

# **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 2023**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

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

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**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 2023**

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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 2023.

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.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2023**

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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**

Croxteth Gems Community Association is a vital, frontline charity that has been serving families since 1969 and has seen the area suffer with high levels of deprivation. However, these past few months, with so much pressure on families with the increase in cost of living, we are already witnessing higher levels of need & help.

Our main services include:

- Junior Club 8–12-year-olds and in the last year we have had 120 registrations.
- Senior Club 12+ years where we have had 101 registrations.
- Play schemes 5–12-year-olds there have been over 260 registrations.
- Stay & Play 0–5-year-olds we have had 160 registrations.

We have continued to provide support and services for adults and older people, our services include:

Lunch Club – a warm safe place for community to come and have lunch.

Bingo – a fun environment for the local community to spend time together.

As one of a very small number of community organisations operating in the ward, we are a vital source of support and engagement for families from the area.

**Post COVID**

This year we are back operating our services again like pre-Covid, we are open every day providing daytime activities as well as our core services of Junior Club & Youth Club and Playschemes. We are always looking to develop and meet the needs of our local community.

## **Funding**

### **Liverpool City Council – Youth & Play Grant**

We are the lead organisation for this fund; the Croxteth Consortium is made up of 3 local organisations delivering Youth & Play opportunities to children & young people in the Croxteth ward. Croxteth Gems is the only organisation who delivers youth activities. As a consortium we meet regularly and plan yearly activities. These plans consist of Croxteth Gems being the lead and we allocate spend to each organisation running activities for children.

### **MNF**

We work with our local councillors who allocated £5,000 to help with the delivery of the youth & play grant outcomes. Croxteth Gems and Croxteth Family Matters are 2 of the organisations within the consortium and we cater for children in 2 distinct parts of the community. Family Matters operates in the Gillmoss side of the Ward and Gems operates in the Gems Community. We also worked with Hebden women's group earlier in the year, and toward the end Together Stronger a local CIC who are now part of the consortium.

### **Cobalt Housing**

We have a strong partnership working with Cobalt Housing and this has continued, they contribute to the Youth & Play grant consortium, pay for our Fareshare membership and we also apply for community fund money to allow us to run additional activities throughout the year like Halloween, mischief night & Christmas projects. The support from Cobalt is massive and we are grateful.

### **HAF & Eat To Meet**

This holiday provision project is for school aged children from reception to year 11 (inclusive) who receive benefits-related free school meals. Croxteth Gems have been in receipt of this funding every school holiday since summer 2021 for children aged 5-12 years old, this allows us to provide free play schemes where the children receive breakfast and dinner and take part in many fun activities. There have been 250 registrations for this project children aged 5-12 years.

### **Community Cashback**

The Connecting Communities Project has almost finished, and we took on a new approach to our delivery which will not just involve local people but give them ownership and the lead in activities, services and projects delivered.

We developed new local adult volunteer led activity planning groups, parent led groups, peer support groups and family networking opportunities as well as a new youth led forum. By further mobilising the wider community to take ownership of our facility and the services, activities, and support that we provided, we created an increased network of support for local people, points of contact for support and an increased understanding of local issues around areas such as community safety. Through our engagement, we continue to provide diversionary activities for children and young people, but these will be decided and led upon by young people themselves. This project is due to end May 2023.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2023**

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### **Hemby Trust**

We applied to Hemby Trust to fund the cost of improving our garden space and in December 2022 they gave us a grant of £1,000 towards this but we need to raise funds or match fund to complete the project.

### **Reaching Communities Fund**

In February 2023 we found out that our Reaching Communities Fund application was successful. This will fund our Co-ordinator & 3 Playworkers for the next 3 years.

Our role will be to focus upon formulating options for involvement and activities that we provide. This will include identifying roles/responsibilities, promotional work, engaging local people, and training opportunities where relevant to increased skills, so that residents take ownership and lead on projects. With more people invested in what we do, our profile will increase generating more support and more sustainability.

Activities will include consolidating existing work such as Junior Club, Senior Club and Playschemes. This includes delivery during holiday periods as a provider within the Holiday Activities and Food programme (HAF) which provides support with engagement activities and ensures children and young people who are in receipt of free school meals are also fed during these times. Also, activities for the local community such as Stay and Play, Luncheon Clubs, Keep Fit sessions, and bingo.

