to give them a complete understanding of the aims and aspirations of the Charity. In addition, Charity Commission literature is given to all trustees on an on-going basis in order to assist them to understand their legal responsibilities.

Organisational Structure

Croxteth Gems has a Management Committee who meets at least four times per year and is responsible for the strategic direction and policy of the charity. The secretary also sits on the Committee but has no voting rights.

Risk identification and management

The trustees have conducted a review of the major risks to which the charitable company is exposed and, where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

Public Benefit

When planning and programming activities for the local residents of Croxteth, the trustees of Croxteth Gems are mindful of the Charity Commissions guidelines on Public Benefit.

OBJECTIVES AND ACTIVITIES

The principle aims and objectives of the charity are:

- To promote the benefits to the inhabitants of the Croxteth Gems Community Associations area of benefit and its immediate environment without distinction of age, sex, race, political, religious or other opinions, by associating the Statutory Authorities, voluntary agencies, institutions, business and inhabitants in a common effort to advance education and provide facilities in the interest of social welfare for health, recreation and leisure time occupation with the object of improving conditions of life for the area of benefit and to promote all or any objects for the benefit of the communities which now or hereafter may be deemed by law to be charitable.
- Croxteth Gems serves the local community with an emphasis on children and young people. The main activities are: Youth Club, Junior Club, KINDA and Sensory Room.

ACHIEVEMENT AND PERFORMANCE

Review of Activities and Income generation

Well what a year that was! On 20 March 2020 Croxteth Gems closed its' doors due to the guidance set out by the government and the country going into lockdown. We had to furlough staff and become more innovative to make sure we reached the local community. In May 2020 our centre manager secured funding from Tudor Trust for 3 years to pay for salary costs.

Croxteth Gems Community Association is a vital, frontline charity that has been serving families since 1969, brought up in an area of multiple deprivation and who are faced with complex challenges. Each year we would normally engage with 300-400 local children and young people from the local area through playschemes and regular junior and senior club activities. We provide engagement, support, and services for hundreds of adults and older people. This includes everything from a drop-in advice service, bingo, coffee cake, chat and Walk and Talk sessions. As one of a very small number of community organisations operating in the ward, we are a vital source of support and engagement for hundreds of families from the area. We largely focus upon face-to-face engagement within our Centre and we were forced to make the very difficult decision to close the Centre during this crisis.

Changes to our services due to COVID

Due to some of the staff team being face to face workers we took the decision to furlough them. We then set up a volunteer task group in order to make sure the families within our area, could stay connected and not feel totally isolated. The Centre manager applied for funding pots to ensure that the needs of the community were met through the volunteer group working on the ground.

We closed our doors on 20 March 2020 re-opening for 6 weeks before Christmas 2020 to then lockdown again. To say it has been challenging is an understatement.

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
TRUSTEES' ANNUAL REPORT
For the year ended 31 March 2021

We developed a virtual programme of activities using Zoom, WhatsApp and social media in order to tackle isolation and meet the needs of those who might be vulnerable in our community. We also set up a Virtual Junior & Youth Club to continue to engage with children & young people.

The zoom sessions ran Wednesdays & Fridays and during the lockdown periods we engaged with 40 children from Junior Club and 35 Young People from Senior Club. This not only gave the children & young people a chance to engage with each other it also gave parents & carers a much-needed break from the home-schooling and a chance to have an hour to themselves.

Our main priority was to make sure the children, young people and their families were safe, had food, heat, and shelter during a time when people who were already living in poverty and from low-income families were hitting crisis point.

Funding to support local people.

Steve Morgan Covid Support

For many living in our community it became apparent they would have difficulty sourcing fresh produce in the local shops. Online shopping was proving difficult due to high demand and for those with children and no car their only option was to get on buses with small children during periods when they were advised to stay indoors. Many of the families we supported also had family members who were shielding and therefore were at a higher risk due to underlying health conditions. Many families have had their income affected due to being furloughed or through job losses.

