

# **ST ANDREW'S COMMUNITY NETWORK**

## **ANNUAL REPORT & FINANCIAL STATEMENTS FOR YEAR ENDED 31<sup>ST</sup> MARCH 2017**

*[Handwritten signature]*

**Company Number: 04918017**  
**Charity Number: 1105307**

## **CONTENTS**

	<b>Page</b>
Chair's Report	2
Trustees' Annual Report	3
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11

## **ST ANDREW'S COMMUNITY NETWORK CHAIR'S ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

---

In this year's annual report we reflect on what it means to be a community based organisation in the current climate, and how this has shaped some of our activities and may shape our future.

Austerity measures continue to drive our public sector and housing partners to refine what they do, and in particular to cost save. We have seen the removal of many of the neighbourhood management functions that supported community activities; welfare reform increasing the demands on those without work; and a much stretched social care sector is creating uncertainty amongst those with support needs. The narrative on national economic growth seems different to what we feel locally – with more flexible working contracts, self-employment and rising costs of living meaning people are struggling more on a day to day basis. Our discussions about foodbank have changed from acute crisis, to ongoing food insecurity, and we now deliver more to this end. On our money work, we have continued to see a shift from non-priority consumer spending to longer term priority debt as peoples' margins narrow, and are focussing much more on culture change and education.

We are increasingly working in partnership – with other churches, other local agencies and as part of national networks to join up our support for people; and to advocate for change within policy.

Around us we have noticed a change in the ethnic make-up of our area – some people visiting in transit, and others trying to set up a more permanent base. Many of our volunteers this year are people who want to find things to do, meet people, or put down roots. We have significantly improved our volunteering practices and invested in volunteer coordination. We have put an increased focus on knowing those around us personally and building a sense of our place, hosting the MyClubmoor Community Development Programme and delivering our summer roadshow called 'Good Neighbours'.

In all of these things, we continue to be shaped by our faith. Our focus remains on the wellbeing of some of the most vulnerable in our community, mainly through demonstrating love in the very practical services we provide. Alongside this comes a range of more spiritual support to feel secure



.....  
**Andrew J Pollard - Chair**

## **ST ANDREW'S COMMUNITY NETWORK TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

---

The trustees are pleased to present their annual report for the year ended 31<sup>st</sup> March 2017.

The financial statements comply with the Charities Act 2011, Companies Act 2006, Accounting and Reporting by Charities; Statement of Recommended Practice (SORP 2015) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1<sup>st</sup> January 2015).

### **OBJECTIVES AND ACTIVITIES**

To promote, for the public benefit, charitable purposes as the trustees shall in their absolute discretion think fit, including in particular but not so as to bind the generality of the foregoing for the public benefit:

- To advance education and enhance employment and training opportunities
- To promote healthy living and to relieve poverty, sickness and distress through the delivery of community based services delivered in Merseyside, in particular, (but not exclusively) which may include:
  - A debt advice service to assist members of the community to manage and reduce debt and to maximise their income and so relieve poverty
  - A food bank service to provide practical assistance in the relief of poverty and the promotion of healthy living
  - And such other activities that relieve poverty, sickness and distress and promote healthy living as the trustees shall from time to time determine
- To operate community, recreational and leisure time facilities in and around the community of the church of St Andrew's Clubmoor Liverpool, and in surrounding districts, for the benefit of the community in Clubmoor in particular, but not exclusively; with the object of improving their conditions and quality of life without distinction of sex, race, political, religious or other opinion provided. The charity shall be non-party and shall promote equality of opportunity.

When planning our activities for the year, the trustees have considered the Charity Commission's guidance on public benefit.

### **ACHIEVEMENTS AND PERFORMANCE**

Money advice - This year we supported 671 people with debts, of which 471 were new clients, 24 people with one-to-one budgeting support and 139 people through money education courses.

Foodbank - we provided emergency food to 6,488 people through 2,999 vouchers.

Volunteering and community wellbeing – We had 41 new volunteers in the year and over 360 people attending community events.

Partnerships - We now work with local churches to provide 10 foodbank distribution points, over 300 voucher holders, and 7 satellite debt centres.

#### ***Staffing, structure and governance review***

We have retained a consistent staff team in delivering our objectives for 2016 / 17. The team is organised by a Chief Executive and Operations Manager, but all other staff are involved in direct client facing activities.

