

# **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 2025**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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<b>CONTENTS</b>	<b>Page</b>
Company Information	3
Trustees' Report	4 to 18
Independent Examiner's Report	19
Statement of Financial Activities	20
Balance Sheet	21
Notes to the Financial Statements	22 to 30

**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 (Resigned 1<sup>st</sup> June 2025)

**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 2025**

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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 2025.

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 2025**

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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.

**What does our organisation do?**

We are still offering sessions 5 days per week, our sessions run as follows:

Monday – Junior Club & Senior Club

Tuesday – Stay & Play, Junior Club & Senior Club

Wednesday – Junior Club & Senior Club

Thursday – Stay & Play, Junior Club & Senior Club

Friday – Bingo, Junior Club & Senior Club

In addition to this we now work in partnership with Aerial gymnastics Community, through funding from Cobalt and we now take children from our Junior Club sessions over to the Sports centre every Monday evening during term time. Junior Club seen many different activities including boxing, painting and question & answer workshops giving the children a chance to choose what they would like to see at Gems.

We also have Emma's Roadshow a dance school based at Gems, and they run their sessions every Monday evening. We have seen some of our children & YP access this and really thrive from it.

Our Stay & Play sessions are thriving, we run every Tuesday & Thursday term time. We have reached 265 individual children with 709 attendances from Sept 24 – Dec 25. During these sessions we offer arts and craft activities, snacks and link with the children's Centre who have attended and offered support to parents and children.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2025**

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We ran an October half term play scheme for children ages 5-12 years old, there was no funding from MPAC towards this play scheme, but our consortium funding from Cobalt & Local councillors allowed us to run 2 days and follow with Mischief Night activity and Halloween Party.

We ran our annual trip to Splash world in Southport as a consortium with Family Matters & Sports Alive. Croxteth Gems brought 43 children & Young People, the aim of this project is to keep all children & young people off the streets to reduce anti-social behaviour, there were no reported incident in our area.

Our Halloween Party was a complete success 198 people from 0 – 80 years old attended giving local people a safe place to bring their children to enjoy a fun themed night. We really went all out this year decorating the building and having some spooky guests throughout the night. Food and refreshments were free of charge and disco and party games.

In October we also celebrated world mental health day, we ran a session giving children & young people the chance to talk and express their feelings.

We also ran a makeup course for local people to attend for free, this was well attended, and all participants received a certificate.

### **Any risks to the organisation**

As a charity and voluntary organisation, there are several potential risks associated with receiving and managing grants. As an organisation we feel our biggest risk factor is funding. Risk factors include:

- Restricted funding - some grants are “restricted,” meaning the funds can only be used for certain purposes. If these funds aren't managed properly or if there's a change in priorities, it can lead to inefficiencies or a lack of flexibility.
- Relying too heavily on grants for your operational budget can create instability if funding is reduced or discontinued. Grant funding is often competitive, and there's no guarantee it will continue year after year.
- We rely on volunteers to manage projects funded by grants; one risk is that we lose volunteers which could in turn affect the operation of the projects.

### **Partnership working including with neighbourhood managers**

We have built strong working relationships with our Neighbourhood Manager and during the monitoring period he helped us with energy support for local tenants who are in debt with Gas & Electricity, UKSPF funding for outdoor projects which was successful and was match funded with CIF (LCVS) and the Hemby Trust Funding to develop our outdoor space into a safe stimulating environment for all service users. We have also done lots of partnership work across Neighbourhoods.

We have continued our partnership working with Cobalt housing who give funding towards our Youth & Play pot. This funding allows us to offer high quality provision during school holidays, mischief night & Halloween specifically. This allows us to continue to work together as a consortium in Croxteth with the additional support from our local councillor.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2025**

---

We have decided in Croxteth to continue to work together with the groups we were working in partnership with as a consortium. We work closely with Family Matters & Sports Alive and continue to meet regularly.

We also work in partnership with our local councillors, who have both contributed with small grants from LMF. We now have a defibrillator on site for use in the event of someone having a cardiac arrest, this is for use of the community if/when needed.