The difficulty people in our community faced was having no local butchers to source fresh meat. Through the donation from The Steve Morgan Foundation, we were able to order fresh meat and had a team of volunteers to deliver it direct to their front door during the lockdown period. The difference the grant made was families having access to fresh produce on a fortnightly basis. We provided 50 Meat Hampers per week to families on a bi-weekly basis bringing the total number of families to 100 over a 2-week period. In total 144 Adults and 263 Children received fresh meat packs. We also provided 50 breakfast packs per week to households with elderly residents on a bi-weekly basis, bringing the total number of households to 100 over a 2-week period. In total 167 elderly residents received breakfast packs.

Martin Lewis Coronavirus Emergency Fund

This money was used to purchase food for vulnerable children, young people & their families. This was to reach as many families as we could who were referred via the central council phone line or by staff on the ground living within our area who were aware of those in need.

100 families per week for 12 weeks were reached with this money,

Children aged 0-12 - 45

Young People aged 13-19 - 55

Adults aged 18-55 - 60

Older People – 40

When we are operating our usual services, we usually provide children and young people with food during sessions, and during playschemes we provide breakfast and lunch, so we are aware of the need for food and the amount of food hunger that exists in our community.

B & M Local Store

We were awarded money from B&M stores towards vulnerable families in our area, this money helped us to support 10 local families with essentials from the local store.

The National Lottery Community Fund

The lottery helped with running costs of the organisation through their Covid Support fund, as we have had to continue to pay our ongoing core costs to keep our building running. Costs include gas, electricity, insurance and the shortfall in staff costs.

LCVS & LCVS Community Impact Fund

Our volunteer task group worked in partnership with LCVS to make sure local vulnerable people who were either totally isolated with no support, shielding or isolating due to Covid received food packages and essentials to get them through this tough period.

The grant made from this fund was towards a Halloween project we ran where we brought the Halloween party to families homes as we could not have our annual party at Gems. We provided trick or treat packs for the children, home party food & drink, arts & craft packs and dress up outfits.

Local Councillors MNF

This money was to purchase nappies and milk for families with babies. We identified this need after some doorstep deliveries by volunteers. One child was seen with string holding up the nappy, we have since supported this family on a weekly basis to help make sure the child does not go without.

CAF coronavirus emergency fund

After applying to this fund in April 2020 we received an email that we were unsuccessful. We were delighted in September 2020 to receive an email that due to further donations being received into the Fund, they were able to make an award from the CAF Coronavirus Emergency Fund to Croxteth Gems for £10,000. This came at a perfect time as we had come to the end of the Steve Morgan funding meaning we could continue to support families with food and essentials.

Other funding

Our final year of Children in Need funding was for 2020-21, but after conversations with the grants team they agreed that because of lockdown we could carry over the final year to 2021-22. Community Cashback also agreed that due to the lockdown restrictions we could also carry over to 2021-22.

Overall impact of Covid

Due to the limits of lockdown our area was hit really hard, but Croxteth Gems as an organisation was still best placed to deliver services, we are the main organisation in the area and an anchor for the community as a whole. Although we have been unable to carry out detailed consultations, we know from conversations that we have with local residents and discussions through virtual sessions that Croxteth Gems is a need for the community:

- * Engagement of children and young people - mental health is a major priority and getting children & young people back into our services will help with this.
- * Fear of education - we are part of the education service as we provide wrap around care and help with homework and signpost children & young people to agencies when needed.
- * Child poverty - Croxteth is an area of high deprivation and with the country hitting recession the impact this will have on child poverty is going to be catastrophic. We want to be able to offer food and a warm safe environment for children & young people.

* Unemployment levels - unfortunately, we know that the current figures are only going to rise, and Croxteth already having high levels of unemployment will only mean they are going to rise. We want to offer some help and assistance with any need that arises from this.

* Household income - with many families either furloughed or on low income or unemployed the impact this will have on the household is huge. We want to continue to offer support through food, crisis support signposting and essential needs of a family.

We began to re-open in September 2020 offering some face-to-face sessions and community sessions to listen and help those most in need and vulnerable. Following strict guidelines, forming bubbles with children and staff and ensuring social distance measures were adhered to but then we had to close in December 2020 due to another lockdown. We are hoping for restrictions to ease soon so we can get back to operating a full range of services.