## **ST ANDREW'S COMMUNITY NETWORK**

### **TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

---

We have invested in our trustee board this year, bringing four new members onto the trustees and undertake trustee training and team building for the board.

We have said goodbye to one of the founding trustees of St. Andrew's Community Network this year as Rev Steve McGanity has moved to minister in Southport. We record our thanks and recognition of his original vision for and contribution to the Network in this report.

We are a well-managed and well-governed organisation. This year we refreshed our Advice Quality Standard accreditation.

#### **Financial review**

We are continually blessed by the generosity of the general public, funders and our partner organisations in supporting the work we do.

We are underpinned by the support of three major funders, Henry Smith Charity, Morgan Foundation and Comic Relief, who support our central costs plus the salaries involved in delivering money advice. In 2016/17 we have operated projects for United Utilities Trust fund and the RBS Skills and Opportunities Fund. We are grateful for the certainty that their support provides.

We also benefit hugely from smaller trusts and foundations that make a substantial contribution to our work. We'd like to thank them for the difference their funding has made.

We have continued our policy of increasing revenue and donations. This year we have successfully operated a service level agreement for Liverpool City Council debt advice services, and are partnering with three Foodbanks on the Every One Counts campaign.

We continue to pursue the purchase of a local building to act as our headquarters. We were issued notice to quit on Roscoe Primary School in June 2017, but have secured a short term agreement on two local buildings to take us forward.

In our commitment to working in partnership we have acted as the accountable body for MyClubmoor, a Big Local Trust partnership, on behalf of local residents. This continues to have a significant impact on our financial figures and a breakdown published separately as an appendix. We entered into a similar agreement with the West Derby Deanery of churches which started in February and this will have a similar impact in 2017/18.

The income for the year was £274,971 (2016: £276,686) of which £215,765 (2016: £169,330), related to funding for projects upon which restrictions are placed.

Total expenditure in the year is £281,853 (2016: £280,311), giving a deficit for the year of £6,882 (2016: deficit of £3,625).

At 31<sup>st</sup> March 2017 the charitable company's reserves stood at £101,051 (2016: £107,933) of which £38,381 (2016: £15,302) represented restricted funds.

#### **Risk Management**

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to major risks.

#### **Reserves Policy**

It is the policy of the charitable company to maintain unrestricted funds, which are free reserves at a level to cover redundancy provision and three months running costs should no further funding be received.

## **ST ANDREW'S COMMUNITY NETWORK TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

---

As at the end of the financial year the unrestricted funds totalled £62,670. The charitable company requires £12,480 for redundancy provision and £22,292 for three months running costs, (total £34,772).

### **Plans for the future**

We are delighted to have secured a temporary home after having been served notice on Roscoe Primary School. We hope this will be a long term base from which we can operate and grow for many years to come. We continue to be very well supported by Comic Relief, The Morgan Foundation and Henry Smith Charity.

Our RBS funded and pioneering Money Education work has proved to be very successful and we hope to be able to secure funding to continue and expand this in the future.

Foodbank provision and Debt work grow at a steady pace. We have added a new distribution centre in the last 12 months and a new debt satellite on the Wirral.

We have set up a Finance Committee and will be focusing on strengthening our finances over the coming 12 months to support our growth

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The organisation is a charitable company limited by guarantee, incorporated on 1<sup>st</sup> October 2003 as Clubmoor Community Support and registered as a charity on 4<sup>th</sup> August 2004. The company was renamed St Andrew's Community Network on 14<sup>th</sup> August 2012. The Governing Instruments under which the charitable company operates comprise the Memorandum and Articles of Association dated 1<sup>st</sup> October 2003, amended by special resolution dated 13<sup>th</sup> February 2013.

The Parochial Church Council of Clubmoor St Andrews is entitled to appoint and remove up to, but not exceeding, five individuals from the office of director. These appointments do not require an ordinary resolution. Other individuals may be elected as directors by ordinary resolution at any general meeting.