Cobalt housing also pays for our annual subscription to FareShare allowing us to receive food waste on a weekly basis and help local families with food packages weekly. Food from FareShare also contributes to the meals we cook during school holidays.

We have recently been able to form links with the local PCSO's who we had not had much contact with for some time; they have attended Gems and had some chats with the children & Young people to aim to break down barriers.

We also work with AUARTISTIC an arts company CIC who now deliver sessions during both our Junior & Senior sessions every week, Creative art offers a wide range of benefits that contribute to personal growth, emotional well-being, and cognitive development.

We now have a detached team working in Croxteth this is through Alt Valley, their sessions are Mondays & Wednesdays 5-8pm and we are working closely with them to build relationships with young people.

We have strong partnership working with local primary schools Croxteth Primary & St Swithin's and this has been an incredibly effective way to create positive, supportive relationships between children & our community.

We work with our local Secondary schools who help promote the youth club by allowing flyers, posters, or digital advertisements to be shared with students. We have visits planned to meet with YP.

We again ran our 12 days of Christmas project, this was in partnership with a local businessman who funded hampers, KIND who supplied hampers, come together Christmas & DK youth football & the NSPCC who donated toys and pyjamas. We delivered hampers to 45 families in the Croxteth area and worked with the Children's Centre who sent referrals of those families most in need.

We are also home to CLAW who are an Extreme Wrestlers group. They rent space in our building providing some income and give us support and tickets to events for children & YP who attend Gems.

### **Beneficiaries' testimony about the impact of the organisation on their lives**

**YP age 13** – "I wasn't sure about coming to the Youth Club at first because I was so shy and didn't think I would like it, but from the moment I started coming, everyone was so nice and welcoming. I joined the dance club that's at Gems every Monday, and that's helped me build my confidence. I've also made new friends, and we all support each other. The Youth Club helped me meet new friends and has been a positive experience, and I'm excited to keep coming back!"

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2025**

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**Parent Dad of 3 under 5** - "I cannot put into words how much the support I received from the Gems has meant to me and my family. A few months ago, we attended the Christmas Party with our 3 children, at this point we were struggling to make ends meet, and I was constantly worried about where our next meal would come from, with the added pressure of Christmas on top of us too. The staff were just amazing, they not only provided us with food for our family, but they gave us some toys and pyjamas for our children for Christmas.

The food packages then became more frequent, and I phoned up to arrange to collect food on a weekly basis, this was no trouble, and they were more than just meals; they were a lifeline. They allowed me to focus on other aspects of our lives, like my job search, without constantly worrying about where to get enough to eat. Every time I received food from your Gems, it was a moment of relief.

Thanks to your help, I've been able to get back on my feet, and now, I'm looking forward to providing a better future for my family. Your kindness has made an incredible difference in our lives. Thank you for being there when we needed it most."

**Man aged 61** - "I've always felt a bit isolated, especially after losing my wife a few months ago. But since I heard about the Bingo and started participating in the session at Croxteth Gems it's been a game-changer. Not only do I get to enjoy a fun activity, but it has also given me a chance to meet new people and build connections.

Before, I was stuck at home most days, feeling disconnected from the world. The bingo has become something I look forward to every week. It's more than just a game – it's a social event where I can laugh, chat, and share experiences with others."

**Your work towards expanding provision for 13+ young people and the youth services strategy (only organisations receiving youth funding)**

As an organisation we aim to try and expand provision for 13+ young people and shaping a comprehensive youth service and the strategy is crucial for supporting young people in their growth and development during a pivotal stage of life.

We are based in the heart of an area of high deprivation in Croxteth and we understand that there is a diverse user group who will want access our services.

We have focused on building stronger relationships with the local secondary schools and increasing numbers of YP who attend.

We have focused on key areas:

- Mental Health & Wellbeing – yoga, meditation & encouraging talking and communication.
- Education & Development – helping YP access further education, additional courses, work experience & volunteering.
- Youth leadership – we have 2 Young Inspectors who are helping with the recommendations for change across the city.
- Social & Peer support – we have created quite spaces for YP to chat and socialise with each other in the centre, allowing them to build friendships and reduce isolation.