FINANCIAL REVIEW

Reserves Policy

The trustees regularly review the organisation's reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("free reserves") held by the charity should be between 3 and 6 months of the resources expended. At this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. At present the free reserves do not reach this target level and the trustees are considering ways in which additional unrestricted funds can be raised.

Plans for Future Periods

Croxteth Gems plan to continue to source funding from all funding streams but we understand the need to be innovative. Croxteth Gems will continue to deliver programmes for young people, in line with its ethos, subject to satisfactory funding arrangements. There is a need for more external funding in order to assist the sustainability of the organisation. Croxteth Gems and the staff team work hard to create a warm welcoming environment and push to find sustainability.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Company law requires the Directors to prepare financial statements for each financial period that give a true and fair view of the state of affairs of the company and of its income and expenditure for that period. In preparing those financial statements, the Directors are required to:

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

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

By Order of the Board


.....

Mrs M Ellison Secretary

Date: 22/09/2021.....

**INDEPENDENT EXAMINATION TO THE MEMBERS OF CROXTETH GEMS
COMMUNITY ASSOCIATION (Limited by Guarantee)**

I report on the accounts for the year ended 31 March 2021 set out on pages 11 to 21.

Respective responsibilities of trustees and examiner

The charity's trustees, who are also the directors of the company for the purpose of company law, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

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 matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act and
 - b. to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 13/10/21

Name: Anne Leonard BA, FMAAT
Counting For Communities Ltd
16 Holmwood Drive
Liverpool, L37 1PQ

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
For the year ended 31 March 2021

		2021	2021	2021	2021	2020
		Unrestricted	Restricted	Designated	Total	Total
		funds	funds	Restricted	funds	funds
		£	£	funds	£	£
	Note	£	£	£	£	£
INCOMING RESOURCES						
Incoming & endowments from:						
Donations and legacies	2	32,802	59,534	-	92,336	3,500
Charitable activities	3	109,998	121,127	-	231,125	208,438
Other charitable activities	4	11,549	-	-	11,549	7,836
Investments	5	-	-	-	-	-
Total income		154,349	180,661	-	335,010	219,774
RESOURCES EXPENDED						
Expenditure on:						
Raising funds	6	-	-	-	-	-
Charitable activities	7	16,266	129,078	17,036	162,380	229,127
Total resources expended	8	16,266	129,078	17,036	162,380	229,127
Net income / (expenditure) for the year before transfers		138,083	51,583	(17,036)	172,630	(9,353)
Gross transfers between funds		-	-	-	-	-
Net income/(expenditure) for the year		138,083	51,583	(17,036)	172,630	(9,353)
RECONCILIATION OF FUNDS						
Total funds brought forward		33,248	9,532	467,472	510,252	519,605
TOTAL FUNDS CARRIED FORWARD		171,331	61,115	450,436	682,882	510,252

There are no recognised gains or losses other than the net movement in funds for the above two financial years. All incoming resources and resources expended derive from continuing activities.

The notes form part of these financial statements

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)

BALANCE SHEET

At 31 March 2021

Registration Number: 3551273

		2021	2021	2021	2021	2020
	Note	Unrestricted funds £	Restricted funds £	Designated Restricted funds £	Total funds £	Total funds £
FIXED ASSETS						
Tangible assets	11	2,807	-	450,436	453,243	470,774
CURRENT ASSETS						
Debtors	12	-	-	-	-	-
Cash at bank and in hand	13	168,524	71,825	-	240,349	77,609
		<u>168,524</u>	<u>71,825</u>	<u>-</u>	<u>240,349</u>	<u>77,609</u>
CREDITORS						
Amounts falling due within one year	14	-	(10,710)	-	(10,710)	(38,131)
NET CURRENT ASSETS		<u>168,524</u>	<u>61,115</u>	<u>-</u>	<u>229,639</u>	<u>39,478</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>171,331</u>	<u>61,115</u>	<u>450,436</u>	<u>682,882</u>	<u>510,252</u>
FUNDS						
Unrestricted funds	15	171,331	-	-	171,331	33,248
Restricted funds		-	61,115	-	61,115	9,532
Designated		-	-	450,436	450,436	467,472
TOTAL FUNDS		<u>171,331</u>	<u>61,115</u>	<u>450,436</u>	<u>682,882</u>	<u>510,252</u>