### **REFERENCE AND ADMINISTRATIVE DETAILS**


<b>Name:</b>	St Andrew's Community Network
<b>Company Number:</b>	04918017
<b>Charity Number:</b>	1105307
<b>Registered Office:</b>	176 Queens Drive Clubmoor Liverpool Merseyside L13 0AL

**ST ANDREW'S COMMUNITY NETWORK  
TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

---

<b>Trustees:</b>	Paul Beesley	
	Rev Steven McGanity	(Resigned 16 <sup>th</sup> March 2017)
	Dr Anna Richman	
	Dr Helen Reynolds	
	David Owens	(Resigned August 2017)
	Beryl Williams	
	Andrew J Pollard	(Appointed 10 <sup>th</sup> October 2016)
	Lauren Pearson	(Appointed 10 <sup>th</sup> January 2017)
	David A Reynolds	(Appointed 10 <sup>th</sup> January 2017)
<b>Company Secretary</b>	Michelle S Addis	(Appointed 10 <sup>th</sup> January 2017)
	Julie Wanless	(Resigned 10 <sup>th</sup> January 2017)
	Michelle S Addis	(Appointed 10 <sup>th</sup> January 2017)
<b>Chief Executive Officer:</b>	Kevin Peacock	
<b>Independent Examiner:</b>	Graham Wright B A (Hons), FCA DChA, c/o Liverpool Charity and Voluntary Services, 151 Dale Street, Liverpool, L2 2AH	
<b>Bankers:</b>	The Co-Operative Bank PLC P.O. Box 250 WN8 6WT	

**Signed on behalf of the Board of Trustees**

  
.....  
**Andrew J Pollard**  
Director

Date: 10.12.17  
.....

## ST ANDREW'S COMMUNITY NETWORK

### STATEMENT OF TRUSTEES' RESPONSIBILITIES

---

Company law requires the Trustees (who are also the directors for the purposes of company law), to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Trustees should follow best practice and:

- 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 assume that the company will continue on that basis

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

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005) and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

**By the Order of the board,**

*Michelle S. Addis*

.....  
Michelle S Addis  
**Company Secretary**

176 Queens Drive  
Clubmoor  
Liverpool  
L13 0AL

Date:.....19/12/2017.....



## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST ANDREW'S COMMUNITY NETWORK

---

I report on the accounts of the charitable company for the year ended 31<sup>st</sup> March 2017, which are set out on pages 9 to 21.

### Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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 needed.

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.

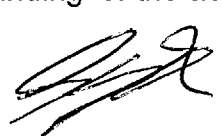
### Basis of independent examiner's statement

My examination was carried out in accordance with 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:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting Charitieshave 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.

Name: **Mr. Graham Wright**   
Relevant professional qualification or body: **FCA DChA**  
Address: **c/o LCVS, 151 Dale Street, Liverpool, L2 2AH**  
Dated: **20 December 2017**

**ST ANDREW'S COMMUNITY NETWORK**  
**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME & EXPENDITURE**  
**ACCOUNT) FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

	Notes	Unrestricted Funds 2017	Restricted Funds 2017	Total Funds 2017	Total Funds 2016
<b>Income and Endowments from:</b>		£	£	£	£
Donations and legacies	3a	27,795	-	27,795	46,966
Charitable activities	3b	-	215,765	215,765	169,330
Other trading activities	3c	31,370	-	31,370	60,317
Investments	3d	41	-	41	73
<b>Total income</b>		<b>59,206</b>	<b>215,765</b>	<b>274,971</b>	<b>276,686</b>
<b>Expenditure on:</b>					
Raising funds		9,828	-	9,828	8,856
Charitable activities	4	79,339	192,686	272,025	271,455
<b>Total expenditure</b>		<b>89,167</b>	<b>192,686</b>	<b>281,853</b>	<b>280,311</b>
<b>Net (expenditure)/income, net movements in funds</b>		<b>(29,961)</b>	<b>23,079</b>	<b>(6,882)</b>	<b>(3,625)</b>
<b>Reconciliation of Funds</b>					
Fund balances brought forward	9,10	92,631	15,302	107,933	111,558
<b>Fund balances carried forward</b>	<b>8-10</b>	<b>62,670</b>	<b>38,381</b>	<b>101,051</b>	<b>107,933</b>
		=====	=====	=====	=====

The notes on pages 11 to 21 form part of these accounts.

All the above amounts relate to continuing activities of the charitable company.