We have recruited more YP volunteers who now work during our playschemes, they are interviewed and recruited as we would employees. This gives YP the chance to be in a working environment giving them skills and opportunities to take into life.

**How many beneficiaries you have worked with, broken down into the following groups:**

**Children and young people aged 13-19 - 60**

**Adults aged 20 and above – 120**

Attached are details showing a snapshot of individuals who have used our building during a one-week period.

#### **April**

From the end of March to mid-April we ran an Easter playscheme. Dane & Dram sessions, football, arts and craft were some of the many activities on offer. The children and young people took part in 2 trips to Farmer Teds and Gulliver's World Warrington. All the children attending received free Easter eggs through donations we received from CCS skip hire, the Wirral Easter egg run and a few local donations. All children who attend Playscheme receive breakfast and lunch and can meet needs through the food waste we receive from Greggs Bakery, Nando's, Stonedale and Fareshare. The cost of the Fareshare Affiliation is being met by Cobalt Housing. We also nominated 12 families for Easter Hampers from KIND and delivered them on Good Friday. We also had a Hate Crime workshop through partnership with Cobalt and a design a poster competition, Lola was the winner and won a £30 voucher. During Senior Club sessions we had a workshop on building relationships with the Police and the young people received information on their rights during stop and search. We have since brought in 2 further workshops on Gun and knife crime and earlier this month we had a presentation from Mandy Jamieson from Dannys Place. Mandy is the Mum of a young man who was murdered through knife crime. The presentation was powerful, and the young people asked lots of questions about what happened to those responsible for the murder. We have a follow up session in Senior Club (16th May) from Leaders unlocked to look at Gun and Knife Crime. We hosted a Youth Inspector Road Show for Targeted Services for young people. They have been around the city recruiting young people and want 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 at the end of this month.

#### **May/June**

This month we partnered with Aerial gymnastics Community, through funding from Cobalt and we now take children from our Junior Club sessions over to the Sports centre every Monday evening during term time. Junior Club seen many different activities including boxing, painting and question & answer workshops giving the children a chance to choose what they would like to see at Gems. This month we ran sessions in line with Mental Health week and movement, giving children space to move their bodies and clear their minds, these activities ran in both Junior & Senior Club sessions. We also done some reading sessions giving children & young people the chance to talk about emotions and feelings. Senior Club had the follow up session from Young Leaders on crime in the community, this was facilitated by one of our own Young People through leaders unlocked and was a very informative session. End of May we ran our half term Playscheme which ran from 28th May – 31st May. Breakfast and Lunch was provided and again we were able to meet need through the food waste we receive from Greggs Bakery, Nando's, Stonedale and Fareshare. Funding from Eat to meet also helps with additional food costs. The cost of the Fareshare Affiliation is being met by Cobalt Housing. lots of different activities like sport, arts and craft & cookery. We also had a visit from the VR bust where children used VR headsets and were transported to different places the children really enjoyed these sessions. In June our Junior & Senior Club sessions continued with Junior Club still accessing Gymnastics sessions and Senior Club starting a Walk & Talk group, where Young People and staff walked to Croxteth Park.

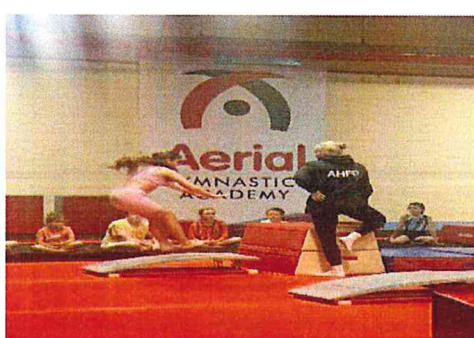
**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2025**