## **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**

We are working closely with LCVS who are always signposting as and when funding opportunities arise.

We are looking at applying to the Youth Investment Fund to allow us to expand and improve our facilities, we would like to try and get a new boiler system to become more energy efficient, and re develop our existing provision to allow for more young people to use our building.

Fundraising is ongoing as usual, but we are becoming increasingly aware of how quickly a 3 year grant comes to an end and the demand for funding is at a high. This together with increased energy costs and costs of living rises we are constantly worried what the future holds.

We are positive for the next 12 months and thankful for the support from all our funders.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2023**

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**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

*M. Ellison*  
.....

Mrs M Ellison Secretary

Date: *5/10/23*  
.....

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

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I report on the accounts for the year ended 31 March 2023 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.

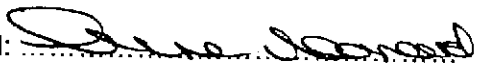
**Independent examiner's statement**

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: 11 Oct 2023

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 2023**

|   |      | 2023                    | 2023                  | 2023                             | 2023             | 2022             |
|---|------|-------------------------|-----------------------|----------------------------------|------------------|------------------|
|   | Note | Unrestricted funds<br>£ | Restricted funds<br>£ | Designated Restricted funds<br>£ | Total funds<br>£ | Total funds<br>£ |
| <b>INCOMING RESOURCES</b>                                       |      |                         |                       |                                  |                  |                  |
| <b>Incoming &amp; endowments from:</b>                          |      |                         |                       |                                  |                  |                  |
| Donations and legacies  | 2    | 3,828                   | -                     | -                                | <b>3,828</b>     | 13,573           |
| Charitable activities   | 3    | 4,900                   | 123,073               | -                                | <b>127,973</b>   | 121,250          |
| Other charitable activities                                     | 4    | 3,536                   | -                     | -                                | <b>3,536</b>     | 2,258            |
| Investments   | 5    | -                       | -                     | -                                | -                | -                |
| <b>Total income</b>   |      | <b>12,264</b>           | <b>123,073</b>        | <b>-</b>                         | <b>135,337</b>   | <b>137,081</b>   |
| <b>RESOURCES EXPENDED</b>                                       |      |                         |                       |                                  |                  |                  |
| <b>Expenditure on:</b>  |      |                         |                       |                                  |                  |                  |
| Raising funds   | 6    | -                       | -                     | -                                | -                | -                |
| Charitable activities   | 7    | 86,855                  | 128,190               | 16,687                           | <b>231,732</b>   | 194,837          |
| <b>Total resources expended</b>                                 | 8    | <b>86,855</b>           | <b>128,190</b>        | <b>16,687</b>                    | <b>231,732</b>   | <b>194,837</b>   |
| <b>Net income / (expenditure) for the year before transfers</b> |      | <b>(74,591)</b>         | <b>(5,117)</b>        | <b>(16,687)</b>                  | <b>(96,395)</b>  | <b>(57,756)</b>  |
| Gross transfers between funds                                   |      | -                       | -                     | -                                | -                | -                |
| <b>Net income/(expenditure) for the year</b>                    |      | <b>(74,591)</b>         | <b>(5,117)</b>        | <b>(16,687)</b>                  | <b>(96,395)</b>  | <b>(57,756)</b>  |
| <b>RECONCILIATION OF FUNDS</b>                                  |      |                         |                       |                                  |                  |                  |
| Total funds brought forward                                     |      | 168,777                 | 22,760                | 433,589                          | <b>625,126</b>   | 682,882          |
| <b>TOTAL FUNDS CARRIED FORWARD</b>                              |      | <b>94,186</b>           | <b>17,643</b>         | <b>416,902</b>                   | <b>528,731</b>   | <b>625,126</b>   |

