

# **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 2024**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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<b>CONTENTS</b>	<b>Page</b>
Company Information	3
Trustees' Report	4 to 11
Independent Examiner's Report	12
Statement of Financial Activities	13
Balance Sheet	14
Notes to the Financial Statements	13 to 23

**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 2024**

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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 2024.

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 2024**

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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**

We always try to be constantly evolving by listening to our service users and aware of issues that are affecting them, for example cost of living crisis, we are still offering sessions 5 days per week and the sessions are as follows;

Monday – Junior Club & Senior Club  
Tuesday – Stay & Play, Junior Club & Senior Club  
Wednesday – Lunch Club, Junior Club & Senior Club  
Thursday – Stay & Play, Junior Club & Senior Club  
Friday – Bingo, Junior Club & Senior Club

**Stay & Play Sessions** are well attended, and we still run 2 sessions per week due to demand, we found that there was a lack of activities locally for children under 5 to attend with their parents that didn't have a price tag like nurse or day care. Children can take part in play activities whilst their parents/carers can socialise and have a cup of tea/coffee in a safe warm environment.

**Lunch Club Sessions** are well attended, and they give the local community a chance to come and have a two-course lunch in a warm place, meeting up with friends and making new friends. This has been developed because of the huge impact the cost-of-living crisis has had on our local community, giving people a space to enjoy themselves without worrying about costs.

**Bingo Session** are popular and again give the community a place to come and socialise and engage with others whilst having fun and helps to raise a small amount of money which goes back into Gems.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2024**

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**Playschemes** are still a must for our area to give children a place to come during school holiday where they are safe, warm and can take part in many different activities and go on day trips. This gives families who are on low-income piece of mind to know their child/children are getting breakfast and lunch (healthy and home cooked)

### **Playschemes**

We continue to run playschemes for children aged 5-12 years during all school holidays. We provide breakfast and lunch for all children who attend. Most of this funding comes through Eat to meet/HAF the main criteria for this is for children who are on income related free school meals, working in Croxteth we know the majority of our users are in receipt of this, but we now have to ask the question on our registration forms to make sure we are hitting targets set by the DfE. We also received funding from Cobalt housing & LNF to allow us to support children and families not in receipt of this, but we know working parents are struggling due to the cost of living.

- 80 individual children attended Playschemes over the 23-24 period

We continue to be the lead in the Croxteth consortium and work together with Family Matters & Together Stronger we are based in Croxteth.

Together over the 23-24 period we supported:

- 1,042 children & young people within the Croxteth ward.

We had a trip to Splash world in Southport for private hire to take local children & young people out of the area to reduce levels of ASB and mischief:

- 250 children, young people and families attended

We again had a Halloween Party for local children & families with many different spooky activities, DJ and food:

- 120 children, young people and their families attended

### **Funding**

It was decided by Liverpool Youth Service that they were not recruiting for part time youth workers, and this would have meant that Croxteth Gems would now be paid directly to pay one part time youth worker, this was an easy transition.

### **Community Cashback**

The Connecting Communities developed the capacity of our community to work together through a range of projects that we have planned and helped to deliver. We done this by getting local people more invested in taking ownership of The Gems and a key local organisation we helped build skills but more importantly created stronger local networks and familiar points of support. For example, we encouraged those at risk of isolation to get involved through increasing word of mouth so that people feel more connected and safer within their community. This approach to working with local families helped to inform our responses to the development of new activities to prevent issues from arising e.g. new youth programmes designed, developed and delivered by young people themselves to provide early interventions.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2024**

---

Key outcomes included:

- 200 local adult residents reporting feeling safer as a result of engagement in/accessing Gems activities, services and support
- 180 children accessing regular social and recreational activities that leading to reports of improved wellbeing, positive personal development and social connections
- 170 young people accessing regular social and recreational activities that leading to reports of improved wellbeing, positive personal development and social connections
- 20 Volunteer Community Leads develop new skills as leads on activities developed and run

Outputs included:

- 450 children and young people engaged through targeted activities at key times of the year (e.g. Mischief Night)
- 250 children and young people engaged through playschemes during holiday periods
- 150 local people who access community activities and events currently

This project ended in February 2024, as it was delayed due to covid, this was a successful project, and has allowed us to implement and maintain these levels of involvement.