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**July/August**

This month Junior Club and Senior Club continued. With only a few weeks left before the summer holidays we started planning for Summer with the children & young people taking the lead. From July we had to use a booking system for the 6 weeks summer playscheme, this is a requirement of HAF. We will take part in training on the booking system, and this was implemented for Gems to receive HAF funding. We envisaged a few problems. And after received training, we let families know and supported them to complete the bookings, this system is 85% for children in receipt of free school meals, we were able to accept children who are not on free school meals from the area but that is at our discretion and we also have the support from other funding like Cobalt & LNF to support these additional children. We also recruited and interviewed Young People who had shown an interest in becoming Young People Volunteers, we finally took on 4 Young People who volunteered during the summer playscheme. They were given an induction and worked alongside paid staff. The end of July we heard the news of the horrific incident that happened in Southport, so close to home and with children attending a dance class. We stood together to show our support to all families and tried to show a united display of peace and solidarity in remembrance. We had a very busy August with Summer Playscheme, this included day trips for 5 weeks over the holiday to Haigh Park, Rice Lane City Farm – through Mpac, Chester Zoo and the Crocky Trail. We also had the interactive floor from Mpac and children loved taking part in these sessions. Many activities like fun in the sun, bracelet making, mannequin challenge, cookery, outdoor game, soft play & arts and craft were on offer for the children 5-12 years old during the Summer. We did see a lower number of children attending immediately after the Southport incident which we feel we should mention, this is understandable and was evident city wide. Senior Club session continued to run every evening in July/August with Young People aged 12+.

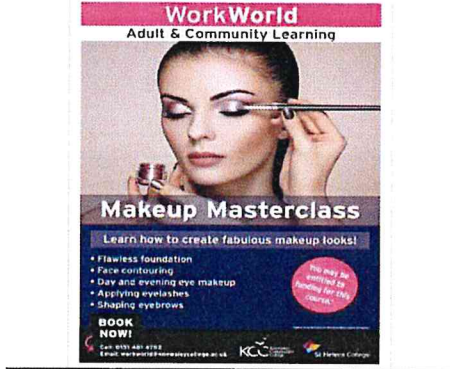
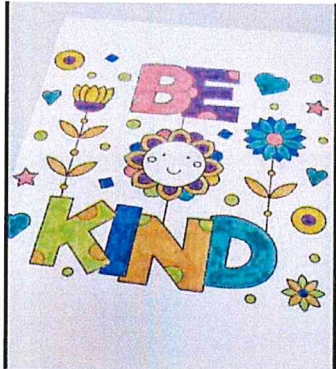
**September – Gymnastics & Computers & pool**

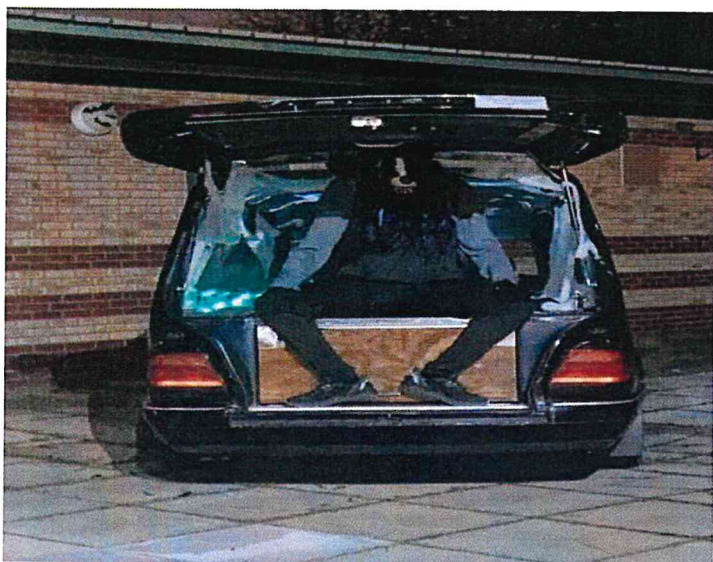


**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2025**

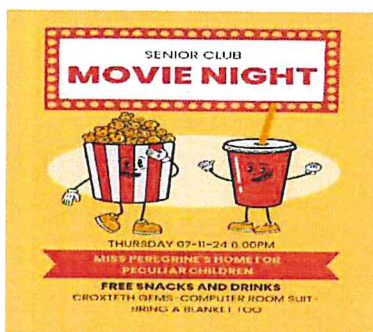
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**October – Mental health, Make Up course, Splash World & Halloween Party**





**November – Movie Nights, Christmas Crafts, Art & Garden Project**



**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2025**



December – hampers, toys, panto, movie night, donations & arts.