**ST ANDREW'S COMMUNITY NETWORK**  
**BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2017**

Company Number: 04918017

	Notes	31 <sup>st</sup> March 2017 £	31 <sup>st</sup> March 2016 £
<b>Fixed assets</b>			
Tangible fixed assets	5	3,340	6,099
<b>Current assets</b>			
Debtors	6	3,380	3,650
Cash at bank and in hand		95,910	99,052
		99,290	102,702
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	7	(1,579)	(868)
<b>Net current assets</b>		97,711	101,834
<b>Total assets less current liabilities</b>		<b>101,051</b>	<b>107,933</b>
<b>Funds:</b>			
Unrestricted funds	8,9	62,670	92,631
Restricted funds	8-10	38,381	15,302
		<b>101,051</b>	<b>107,933</b>

These financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

For the period covered by these accounts the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have 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 trustees, who are the directors of the company, acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

**Approved by the Board on 19/12/2017, and signed on their behalf by:**



**Andrew J Pollard**  
 Director

**1. Limited Liability**

The charity is a company limited by guarantee. Each member's liability is limited to £10.

**2. Accounting Policies**

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (SORP 2015) (effective 1<sup>st</sup> January 2015), Charities Act 2011 and the Companies Act 2006.

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

The Charitable Company has taken advantage of the provisions in the SORP for Charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

**Going concern**

At the time of approving the accounts, the trustees have a 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.

**Fund accounting**

Unrestricted funds are the Charitable Company's free reserves available for the trustees to apply in accordance with the charitable company's charitable objectives.

Restricted funds are subject to specific restrictive conditions imposed by the donor. All restricted funds are accounted for as restricted income and expenditure for the purposes is charged to the fund.

**Income recognition**

All income is recognised once the charity has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations and legacies comprise of donations and general grants which are recognised in the accounts when received, with the exception of known legacies which are accounted for when their receipt is certain.

Income from charitable activities is recognised on an accruals basis. Grants receivable are recognised on the date on which their unconditional payment is confirmed by the donor.

Income from other trading activities relates to Satellite, training income and transport hire and is recognised when the amount is certain.

### **Expenditure recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charitable company to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities. Support and governance costs are applied to unrestricted funds unless specifically included in the restrictions, as specified by the donor. Expenditure on charitable activities relate to the operation of the charity comprising of direct charitable expenditure to meet the objectives of the charitable company. Support and governance costs relate to the management and operation of the organisation and also compliance with constitutional and statutory requirements in producing the annual report. These are dealt with in the Statement of Financial Activities when payment has been approved by the charitable company.

### **Fixed Assets**

Capital expenditure of £500 and above is stated in the balance sheet at cost less accumulated depreciation. Depreciation is provided to write off the cost of each asset over its expected useful life as below:

Fixtures and fittings	25% per annum straight line basis
Computer Equipment	25% per annum straight line basis
Motor Vehicle	25% per annum reducing balance basis

### **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 has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### **Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### ***Taxation***

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The charitable company benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.

## **3. Income and endowments:**

	<b>Unrestricted Funds 2017 £</b>	<b>Restricted Funds 2017 £</b>	<b>Total Funds 2017 £</b>	<b>Total Funds 2016 £</b>
<b>a. Donations and legacies</b>				
Donations	<b>27,795</b>	<b>-</b>	<b>27,795</b>	<b>46,966</b>
	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>

**ST ANDREW'S COMMUNITY NETWORK**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

	<b>Unrestricted Funds 2017 £</b>	<b>Restricted Funds 2017 £</b>	<b>Total Funds 2017 £</b>	<b>Total Funds 2016 £</b>
<b>b. Charitable activities</b>				
Big Local Trust – My Clubmoor	-	65,432	65,432	69,300
Church Welfare Association	-	-	-	3,000
Comic Relief	-	41,799	41,799	-
Community Foundation	-	-	-	3,000
Cycling UK	-	2,000	2,000	-
Dowager Countess Eleanor Peet Trust	-	2,500	2,500	-
Eat Well Spend Less	-	-	-	1,150
European Social Fund	-	11,157	11,157	-
Henry Smith Charity	-	29,600	29,600	28,400
John Moores Foundation	-	-	-	6,000
Liverpool Charity and Voluntary Services	-	-	-	2,000
Liverpool City Council - Community Resources Unit	-	10,000	10,000	15,559
Liverpool City Council - Foodbank Mayor's Office	-	-	-	7,000
Liverpool City Council – Neighbourhood fund	-	-	-	7,360
Liverpool Mutual Homes – My Clubmoor	-	3,000	3,000	4,500
Money Education	-	-	-	793
Royal Bank of Scotland	-	13,776	13,776	-
St Leonards	-	-	-	2,102
The Morgan Foundation	-	30,250	30,250	14,166
United Utilities	-	6,251	6,251	-
Unltd FSE	-	-	-	5,000
	-----	-----	-----	-----
	-	<b>215,765</b>	<b>215,765</b>	<b>169,330</b>
	=====	=====	=====	=====