For the year ending 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006
- The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Date 22-9-21

Mrs S Patterson..... *Sharon Patterson*

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention, the Companies Act 2006, the Charities Act 2011 and 'Accounting and Reporting by Charities: Statement of Recommended Practice for Charities' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity has taken advantage of the disclosure exemption in preparing these financial statements, as permitted by FRS 102, the requirements of Section 7 Statement of Cash Flows.

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

Going Concern

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

Income

Incoming recognition

All incoming resources are included on the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA

Grants and Donations

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resource.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the related goods or services have been delivered.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure

Governance Costs

These include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants and Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specific service or output.

Grants payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Fixed assets for use by the Charity

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. The following rates and methods are used:

Freehold land and buildings	- 2% on cost
Long leasehold land and buildings	- Amortised over a maximum of 50 years
Motor vehicles	- 25% reducing balance
Fixtures and fittings	- 15% reducing balance

All equipment, fixtures and fittings with an original cost of less than £500, are written off in the year in which the expenditure was incurred on the basis that due to the nature of the company's activities, there is no expectation that the cost of the assets will be recovered in the way of future revenues.

Cash and cash equivalents

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

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Taxation

The charity is exempt from corporation tax on its charitable activities and is not registered for VAT. As a registered charity the company benefits from rates relief.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For the year ended 31 March 2021

Note	INCOMING RESOURCES	2021	2021	2021	2021	2020
		Unrestricted	Restricted	Designated	Total	Total
2	Donations & legacies	£	£	£	£	£
	Donations	32,802	-	-	32,802	3,500
	HMRC Job Retention	-	59,534	-	59,534	-
		<u>32,802</u>	<u>59,534</u>	<u>-</u>	<u>92,336</u>	<u>3,500</u>
3	Charitable activities	£	£	£	£	£
	Big Lottery	-	25,719	-	25,719	112,280
	Children In Need	-	30,360	-	30,360	29,563
	VRU	-	-	-	-	6,474
	Cobalt/Symphony	-	21,800	-	21,800	250
	Community Foundation	-	-	-	-	2,303
	Liverpool City Council	-	11,248	-	11,248	28,580
	MPAC	2,600	-	-	2,600	-
	LCVS	-	10,000	-	10,000	3,920
	Tudor Trust	-	22,000	-	22,000	20,000
	Other	107,398	-	-	107,398	5,068
		<u>109,998</u>	<u>121,127</u>	<u>-</u>	<u>231,125</u>	<u>208,438</u>
4	Other trading activities	£	£	£	£	£
	Youth Club	11,549	-	-	11,549	6,989
	Other	-	-	-	-	847
		<u>11,549</u>	<u>-</u>	<u>-</u>	<u>11,549</u>	<u>7,836</u>
5	Investments	£	£	£	£	£
	Bank interest receivable	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For the year ended 31 March 2021

Note	Direct Charitable Expenditure	Support & Governance Costs	Total
	£	£	£
8 Analysis of expenditure			
Total expenditure in 2021	123,812	38,568	162,380
Total expenditure in 2020	174,677	54,450	229,127
Analysed as follows:	2021	2020	
Direct Charitable Expenditure	£	£	
Activities	28,100	23,991	
Depreciation	17,531	17,841	
Equipment	-	4,511	
Redundancy	-	13,627	
Salaries	58,957	94,981	
Sessional	440	-	
Training	-	66	
Travel	4,876	3,718	
Utilities	13,908	15,942	
	123,812	174,677	
Support & Governance Costs			
Bank Charges	142	201	
Office Running Costs	930	1,078	
Computer	-	900	
Insurance	2,833	3,161	
Professional Fees	3,053	765	
Repairs & Maintenance	8,711	10,338	
Salaries	20,475	33,845	
Telephone	1,424	1,250	
Governance - see below	1,000	1,000	
Other costs	-	1,912	
	38,568	54,450	
Fees for examination of the accounts	2021	2020	
Included in Governance costs	£	£	
Independent examiner's fees	300	300	
Accountancy preparation of accounts	700	700	
	1,000	1,000	