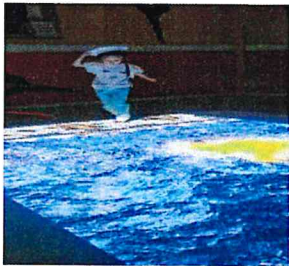
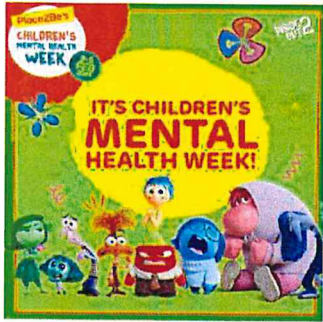
**January** – January was a quiet month after the Christmas break, we got the Junior Club & Senior Club back up and running. We had staff training in Food Hygiene too. Junior Club we had some karaoke sessions



**February** – The first week was Children's Mental Health Week, so we focused on health & wellbeing. We ran a February half term Playscheme, there was no funding available for this through LCVS so with the money from Cobalt and additional funding from Local Councillor Colette Goulding we ran a 4-day playscheme we had 40 individual children/young people attend.. This ended with a trip to the local cinema to see Mufasa and a treat at McDonalds. Children & Young people took part in many activities, cookery, arts & craft. We also had the interactive floor from MPAC. Sarah & Jess from Dopamine rooms done a session on racism where children learned about different cultures, skin & beliefs. We also had our computer room updated for FREE from DAM international. We also had a visit from Environmental health to rate our kitchen we received a 5 rating.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2025**

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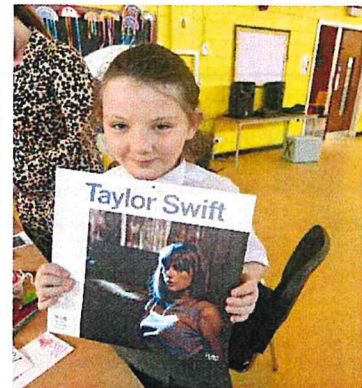
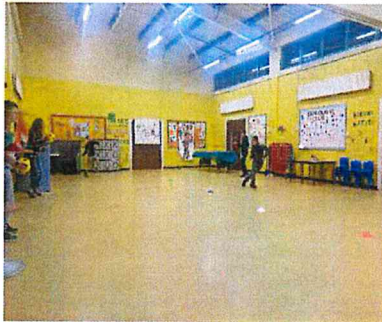


**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2025**

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**March –**

We celebrated Pancake Day for longer than usual... pancakes every day for a week! Children were encouraged to take part in physical activities, before using computers or sitting down for arts & crafts. We now aim to provide food during every session at Gems for the children & Yung People. We have made links with the PCSOs, and Andy kindly donated 10 tickets to an Everton game for children & their parents. The families had the best day. We were kindly donated 2025 calendars from KIND for children to take home.



We update our social media daily too.

### **Challenges**

The challenge we had this year was navigating the new eequ registration system we had to use for our HAF playscheme. We had to help parents with registering online as not everyone is confident online and some have no access to it. We also had issues with parents booking up the whole of the summer sessions making us fully booked then not turning up every day. This system was only open for children on benefit related free meals and some parents thought this meant their child could not attend. We had to explain to parents that we had spaces for them they just had to register in a different way.

The other issue was trying to make parents and children & staff & volunteers feel safe and secure after the incident in Southport. As an organisation we took advice on how to up security, and re visited our risk assessments. Gems has support from Croner who helped with this, but we did have a feeling of uneasiness and worry across the board. We are looking to get funding to increase security and have reassured children and parents as much as possible.

## **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 continue to work closely with LCVS and MPAC, who regularly signpost us to new funding opportunities as they arise.

While our fundraising efforts are ongoing, we are becoming increasingly aware of how quickly a three-year grant comes to an end — especially at a time when the demand for funding is higher than ever. Rising energy costs and the overall increase in the cost of living are placing additional strain on our organisation, and we remain deeply concerned about what the future holds.