**ST ANDREW'S COMMUNITY NETWORK**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

	<b>Unrestricted Funds 2017 £</b>	<b>Restricted Funds 2017 £</b>	<b>Total Funds 2017 £</b>	<b>Total Funds 2016 £</b>
<b>c. Other trading activities</b>				
Apprentice income	-	-	-	3,965
Consultancy income	-	-	-	1,200
Service Level Agreement	12,199	-	12,199	-
Fundraising activities	-	-	-	3,736
My Clubmoor management fee	4,492	-	4,492	7,306
My Clubmoor recharge fee	-	-	-	12,570
Satellite income	7,500	-	7,500	12,680
Training income	659	-	659	4,130
Transportation income	6,520	-	6,520	8,302
Other income	-	-	-	6,428
	<b>31,370</b>	<b>-</b>	<b>31,370</b>	<b>60,317</b>
	=====	=====	=====	=====
<b>d. Investments</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Bank interest	41	-	41	73
	=====	=====	=====	=====

**4. Expenditure on Charitable Activities**

	<b>Direct Charitable Expenditure £</b>	<b>Support &amp; Governance Costs £</b>	<b>Total 2017 £</b>	<b>Total 2016 £</b>
To advance education and employment and to promote healthy living and to relieve poverty	229,350	42,675	272,025	271,455
	=====	=====	=====	=====



**ST ANDREW'S COMMUNITY NETWORK**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

---

**a. Analysed as follows:**

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
<i>Direct charitable expenditure:</i>		
Staff salary costs	140,325	101,671
Staff other costs	6,233	4,927
Running costs	10,824	14,453
Room hire	3,825	-
Activities costs	35,542	59,603
Equipment costs	2,519	7,723
Volunteer expenses	1,774	1,010
Refreshments	2,615	2,952
Food purchases	486	1,339
Sessional staff	4,336	730
Gala	-	878
Professional fees	8,919	11,259
Motor expenses	1,521	
Other costs	2,548	-
Office costs	9,404	13,234
	<b>230,871</b>	<b>219,779</b>
	<b>-----</b>	<b>-----</b>
	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
<i>Support &amp; governance costs:</i>		
Staff salary costs	25,727	29,873
Professional fees	-	4,041
Insurance	4,968	4,827
Advertising and publicity	2,660	2,119
Bank charges	-	2
Sundry expenses	168	1,404
Subscriptions and memberships	3,409	4,188
DBS fees	-	234
Payroll fees	738	481
Accountancy	725	700
Depreciation	2,759	3,807
	<b>41,154</b>	<b>51,676</b>
	<b>-----</b>	<b>-----</b>
<b>Total expenditure on charitable activities</b>	<b>272,025</b>	<b>271,455</b>
	<b>=====</b>	<b>=====</b>

£192,686 (2016: £185,646) of the above expenditure relates to restricted funding.

**ST ANDREW'S COMMUNITY NETWORK**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

<b>b. Staff Costs</b>	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Gross wages and salaries	159,292	127,321
Social security costs	6,083	4,223
Pension	677	-
	<b>166,052</b>	<b>131,544</b>
	<b>=====</b>	<b>=====</b>

**c. Particulars of employees:**

The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	<b>2017</b>	<b>2016</b>
	<b>7.7</b>	<b>6.6</b>
	<b>=====</b>	<b>=====</b>

No employee received emoluments of more than £60,000 during the year.

The Trustees are not remunerated for their services and are not included in the above number of employees.