### **Reaching Communities**

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.

This project began on 1<sup>st</sup> May 2023 and we have been focusing 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.

### **Euro Grant – Eurovision**

This Grant was from a fund released by Liverpool City Council as we hosted the Eurovision song contest on behalf of the Ukraine. The funders stated that “We received close to 300 applications, with nearly £500,000 requested. Your application stood out and we’re excited to be able to support it” Our project included a large-scale display flag of the countries involved, a drama workshop and a performance for parents, and we asked local Ukrainian families to help with the food allowing our children, young people and families to taste food. This project was a huge success.

- 80 children and young people took part in a drama workshop and performed
- 30 parents visited the Gems to witness the performance and taste food cooked

- 4 local people from Ukraine cooked food which represented Ukraine for all to taste.

### **High Sheriff Visit**

We had received funding from the High Sheriff grant to fund yoga and mediation sessions at Gems giving particular relevance to those who have autism or ADHD, the sessions will taught children the ABCs of yoga to develop the mind, body and soul, using a unique, colourful recipe of yoga postures designed to holistically support the child in their development and beyond, this was again for both Junior Club & Senior Club sessions.

- 112 children & Young people took part in these sessions over a 12-month period.

In May 2023 we had a visit from the High Sheriff at the time Ruth Hussey, she came to see a yoga session and to visit Gems, she was really impressed with our work and sent a lovely letter.

### **Million Hours Fund**

We had successful application to the Million Hour Fund

### **Food**

As an organisation working in an area of high deprivation and with the cost-of-living crisis we have continued our affiliation to Fareshare, we receive a delivery every week of food waste from supermarkets allowing us to feed children who attend or support families who come in at crisis point looking for food to get through.

We are now also affiliate to Food Diverse, this includes having an app, where we weekly receive food waste from Nandos.

We also receive food waste from Greggs every day of the week which we again give out to local families and children & young people who attend Gems.

### **Hemby Trust**

We were successful with an application to HEMBY in December 2022 but would only be paid once I could confirm match funding had been raised, this has been worked on and applications to CIF and UKSPF funding to match. This will allow us to re design our back garden space allowing for children, young people and local people to come together in a green space where they are safe.

### **Christmas**

We once again provided local families with hampers just before Christmas, this project happens every year and we work alongside KIND. We also had a donation from a local businessman, and local football teams donate toys and pyjamas.

- 55 hampers were delivered to local families identifies as in need
- 170 children received toys and pyjamas

### **Impact of services due to heating**

We had a problem with our heating system. This has been an ongoing problem for a few years now, but in November 2023 it finally gave up and we needed to find the money to replace it. Even though we had tried many different funders we put it out as an emergency, and we ended up getting the support from:

Chris Carline – Businessman - £5000

Cobalt Housing - Contractor - £2000

This left a shortfall of **£3769.12**, which we had to take from unreserved funding and due to the time of year and the weather this meant that we had to close the building for 2 weeks. We then supported young people online and families.

### **HR & Health & Safety**

We now have a business called Croner who we pay a monthly fee who are at the end of the phone 24/7 to help with all HR and health & safety needs. This decision was made by the board.

### **Training**

During this year staff have completed several training courses which include:

- Fire Marshall Training - 15 staff from 3 local organisations completed the course.
- Food Hygiene Training – 4 staff completed this training
- Risk assessment Training – Manager
- ASD training – 5 staff members completed this training

## **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 MPAC & LCVS who are always signposting as and when funding opportunities arise.

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.

### **YP being involved in decision making**

As an organisation we have always involved children & young people in the decision making within the organisation, but we have ensured that through different projects they have had even more responsibility and input into shaping what we do. They designed programmes of activities as part of our aim within the connecting communities project, which included them delivering sessions to the younger children (junior club) they also implemented the first aid course. We hosted a Youth Inspector Road Show for Targeted Services for young people. They went around the city recruiting young people and wanted to train them to become young inspectors, going around the different centres in the city and making recommendations for change. We have 7 young people who have signed up for the training.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2024**

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Children and young people took part in a project called 'Croxteth Speaks'. This took place over the six-week summer holidays of 2023. The children and young people worked with film makers, highlighting the issues they identified in their community. The film showed lack of facilities in their local park, dog fouling, broken play equipment and many other issues. Their film was shown to Ward Councillors, officers from Liverpool City Council and other agencies and each gave a commitment to take one of the problems away and have it addressed by their departments.