We've also observed a noticeable shift in the funding landscape, with many funders becoming far more specific in their priorities. This has created a significant gap in support for grassroots organisations like ours.

Looking ahead, we know the next 12 months will involve intensive work on funding applications and a renewed focus on diversifying our income streams. We remain incredibly grateful for the continued support from all our funders, whose contributions make our work possible.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2025**

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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

  
.....

Mrs M Ellison Secretary

Date: 25-9-2025.....

**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 2025 set out on pages 20 to 30.

**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: 26/9/25

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 2025**

		2025	2025	2025	2025	2024
		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	799	-	-	<b>799</b>	904
Charitable activities	3	19,050	190,075	-	<b>209,125</b>	214,686
Other charitable activities	4	7,272	-	-	<b>7,272</b>	8,785
Investments	5	-	-	-	-	-
<b>Total income</b>		<b>27,121</b>	<b>190,075</b>	<b>-</b>	<b>217,196</b>	<b>224,375</b>
<b>RESOURCES EXPENDED</b>						
<b>Expenditure on:</b>						
Raising funds	6	-	-	-	-	-
Charitable activities	7	75,060	160,708	16,435	<b>252,203</b>	256,837
<b>Total resources expended</b>	8	<b>75,060</b>	<b>160,708</b>	<b>16,435</b>	<b>252,203</b>	<b>256,837</b>
<b>Net income / (expenditure) for the year before transfers</b>		<b>(47,939)</b>	<b>29,367</b>	<b>(16,435)</b>	<b>(35,007)</b>	<b>(32,462)</b>
Gross transfers between funds		-	-	-	-	-
<b>Net income/(expenditure) for the year</b>		<b>(47,939)</b>	<b>29,367</b>	<b>(16,435)</b>	<b>(35,007)</b>	<b>(32,462)</b>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		89,237	6,681	400,351	<b>496,269</b>	528,731
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>41,298</b>	<b>36,048</b>	<b>383,916</b>	<b>461,262</b>	<b>496,269</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 2025**

**Registration Number: 3551273**

		2025	2025	2025	2025	2024
		Unrestricted funds	Restricted funds	Designated Restricted funds	Total funds	Total funds
	Note	£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible assets	11	9,507	-	383,916	<b>393,423</b>	411,541
<b>CURRENT ASSETS</b>						
Debtors	12	-	-	-	-	-
Cash at bank and in hand	13	35,791	36,048	-	<b>71,839</b>	88,967
		<u>35,791</u>	<u>36,048</u>	<u>-</u>	<u><b>71,839</b></u>	<u>88,967</u>
<b>CREDITORS</b>						
Amounts falling due within one year	14	(4,000)	-	-	<b>(4,000)</b>	(4,239)
<b>NET CURRENT ASSETS</b>		<u>31,791</u>	<u>36,048</u>	<u>-</u>	<u><b>67,839</b></u>	<u>84,728</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>41,298</u>	<u>36,048</u>	<u>383,916</u>	<u><b>461,262</b></u>	<u>496,269</u>
<b>FUNDS</b>						
	15					
Unrestricted funds		41,298	-	-	<b>41,298</b>	89,237
Restricted funds		-	36,048	-	<b>36,048</b>	6,681
Designated		-	-	383,916	<b>383,916</b>	400,351
<b>TOTAL FUNDS</b>		<u>41,298</u>	<u>36,048</u>	<u>383,916</u>	<u><b>461,262</b></u>	<u>496,269</u>

For the year ending 31 March 2025 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 ..... 25-9-2025 .....

Mr J Parry .....  .....