No out of pocket expenses were reimbursed to trustees in the year (2016: £nil).

**5. Tangible Fixed Assets**

	<b>Fixtures and Fittings</b>	<b>Computer Equipment</b>	<b>Motor Vehicle</b>	<b>Total</b>
<b>Cost:</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Balance at 1 <sup>st</sup> April 2016	13,281	10,271	7,470	31,022
Additions in the year	-	-	-	-
	<b>13,281</b>	<b>10,271</b>	<b>7,470</b>	<b>31,022</b>
	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>
<b>Depreciation:</b>				
Balance at 1 <sup>st</sup> April 2016	12,261	9,393	3,269	24,923
Charge for the year	830	878	1,051	2,759
	<b>13,091</b>	<b>10,271</b>	<b>4,320</b>	<b>27,682</b>
	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>
<b>Net Book Value:</b>				
<b>Balance at 31<sup>st</sup> March 2017</b>	<b>190</b>	<b>-</b>	<b>3,150</b>	<b>3,340</b>
	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>
Balance at 31 <sup>st</sup> March 2016	1,020	878	4,201	6,099
	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>

**6. Debtors**

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Prepayments	<b>3,380</b>	<b>3,650</b>
	<b>=====</b>	<b>=====</b>

**ST ANDREW'S COMMUNITY NETWORK**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

**7. Creditors: Amounts falling due within one year**

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Accruals	<b>1,579</b>	<b>868</b>
	<b>=====</b>	<b>=====</b>

**8. Analysis of Net Assets between Funds**

	<b>Tangible Fixed Assets</b>	<b>Net Current Assets</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted Funds</b>			
General Fund	90	27,808	27,898
Designated fund	-	34,772	34,772
	<b>-----</b>	<b>-----</b>	<b>-----</b>
	90	62,580	62,670
	<b>-----</b>	<b>-----</b>	<b>-----</b>
<b>Restricted Funds</b>			
Big Local – My Clubmoor	-	11,949	11,949
Comic Relief	-	765	765
European Social Fund	-	11,157	11,157
Henry Smith Charity	-	5,739	5,739
Liverpool City Council - Community Resources Unit	99	-	99
Liverpool City Council - Foodbank Mayor's Office	3,151	-	3,151
Money Education	-	5,521	5,521
	<b>-----</b>	<b>-----</b>	<b>-----</b>
	3,250	35,131	38,381
	<b>-----</b>	<b>-----</b>	<b>-----</b>
<b>Totals</b>	<b>3,340</b>	<b>97,711</b>	<b>101,051</b>
	<b>=====</b>	<b>=====</b>	<b>=====</b>

**9. Unrestricted Funds**

		<u>Movements in the Year</u>			
	<b>Resources at Beginning of year</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer of funds</b>	<b>Resources at End of Year</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General Fund	30,458	59,206	(89,167)	27,401	27,898
Designated Fund	62,173	-	(-)	(27,401)	34,772
	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>
	<b>92,631</b>	<b>59,206</b>	<b>(89,167)</b>	<b>-</b>	<b>62,670</b>
	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>

**General Fund** is used to finance the charitable company's general activities and core costs as outlined in the Trustees' Report.

**Designated Fund** - Contribution towards the redundancy provision and 3 months' running costs.

**ST ANDREW'S COMMUNITY NETWORK**  
**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

**10.Restricted Funds**

		<u>Movements in the Year</u>		
	<b>Resources at Beginning of year</b>	<b>Income</b>	<b>Expenditure</b>	<b>Resources at End of Year</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Big Local Trust – My Clubmoor	459	65,432	(53,942)	11,949
Comic Relief	-	41,799	(41,034)	765
Cycling UK	-	2,000	(2,000)	-
Dowager Countess Eleanor Peet Trust	-	2,500	(2,500)	-
Eat Well Spend Less	320	-	(320)	-
European Social Fund	-	11,157	(-)	11,157
Henry Smith Charity	-	29,600	(23,861)	5,739
Liverpool City Council - Community Resources Unit	228	10,000	(10,129)	99
Liverpool City Council - Foodbank Mayor's Office	6,252	-	(3,101)	3,151
Liverpool Mutual Homes – My Clubmoor	22	3,000	(3,022)	-
Money Education	5,521	-	(-)	5,521
Royal Bank of Scotland	-	13,776	(13,776)	-
The Morgan Foundation	-	30,250	(30,250)	-
United Utilities	-	6,251	(6,251)	-
UnLtd FSE	2,500	-	(2,500)	-
	<b>15,302</b>	<b>215,765</b>	<b>(192,686)</b>	<b>38,381</b>
	=====	=====	=====	=====