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 2023**

**Registration Number: 3551273**

|  |      | 2023           | 2023          | 2023           | 2023                  | 2022           |
|--|------|----------------|---------------|----------------|-----------------------|----------------|
|  |      | Unrestricted   | Restricted    | Designated     | Total                 | Total          |
|  |      | funds          | funds         | Restricted     | funds                 | funds          |
|  |      | £              | £             | funds          | £                     | £              |
|  | Note |                |               |                |                       |                |
| <b>FIXED ASSETS</b>                          |      |                |               |                |                       |                |
| Tangible assets                              | 11   | 2,021          | -             | 416,902        | <b>418,923</b>        | 435,972        |
| <b>CURRENT ASSETS</b>                        |      |                |               |                |                       |                |
| Debtors                                      | 12   | -              | 15,495        | -              | <b>15,495</b>         | 3,846          |
| Cash at bank and in hand                     | 13   | 100,179        | 2,148         | -              | <b>102,327</b>        | 187,899        |
|  |      | <u>100,179</u> | <u>17,643</u> | <u>-</u>       | <u><b>117,822</b></u> | <u>191,745</u> |
| <b>CREDITORS</b>                             |      |                |               |                |                       |                |
| Amounts falling due within one year          | 14   | (8,014)        | -             | -              | <b>(8,014)</b>        | (2,591)        |
|  |      | <u>92,165</u>  | <u>17,643</u> | <u>-</u>       | <u><b>109,808</b></u> | <u>189,154</u> |
| <b>NET CURRENT ASSETS</b>                    |      |                |               |                |                       |                |
|  |      | <u>94,186</u>  | <u>17,643</u> | <u>416,902</u> | <u><b>528,731</b></u> | <u>625,126</u> |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |      |                |               |                |                       |                |
|  |      | <u>94,186</u>  | <u>17,643</u> | <u>416,902</u> | <u><b>528,731</b></u> | <u>625,126</u> |
| <b>FUNDS</b>                                 |      |                |               |                |                       |                |
|  | 15   |                |               |                |                       |                |
| Unrestricted funds                           |      | 94,186         | -             | -              | <b>94,186</b>         | 168,777        |
| Restricted funds                             |      | -              | 17,643        | -              | <b>17,643</b>         | 22,760         |
| Designated                                   |      | -              | -             | 416,902        | <b>416,902</b>        | 433,589        |
| <b>TOTAL FUNDS</b>                           |      | <u>94,186</u>  | <u>17,643</u> | <u>416,902</u> | <u><b>528,731</b></u> | <u>625,126</u> |

For the year ending 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

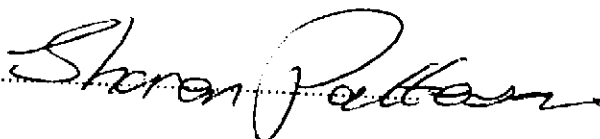
**Directors' responsibilities**

- 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 5/10/23

Mrs S Patterson



The notes form part of these financial statements

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2023**

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## **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

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2023**

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**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 £1,000, 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 2023

| Note     | INCOMING RESOURCES              | 2023         | 2023       | 2023       | 2023         | 2022          |
|----------|---------------------------------|--------------|------------|------------|--------------|---------------|
|          |                                 | Unrestricted | Restricted | Designated | Total        | Total         |
|          |                                 | £            | £          | £          | £            | £             |
| <b>2</b> | <b>Donations &amp; legacies</b> |              |            |            |              |               |
|          | Donations                       | 3,828        | -          | -          | 3,828        | 1,356         |
|          | HMRC Job Retention              | -            | -          | -          | -            | 12,217        |
|          |                                 | <u>3,828</u> | <u>-</u>   | <u>-</u>   | <u>3,828</u> | <u>13,573</u> |

| 3 | Charitable activities  | 2023         | 2023           | 2023       | 2023           | 2022           |
|---|------------------------|--------------|----------------|------------|----------------|----------------|
|   |                        | Unrestricted | Restricted     | Designated | Total          | Total          |
|   |                        | £            | £              | £          | £              | £              |
|   | High Sheriff           | -            | 2,160          | -          | 2,160          | -              |
|   | Cobalt/Symphony        | -            | 5,376          | -          | 5,376          | 3,770          |
|   | HAF                    | -            | 31,000         | -          | 31,000         | 36,420         |
|   | Liverpool City Council | -            | 52,557         | -          | 52,557         | 24,580         |
|   | Mental Health          | -            | 11,980         | -          | 11,980         | 11,980         |
|   | Tudor Trust            | -            | 20,000         | -          | 20,000         | 20,200         |
|   | Other                  | 4,900        | -              | -          | 4,900          | 2,300          |
|   | Bibby                  | -            | -              | -          | -              | 3,000          |
|   | MPAC                   | -            | -              | -          | -              | 2,000          |
|   | LCVS                   | -            | -              | -          | -              | 17,000         |
|   |                        | <u>4,900</u> | <u>123,073</u> | <u>-</u>   | <u>127,973</u> | <u>121,250</u> |