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For the year ended 31 March 2021

Note	2021	2020
9 Staff Costs and Employees	£	£
Wages and salaries	78,537	123,678
Social security costs	895	5,148
	<u>79,432</u>	<u>128,826</u>

No employee earned £60,000 or more during the year

The average number of employees during the year was :

	2021	2020
Charitable activities	4	8
Administration	1	1
	<u>5</u>	<u>9</u>

10 Net Incoming / (Outgoing) Resources	2021	2020
	£	£
Net Resources are stated after charging :		
Payroll costs	79,432	128,826
Depreciation	17,531	17,841
Independent Examination fee	300	300
	<u>97,263</u>	<u>146,967</u>

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For the year ended 31 March 2021

Note

11 Fixed Assets

	Land and Buildings £	Fixtures & Fittings £	Total £
Cost			
At 1 April 2020	788,990	112,946	901,936
Disposals	-	-	-
Additions	-	-	-
At 31 March 2021	<u>788,990</u>	<u>112,946</u>	<u>901,936</u>
Depreciation			
At 1 April 2020	331,628	99,534	431,162
On Disposals	-	-	-
Charge for year	15,780	1,751	17,531
At 31 March 2021	<u>347,408</u>	<u>101,285</u>	<u>448,693</u>
Net Book Value			
At 31 March 2021	441,582	11,661	453,243
At 31 March 2020	457,362	13,412	470,774

The freehold land and buildings is the Ruby Youth Centre at Armill Rd, Liverpool L11. The Trustees believe that its value is not materially different to its carrying value as shown above.

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For the year ended 31 March 2021

Note	2021	2020
12 Debtors	£	£
Trade debtors	-	-
Prepayments	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
	2021	2020
13 Cash at bank and in hand	£	£
Current Account	240,349	77,609
Petty Cash	-	-
	<u>-</u>	<u>-</u>
	<u>240,349</u>	<u>77,609</u>
	2021	2020
14 Creditors : amounts falling due within one year	£	£
Trade creditors	1,663	1,663
HM Revenue & Customs	618	2,868
Accruals	8,429	33,600
	<u>10,710</u>	<u>38,131</u>

CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
For the year ended 31 March 2021

Note	Balance at				Balance at
15 Movement in Funds	31 March 2020 £	Incoming Resources £	Resources Expended £	Transfers In / (Out) £	31 March 2021 £
Unrestricted Funds					
General Fund	33,248	154,349	(16,266)	-	171,331
Restricted Funds					
Big Lottery	4,599	-	(4,599)	-	-
Big Lottery	-	25,719	-	-	25,719
Children In Need	-	30,360	(14,227)	-	16,133
Cobalt	250	21,800	(22,050)	-	-
HMRC Job Retention	-	59,534	(59,534)	-	-
Liverpool City Council	4,683	11,248	(12,997)	-	2,934
LCVS	-	10,000	(10,000)	-	-
Tudor Trust 1	-	20,000	(5,671)	-	14,329
Tudor Trust 2	-	2,000	-	-	2,000
	9,532	180,661	(129,078)	-	61,115
Designated Funds					
Ruby Project	459,100	-	(15,780)	-	443,320
Multi-Use Games Area	8,372	-	(1,256)	-	7,116
	467,472	-	(17,036)	-	450,436
Total Funds	510,252	335,010	(162,380)	-	682,882

16 Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020

17 Capital Commitments

The company had no capital commitments at 31 March 2021 (2020: None) either contracted for or authorised by the directors but not contracted for.

18 Contingent Liabilities

The company had the following contingent liability at 31 March 2021 & 31 March 2020:-
As part of the fundraising process for the Ruby Building Project a grant of £250,000 was received from European Regional Development Fund. One of the conditions of this grant is that if the building is used for purposes other than those specified in the application, then some or all of the grant may be repayable at the donor's discretion.
This condition applies until 2021.