**Description of Funds**

These are funds to be expended at the discretion of the Board of Trustees for specific charitable purposes, as follows:

**Big Local Trust – My Clubmoor** – Funds being held by St Andrew's Community Network as a trusted local organisation on behalf of the My Clubmoor partnership board. My Clubmoor is a Big Local Trust area.

**Comic Relief** – Provision of free and impartial debt advice within Clubmoor and Norris Green, Liverpool through the employment of three part-time paid debt advisers and the support of a network of trained volunteer debt advisors. Two of the workers were based at St. Andrew's Community Network in Clubmoor and one at Triple C, a partner charity in Norris Green. The project is part of a wider money management service to include welfare support, money education and training plus the delivery of community based money advice in Satellite Centres across Liverpool.

**Cycling UK** – To deliver a series of bike centred summer activities over the course of July and August 2016. Working with Peleton UK to engage local people in bike riding, getting bikes fixed and teaching young people to ride their bikes.

## ST ANDREW'S COMMUNITY NETWORK

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017

---

**Dowager Countess Eleanor Peel Trust** – We are seeking funding for our Mental Health and Wellbeing Support Service. We provide a range of support and assistance to individuals who are experiencing mental health issues such as isolation and depression. To date this has involved a depression peer-support group, and a team of trained volunteer listeners who are able to provide one-to-one talking therapy. This is supplemented by peer support groups, and occasional workshops helping people to lead fulfilling lives.

**Eat Well Spend Less** – Part of Trussel Trust's More Than Food initiative, extending foodbank provision into cookery with nutrition and financial education.

**European Social Fund** - The Volunteer Investment Programme Project seeks to develop SACN's ability to offer structured skills and learning programmes to its volunteers and other organisations working with volunteers; validate the existing skills and knowledge of 45 volunteers and deliver new training against a Community Development standard; Upskilling and improving the employability of volunteers; Lay the foundations for volunteer employability and further learning by providing core competencies embedded in community development practice; Train a core group of 5 learning mentors to NVQ Level III who can subsequently offer mentoring, training and validate the skills of volunteers.

**Henry Smith Charity**– Contribution of two part-time debt advisers as part of the wider money management project.

**Liverpool City Council - Community Resources Unit** – work in partnership with St. Andrew's Church to deliver a 'stronger communities' project including community events, regular community recreational activities and volunteering programme.

Expenditure comprises:

	2017	2016
	£	£
Project Salaries & on costs	5,173	5,000
Advertising and publicity	540	-
Project evaluation	-	500
Telephone	-	264
Insurance	190	495
Activities	2,330	7,000
Equipment	1,146	1,069
Training	750	1,000
Volunteer Reimbursements	-	300
	-----	-----
	<b>10,129</b>	<b>15,628</b>
	=====	=====

**Liverpool City Council - Foodbank Mayor's Office** – Funds awarded for the North Liverpool Foodbank. St Andrew's Community Network are the organising body for the foodbank. We provide three days' worth of food to families who are struggling to feed themselves.

**Liverpool Mutual Homes-My Clubmoor** – Funds held for training events.

**Money Education** – Funds for the delivery of a pilot money education courses including budgeting support.

## ST ANDREW'S COMMUNITY NETWORK

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017

---

**Royal Bank of Scotland** - We provide support to alleviate poverty related crises – debt, mental health or lack of food. This gives us access to the most vulnerable people in Liverpool. This project will help people move beyond crisis; to manage money better, to volunteer and train in good money management, and develop skills that help people to maximise their income and potential.

**The Morgan Foundation** – Contribution to running costs.

**United Utilities** - Extend our existing Debt Advice, Foodbank and Mental Health Services to provide benefits advice; addressing the wider needs of families and individuals, helping them tackle debt and increase household income locally; thereby addressing levels of poverty.