| 4 | Other trading activities | 2023         | 2023       | 2023       | 2023         | 2022         |
|---|--------------------------|--------------|------------|------------|--------------|--------------|
|   |                          | Unrestricted | Restricted | Designated | Total        | Total        |
|   |                          | £            | £          | £          | £            | £            |
|   | Youth Club               | 650          | -          | -          | 650          | 500          |
|   | Other                    | 2,886        | -          | -          | 2,886        | 1,758        |
|   |                          | <u>3,536</u> | <u>-</u>   | <u>-</u>   | <u>3,536</u> | <u>2,258</u> |

| 5 | Investments              | 2023         | 2023       | 2023       | 2023     | 2022     |
|---|--------------------------|--------------|------------|------------|----------|----------|
|   |                          | Unrestricted | Restricted | Designated | Total    | Total    |
|   |                          | £            | £          | £          | £        | £        |
|   | 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 2023

| Note   | Direct<br>Charitable<br>Expenditure<br>£ | Support &<br>Governance<br>Costs<br>£ | Total<br>£     |
|--|--|---------------------------------------|----------------|
| <b>8 Analysis of expenditure</b>   |  |                                       |                |
| Total expenditure in 2022  | <b>167,154</b>                           | <b>64,578</b>                         | <b>231,732</b> |
| Total expenditure in 2021  | 142,794                                  | <b>52,043</b>                         | 194,837        |
| <b>Analysed as follows:</b>  | <b>2023</b>                              | <b>2022</b>                           |                |
|  | £  | £                                     |                |
| <b>Direct Charitable Expenditure</b>   |  |                                       |                |
| Activities   | <b>33,936</b>                            | 30,491                                |                |
| Depreciation   | <b>17,049</b>                            | 17,271                                |                |
| Equipment  | <b>702</b>                               | 200                                   |                |
| Salaries   | <b>82,187</b>                            | 70,501                                |                |
| Training   | -  | 622                                   |                |
| Travel   | <b>8,061</b>                             | 4,170                                 |                |
| Volunteers   | <b>6,080</b>                             | 1,685                                 |                |
| Utilities  | <b>19,139</b>                            | 17,854                                |                |
|  | <b>167,154</b>                           | 142,794                               |                |
| <b>Support &amp; Governance Costs</b>  |  |                                       |                |
| Bank Charges   | <b>245</b>                               | 184                                   |                |
| Office Running Costs   | <b>1,185</b>                             | 1,198                                 |                |
| Computer   | <b>3,845</b>                             | 1,041                                 |                |
| Insurance  | <b>3,112</b>                             | 2,571                                 |                |
| Professional Fees  | <b>5,259</b>                             | 457                                   |                |
| Repairs & Maintenance  | <b>20,385</b>                            | 17,720                                |                |
| Salaries   | <b>27,310</b>                            | 24,222                                |                |
| Telephone  | <b>1,430</b>                             | 1,137                                 |                |
| Governance - see below   | <b>1,200</b>                             | 1,000                                 |                |
| Other costs  | <b>607</b>                               | 2,513                                 |                |
|  | <b>64,578</b>                            | 52,043                                |                |
| <b>Fees for examination of the accounts<br/>Included in Governance costs</b> | <b>2023</b>                              | <b>2022</b>                           |                |
|  | £  | £                                     |                |
| Independent examiner's fees  | <b>1,200</b>                             | 1,000                                 |                |