We also now have a young person who has become a member of the Merseyside Youth Commission. The Merseyside Youth Commission (MYC) is a peer-led citizen research project on Police, Crime and Prevention, funded by the Merseyside Police Prevention Initiative.

The Merseyside Youth Commission members are a group of 14-25-year-olds, their peer-led research focused on 4 urgent issues that young people in Merseyside are most affected. They created interactive workshops and surveys to engage with others through the 'Big conversation'. The MYC members have gathered the views, opinions and solutions from over 1,400 young people living across Merseyside aged 14-25 years.

The opinions and solutions were presented to Merseyside Chief Constable and other senior members at the 'Big Conversation' event' when they had a chance to hear what young people had to say on the following priorities:

- **GANG & KNIFE CRIME**
- **YOUTH PROTECTION & DOMESTIC VIOLENCE**
- **CRIME PREVENTION & EDUCATION**
- **RELATIONSHIP WITH THE POLICE**

### **Income Generation**

Pre covid we had made plans to develop a community café on Croxteth Hall and Country Park, unfortunately during Covid Liverpool lost its Mayor who was supporting Gems, which meant this project didn't go ahead.

We have started to generate income in other ways mostly through room hire & hire of car parking space.

We now have a wrestling company called TNT wrestlers who hire a room currently at £60 per week £3,120 per year which is up for review in September 2024. They also bring in other opportunities for Children & Young People allowing them to attend wrestling shows in the city centre for free with their families. We are also looking at working together to develop extra activities in Gems.

We hire car parking spaces to a local businessman to park his cars, this generates an income of £3,600 per year.

We have more recently hired out our space to the local boxing club ABC who pay to hire the building for a day at a cost of £500 per day.

We also house Smoke free Liverpool every Wednesday allowing local people to be supported to quit smoking. We don't charge for the use of our building for this service as it is of benefit to the local community.

## 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: *9/7/24* .....

**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 2024 set out on pages 13 to 23.

**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: 21/7/24

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 2024**

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.

	2024	2024	2024	2024	2023
	Unrestricted	Restricted	Designated	Total	Total
	funds	funds	Restricted	funds	funds
	£	£	funds	£	£
Note	£	£	£	£	£
<b>INCOMING RESOURCES</b>					
<b>Incoming &amp; endowments from:</b>					
Donations and legacies	2	904	-	904	3,828
Charitable activities	3	43,279	171,407	214,686	127,973
Other charitable activities	4	8,785	-	8,785	3,536
Investments	5	-	-	-	-
<b>Total income</b>		<b>52,968</b>	<b>171,407</b>	<b>224,375</b>	<b>135,337</b>
<b>RESOURCES EXPENDED</b>					
<b>Expenditure on:</b>					
Raising funds	6	-	-	-	-
Charitable activities	7	84,917	155,369	256,837	231,732
<b>Total resources expended</b>	8	<b>84,917</b>	<b>155,369</b>	<b>256,837</b>	<b>231,732</b>
<b>Net income / (expenditure) for the year before transfers</b>		<b>(31,949)</b>	<b>16,038</b>	<b>(32,462)</b>	<b>(96,395)</b>
Gross transfers between funds		27,000	(27,000)	-	-
<b>Net income/(expenditure) for the year</b>		<b>(4,949)</b>	<b>(10,962)</b>	<b>(32,462)</b>	<b>(96,395)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		94,186	17,643	528,731	625,126
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>89,237</b>	<b>6,681</b>	<b>496,269</b>	<b>528,731</b>

The notes form part of these financial statements

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**BALANCE SHEET**  
**At 31 March 2024**