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 2025**

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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 2025**

Note	INCOMING RESOURCES	2025	2025	2025	2025	2024
		Unrestricted	Restricted	Designated	Total	Total
<b>2</b>	<b>Donations &amp; legacies</b>	£	£	£	£	£
	Donations	799	-	-	799	904
		<u>799</u>	<u>-</u>	<u>-</u>	<u>799</u>	<u>904</u>
3	Charitable activities	2025	2025	2025	2025	2024
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Cobalt/Symphony	3,100	7,200	-	10,300	4,450
	Community Cashback	-	-	-	-	-
	Community Fund	-	-	-	-	9,076
	Euro Grant	-	-	-	-	2,000
	HAF	-	18,199	-	18,199	23,069
	Garfield Western	-	20,000	-	20,000	-
	Liverpool City Council	15,950	28,313	-	44,263	42,126
	Lottery - Coming Together	-	82,483	-	82,483	75,483
	LCVS	-	2,580	-	2,580	-
	MPAC	-	-	-	-	6,000
	Other	-	2,500	-	2,500	5,692
	Police & Crime	-	-	-	-	20,790
	Tudor Trust	-	28,800	-	28,800	26,000
		<u>19,050</u>	<u>190,075</u>	<u>-</u>	<u>209,125</u>	<u>214,686</u>
4	Other trading activities	2025	2025	2025	2025	2024
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Youth Club	-	-	-	-	837
	Other	7,272	-	-	7,272	7,948
		<u>7,272</u>	<u>-</u>	<u>-</u>	<u>7,272</u>	<u>8,785</u>
5	Investments	2025	2025	2025	2025	2024
		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 2025**

Note	2025	2025	2025	2025	2024
	Unrestricted	Restricted	Designated	Total	Total
	£	£	£	£	£
<b>6 RESOURCES EXPENDED</b>					
<b>Raising funds</b>					
Other	-	-	-	-	-
	-	-	-	-	-
	2025	2025	2025	2025	2024
	Unrestricted	Restricted	Designated	Total	Total
	£	£	£	£	£
<b>7 Charitable activities</b>					
Activities	19,407	10,978	-	<b>30,385</b>	36,196
Bank Charges	237	-	-	<b>237</b>	261
Office Running Costs	2,850	-	-	<b>2,850</b>	904
IT costs	3,429	-	-	<b>3,429</b>	1,777
Depreciation	1,683	-	16,435	<b>18,118</b>	17,226
Equipment	-	-	-	-	-
Insurance	2,882	-	-	<b>2,882</b>	2,827
Management Charge	(48,847)	48,847	-	-	-
Professional Fees	11,720	-	-	<b>11,720</b>	3,780
Repairs & Maintenance	9,756	9,634	-	<b>19,390</b>	21,346
Salaries	45,023	85,814	-	<b>130,837</b>	127,261
Telephone	1,309	-	-	<b>1,309</b>	1,248
Travel	1,313	2,000	-	<b>3,313</b>	5,731
Utilities	20,196	-	-	<b>20,196</b>	28,538
Volunteers	920	3,435	-	<b>4,355</b>	4,785
Governance	1,600	-	-	<b>1,600</b>	1,500
Other costs	1,582	-	-	<b>1,582</b>	3,457
	<b>75,060</b>	<b>160,708</b>	<b>16,435</b>	<b>252,203</b>	<b>256,837</b>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2025

Note	Direct Charitable Expenditure	Support & Governance Costs
<b>8 Analysis of expenditure</b>	£	£
Total expenditure in 2025	<b>174,381</b>	<b>77,822</b>
Total expenditure in 2024	190,682	<b>66,155</b>
<b>Analysed as follows:</b>	<b>2025</b>	<b>2024</b>
<b>Direct Charitable Expenditure</b>	£	£
Activities	<b>30,385</b>	36,196
Depreciation	<b>18,118</b>	17,226
Equipment	-	-
Salaries	<b>98,014</b>	98,206
Travel	<b>3,313</b>	5,731
Volunteers	<b>4,355</b>	4,785
Utilities	<b>20,196</b>	28,538
	<u><b>174,381</b></u>	<u>190,682</u>
<b>Support &amp; Governance Costs</b>		
Bank Charges	<b>237</b>	261
Office Running Costs	<b>2,850</b>	904
IT costs	<b>3,429</b>	1,777
Insurance	<b>2,882</b>	2,827
Professional Fees	<b>11,720</b>	3,780
Repairs & Maintenance	<b>19,390</b>	21,346
Salaries	<b>32,823</b>	29,055
Telephone	<b>1,309</b>	1,248
Governance - see below	<b>1,600</b>	1,500
Other costs	<b>1,582</b>	3,457
	<u><b>77,822</b></u>	<u>66,155</u>
<b>Fees for examination of the accounts</b>	<b>2025</b>	<b>2024</b>
<b>Included in Governance costs</b>	£	£
Independent examiner's fees	<b>1,600</b>	1,500