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2023

| Note                               | 2023           | 2022          |
|------------------------------------|----------------|---------------|
|                                    | £              | £             |
| <b>9 Staff Costs and Employees</b> |                |               |
| Wages and salaries                 | 106,661        | 84,720        |
| Social security costs              | 2,683          | 10,003        |
| Pension                            | 153            | -             |
|                                    | <u>109,497</u> | <u>94,723</u> |

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

The average number of employees during the year was :

|                       | 2023     | 2022     |
|-----------------------|----------|----------|
| Charitable activities | 5        | 4        |
| Administration        | 1        | 1        |
|                       | <u>6</u> | <u>5</u> |

| 10 Net Incoming / (Outgoing) Resources    | 2023           | 2022           |
|---|----------------|----------------|
|   | £              | £              |
| Net Resources are stated after charging : |                |                |
| Payroll costs                             | 109,497        | 94,723         |
| Depreciation                              | 17,049         | 17,271         |
| Independent Examination fee               | 1,200          | 1,000          |
|   | <u>127,746</u> | <u>112,994</u> |

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2023**

**Note**

**11 Fixed Assets**

|                       | Land and<br>Buildings<br>£ | Fixtures &<br>Fittings<br>£ | Total<br>£            |
|-----------------------|----------------------------|-----------------------------|-----------------------|
| <b>Cost</b>           |                            |                             |                       |
| At 1 April 2022       | 788,990                    | 112,946                     | <b>901,936</b>        |
| Disposals             | -                          | -                           | -                     |
| Additions             | -                          | -                           | -                     |
| At 31 March 2023      | <u>788,990</u>             | <u>112,946</u>              | <u><b>901,936</b></u> |
| <b>Depreciation</b>   |                            |                             |                       |
| At 1 April 2022       | 361,450                    | 104,514                     | <b>465,964</b>        |
| On Disposals          | -                          | -                           | -                     |
| Charge for year       | <u>15,780</u>              | <u>1,269</u>                | <u><b>17,049</b></u>  |
| At 31 March 2023      | <u>377,230</u>             | <u>105,783</u>              | <u><b>483,013</b></u> |
| <b>Net Book Value</b> |                            |                             |                       |
| At 31 March 2023      | <b>411,760</b>             | <b>7,163</b>                | <b>418,923</b>        |
| At 31 March 2022      | 427,540                    | 8,432                       | 435,972               |

The freehold land and buildings is the Ruby Youth Centre at Amill 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 2023

| Note                      | Balance at |           | Resources | Transfers  | Balance at |
|---------------------------|------------|-----------|-----------|------------|------------|
| 15 Movement In Funds      | 31 March   | Incoming  | Expended  | In / (Out) | 31 March   |
|                           | 2022       | Resources | £         | £          | 2023       |
|                           | £          | £         |           |            | £          |
| <b>Unrestricted Funds</b> |            |           |           |            |            |
| General Fund              | 168,777    | 12,264    | (86,855)  | -          | 94,186     |
| <b>Restricted Funds</b>   |            |           |           |            |            |
| Liverpool City Council    | 3,789      | 52,557    | (38,703)  | -          | 17,643     |
| High Sheriff              | -          | 2,160     | (2,160)   | -          | -          |
| Cobalt/Symphony           | -          | 5,376     | (5,376)   | -          | -          |
| HAF                       | 190        | 31,000    | (31,190)  | -          | -          |
| LCVS                      | 2,000      | -         | (2,000)   | -          | -          |
| Mental Health             | 6,548      | 11,980    | (18,528)  | -          | -          |
| Tudor Trust               | 10,233     | 20,000    | (30,233)  | -          | -          |
|                           | 22,760     | 123,073   | (128,190) | -          | 17,643     |
| <b>Designated Funds</b>   |            |           |           |            |            |
| Ruby Project              | 427,540    | -         | (15,780)  | -          | 411,760    |
| Multi-Use Games Area      | 6,049      | -         | (907)     | -          | 5,142      |
|                           | 433,589    | -         | (16,687)  | -          | 416,902    |
| <b>Total Funds</b>        | 625,126    | 135,337   | (231,732) | -          | 528,731    |

**16 Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022

**17 Capital Commitments**

The company had no capital commitments at 31 March 2023 (2022: None) either contracted for or authorised by the directors but not contracted for.