**Registration Number: 3551273**

		2024	2024	2024	2024	2023
	Note	Unrestricted funds £	Restricted funds £	Designated Restricted funds £	Total funds £	Total funds £
<b>FIXED ASSETS</b>						
Tangible assets	11	11,190	-	400,351	<b>411,541</b>	418,923
<b>CURRENT ASSETS</b>						
Debtors	12	-	-	-	-	15,495
Cash at bank and in hand	13	82,286	6,681	-	<b>88,967</b>	102,327
		<u>82,286</u>	<u>6,681</u>	<u>-</u>	<u><b>88,967</b></u>	<u>117,822</u>
<b>CREDITORS</b>						
Amounts falling due within one year	14	(4,239)	-	-	<b>(4,239)</b>	(8,014)
<b>NET CURRENT ASSETS</b>						
		<u>78,047</u>	<u>6,681</u>	<u>-</u>	<u><b>84,728</b></u>	<u>109,808</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>						
		<u>89,237</u>	<u>6,681</u>	<u>400,351</u>	<u><b>496,269</b></u>	<u>528,731</u>
<b>FUNDS</b>						
	15					
Unrestricted funds		89,237	-	-	<b>89,237</b>	94,186
Restricted funds		-	6,681	-	<b>6,681</b>	17,643
Designated		-	-	400,351	<b>400,351</b>	416,902
<b>TOTAL FUNDS</b>		<u>89,237</u>	<u>6,681</u>	<u>400,351</u>	<u><b>496,269</b></u>	<u>528,731</u>


For the year ending 31 March 2024 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 9-7-2024

Mrs S 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

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

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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 2024

Note	INCOMING RESOURCES	2024	2024	2024	2024	2023
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
<b>2</b>	<b>Donations &amp; legacies</b>					
	Donations	904	-	-	904	3,828
		<u>904</u>	<u>-</u>	<u>-</u>	<u>904</u>	<u>3,828</u>

3	Charitable activities	2024	2024	2024	2024	2023
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Cobalt/Symphony	4,450	-	-	4,450	5,376
	Community Cashback	-	-	-	-	25,790
	Community Fund	-	9,076	-	9,076	20,000
	Euro Grant	-	2,000	-	2,000	-
	HAF	-	23,069	-	23,069	31,000
	High Sheriff	-	-	-	-	2,160
	Liverpool City Council	9,347	32,779	-	42,126	26,767
	Lottery - Coming Together	-	75,483	-	75,483	-
	Mental Health	-	-	-	-	11,980
	MPAC	3,000	3,000	-	6,000	-
	Other	5,692	-	-	5,692	4,900
	Police & Crime	20,790	-	-	20,790	-
	Tudor Trust	-	26,000	-	26,000	-
		<u>43,279</u>	<u>171,407</u>	<u>-</u>	<u>214,686</u>	<u>127,973</u>

4	Other trading activities	2024	2024	2024	2024	2023
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Youth Club	837	-	-	837	650
	Other	7,948	-	-	7,948	2,886
		<u>8,785</u>	<u>-</u>	<u>-</u>	<u>8,785</u>	<u>3,536</u>

5	Investments	2024	2024	2024	2024	2023
		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 2024**

Note	Direct Charitable Expenditure	Support & Governance Costs	Total
	£	£	£
<b>8 Analysis of expenditure</b>			
Total expenditure in 2024	<b>190,682</b>	<b>66,155</b>	<b>256,837</b>
Total expenditure in 2023	167,154	<b>64,578</b>	231,732
<b>Analysed as follows:</b>	<b>2024</b>	<b>2023</b>	
<b>Direct Charitable Expenditure</b>	£	£	
Activities	<b>36,196</b>	33,936	
Depreciation	<b>17,226</b>	17,049	
Equipment	-	702	
Salaries	<b>98,206</b>	82,187	
Travel	<b>5,731</b>	8,061	
Volunteers	<b>4,785</b>	6,080	
Utilities	<b>28,538</b>	19,139	
	<b>190,682</b>	167,154	
<b>Support &amp; Governance Costs</b>			
Bank Charges	<b>261</b>	245	
Office Running Costs	<b>904</b>	1,185	
Computer	<b>1,777</b>	3,845	
Insurance	<b>2,827</b>	3,112	
Professional Fees	<b>3,780</b>	5,259	
Repairs & Maintenance	<b>21,346</b>	20,385	
Salaries	<b>29,055</b>	27,310	
Telephone	<b>1,248</b>	1,430	
Governance - see below	<b>1,500</b>	1,200	
Other costs	<b>3,457</b>	607	
	<b>66,155</b>	64,578	
<b>Fees for examination of the accounts</b>	<b>2024</b>	<b>2023</b>	
<b>Included in Governance costs</b>	£	£	
Independent examiner's fees	<b>1,500</b>	1,200	