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

Note	2025	2024
<b>9 Staff Costs and Employees</b>	<b>£</b>	<b>£</b>
Wages and salaries	126,389	124,222
Social security costs	4,448	2,682
Pension	-	357
	<u>130,837</u>	<u>127,261</u>

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

The average number of employees during the year was :	2025	2024
Charitable activities	6	6
Administration	1	1
	<u>7</u>	<u>7</u>

10 Net Incoming / (Outgoing) Resources	2025	2024
	<b>£</b>	<b>£</b>
Net Resources are stated after charging :		
Payroll costs	130,837	127,261
Depreciation	18,118	17,226
Independent Examination fee	1,500	1,500
	<u>150,455</u>	<u>145,987</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

**Note**

**11 Fixed Assets**

	Land and Buildings £	Fixtures & Fittings £	Total £
<b>Cost</b>			
At 1 April 2024	788,990	122,790	<b>911,780</b>
Disposals	-	-	-
Additions	-	-	-
At 31 March 2025	<u>788,990</u>	<u>122,790</u>	<u><b>911,780</b></u>
 <b>Depreciation</b>			
At 1 April 2024	393,010	107,229	<b>500,239</b>
On Disposals	-	-	-
Charge for year	15,780	2,338	<b>18,118</b>
At 31 March 2025	<u>408,790</u>	<u>109,567</u>	<u><b>518,357</b></u>
 <b>Net Book Value</b>			
<b>At 31 March 2025</b>	<b>380,200</b>	<b>13,223</b>	<b>393,423</b>
At 31 March 2024	395,980	15,561	411,541

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 2025**

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Note	2025	2024
<b>12 Debtors</b>	<b>£</b>	<b>£</b>
Debtors	-	-
Prepayments	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
	<b>2025</b>	<b>2024</b>
<b>13 Cash at bank and in hand</b>	<b>£</b>	<b>£</b>
Current Account	71,839	88,856
Petty Cash	-	111
	<u>71,839</u>	<u>88,967</u>
	<u>71,839</u>	<u>88,967</u>
	<b>2025</b>	<b>2024</b>
<b>14 Creditors : amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Trade creditors	-	-
HM Revenue & Customs	2,048	1,737
Accruals	1,952	2,502
	<u>4,000</u>	<u>4,239</u>
	<u>4,000</u>	<u>4,239</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

Note	Balance at			Transfers	Balance at
15 Movement in Funds	31 March	Incoming	Resources	In / (Out)	31 March
	2024	Resources	Expended	£	2025
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	89,237	27,121	(75,060)	-	41,298
<b>Restricted Funds</b>					
Cobalt	-	7,200	(7,200)	-	-
Garfield Western	-	20,000	(6,667)	-	13,333
HAF	1,464	18,199	(16,163)	-	3,500
LCVS	-	2,580	(2,580)	-	-
Liverpool City Council	2,700	28,313	(28,754)	-	2,259
Lottery - Coming Together	2,517	82,483	(72,098)	-	12,902
Tudor Trust	-	28,800	(24,746)	-	4,054
Other	-	2,500	(2,500)	-	-
	6,681	190,075	(160,708)	-	36,048
<b>Designated Funds</b>					
Ruby Project	395,980	-	(15,780)	-	380,200
Multi-Use Games Area	4,371	-	(655)	-	3,716
	400,351	-	(16,435)	-	383,916
<b>Total Funds</b>	<b>496,269</b>	<b>217,196</b>	<b>(252,203)</b>	<b>-</b>	<b>461,262</b>

**16 Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024

**17 Capital Commitments**

The company had no capital commitments at 31 March 2025 (2024: None) either contracted for or authorised by the directors but not contracted for.