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

Note	2024	2023
<b>9 Staff Costs and Employees</b>	<b>£</b>	<b>£</b>
Wages and salaries	124,222	106,661
Social security costs	2,682	2,683
Pension	357	153
	<u>127,261</u>	<u>109,497</u>

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

The average number of employees during the year was :	2024	2023
Charitable activities	6	5
Administration	1	1
	<u>7</u>	<u>6</u>

10 Net Incoming / (Outgoing) Resources	2024	2023
	<b>£</b>	<b>£</b>
Net Resources are stated after charging :		
Payroll costs	127,261	109,497
Depreciation	17,226	17,049
Independent Examination fee	1,500	1,200
	<u>145,987</u>	<u>127,746</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

**Note**

**11 Fixed Assets**

	Land and Buildings £	Fixtures & Fittings £	Total £
<b>Cost</b>			
At 1 April 2023	788,990	112,946	<b>901,936</b>
Disposals	-	-	-
Additions	-	9,844	<b>9,844</b>
At 31 March 2024	<u>788,990</u>	<u>122,790</u>	<u><b>911,780</b></u>
<b>Depreciation</b>			
At 1 April 2023	377,230	105,783	<b>483,013</b>
On Disposals	-	-	-
Charge for year	15,780	1,446	<b>17,226</b>
At 31 March 2024	<u>393,010</u>	<u>107,229</u>	<u><b>500,239</b></u>
<b>Net Book Value</b>			
At 31 March 2024	<b>395,980</b>	<b>15,561</b>	<b>411,541</b>
At 31 March 2023	411,760	7,163	418,923

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 2024**

Note	2024	2023
<b>12 Debtors</b>	<b>£</b>	<b>£</b>
Debtors	-	15,495
Prepayments	-	-
	<u>-</u>	<u>15,495</u>
	<b>2024</b>	<b>2023</b>
<b>13 Cash at bank and in hand</b>	<b>£</b>	<b>£</b>
Current Account	88,856	101,902
Petty Cash	111	425
	<u>88,967</u>	<u>102,327</u>
	<b>2024</b>	<b>2023</b>
<b>14 Creditors : amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Trade creditors	-	194
HM Revenue & Customs	1,737	759
Accruals	2,502	7,061
	<u>4,239</u>	<u>8,014</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

Note	Balance at				Balance at
15 Movement in Funds	31 March	Incoming	Resources	Transfers	31 March
	2023	Resources	Expended	In / (Out)	2024
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	94,186	52,968	(84,917)	27,000	<b>89,237</b>
<b>Restricted Funds</b>					
Liverpool City Council	17,643	32,779	(20,722)	(27,000)	<b>2,700</b>
Lottery - Coming Together	-	75,483	(72,966)	-	<b>2,517</b>
Euro Grant	-	2,000	(2,000)	-	-
HAF	-	23,069	(21,605)	-	<b>1,464</b>
Community Fund	-	9,076	(9,076)	-	-
MPAC	-	3,000	(3,000)	-	-
Tudor Trust	-	26,000	(26,000)	-	-
	<u>17,643</u>	<u>171,407</u>	<u>(155,369)</u>	<u>(27,000)</u>	<u>6,681</u>
<b>Designated Funds</b>					
Ruby Project	411,760	-	(15,780)	-	<b>395,980</b>
Multi-Use Games Area	5,142	-	(771)	-	<b>4,371</b>
	<u>416,902</u>	<u>-</u>	<u>(16,551)</u>	<u>-</u>	<u><b>400,351</b></u>
<b>Total Funds</b>	<u><u>528,731</u></u>	<u><u>224,375</u></u>	<u><u>(256,837)</u></u>	<u><u>-</u></u>	<u><u><b>496,269</b></u></u>

**16 Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023

**17 Capital Commitments**

The company had no capital commitments at 31 March 2024 (2023: None) either contracted for or authorised by the directors but not contracted for.