**Unltd FSE** – Star Partner award to support the strengthening of local entrepreneurs.

#### 11. Operating Lease Commitments

At 31<sup>st</sup> March 2017 the charitable company had a one year revolving lease commitment as set out below

	2017	2016
	£	£
Rent	9,000	9,000
	=====	=====

#### 12. Related Party Transactions

The following trustees were also part of, without any personal financial interest, the Parochial Church Council of Clubmoor St Andrews leadership:

David Owens

Steve McGanity

Beryl Williams

The charity has paid project related costs to the church during the year.

#### 13. Guarantees

As at 31<sup>st</sup> March 2017, each member will contribute a maximum of £10 in the event of the charitable company winding up.

	2017	2016
Number of members	8	6
Total guarantees	£80	£60

**ST ANDREW'S COMMUNITY NETWORK  
DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

	<b>2017</b>	<b>2016</b>
<b>INCOME</b>	<b>£</b>	<b>£</b>
Grant income	215,765	169,330
Donations	27,795	46,966
Fundraising	-	3,736
Training income	659	4,131
Transport income	6,520	8,302
Contract income	12,199	-
Bank interest	41	73
Apprentice	-	3,965
Debt Advice Satellite income	7,500	12,680
My Clubmoor management fee	4,492	7,306
My Clubmoor recharge	-	12,570
Other Income	-	7,627
<b>Total Income</b>	<b>274,971</b>	<b>276,686</b>
<b>EXPENDITURE</b>		
<b><i>Raising funds</i></b>		
Fundraising costs	<b>9,828</b>	<b>8,856</b>
<b><i>Charitable activities</i></b>		
Staff salary costs	166,052	131,544
Sessional staff	4,336	730
Rent	9,450	10,764
Room hire	3,825	-
Travel expenses	1,627	1,227
Training & conferences	4,606	3,700
Activities costs	35,542	59,603
Volunteer expenses	1,774	1,010
Food purchase	486	1,339
Gala	-	878
Equipment costs	2,519	7,723
Postage and stationery	3,267	4,328
Printing and photocopy	3,287	3,863
Telephone and internet	2,233	2,234
Subscriptions and memberships	3,409	4,188
Insurance	4,968	4,827
Professional fees	-	15,300
Advertising & publicity	2,660	2,119
Bank charges	-	2
Sundry expenses	168	1,404
Refreshments	2,615	2,952
Repairs, renewals and cleaning	1,374	3,689
Computer costs	617	2,809
DBS fees	-	234
<b><i>Charitable activities expenditure carried forward</i></b>	<b>254,815</b>	<b>266,467</b>

**ST ANDREW'S COMMUNITY NETWORK  
DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

---

	£	£
<i>Charitable activities expenditure brought forward</i>	254,815	266,467
Consultancy fee	8,919	-
Other cost	2,548	-
Motor expenses	1,521	-
Payroll fees	738	481
Accountancy	725	700
Depreciation	2,759	3,807
	-----	-----
<b><i>Total expenditure on charitable activities</i></b>	<b>272,025</b>	<b>271,455</b>
	-----	-----
<b><i>Total expenditure</i></b>	<b>281,853</b>	<b>280,311</b>
	-----	-----
<b>Net expenditure for the year</b>	<b>(6,882)</b>	<b>(3,625)</b>
	=====	=====

(These pages do not form part of the statutory financial statements)



**ST ANDREW'S COMMUNITY NETWORK – MY CLUBMOOR RESTRICTED FUND  
DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017**

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
<b>INCOME</b>		
Big Local Trust	65,432	69,300
Liverpool Mutual Homes	3,000	4,500
	-----	-----
<b>Total income</b>	<b>68,432</b>	<b>73,800</b>
	-----	-----
<b>EXPENDITURE</b>		
Staff salary costs	37,058	33,848
Sessional staff	-	730
Gala	-	877
Activities costs	-	4,221
Equipment costs	-	6,038
Postage & stationery	-	867
Subscriptions	-	4,000
Advertising & publicity	-	15,575
Sundry expenses	-	254
Overheads recharge	1,133	-
Computer costs	-	325
Newspapers	6,718	-
Partnership project	170	-
Local economy	2,259	-
Community Capacity	2,365	-
Events	2,769	-
Management fee	4,492	7,306
Recharge fee	-	12,570
	-----	-----
<b>Total expenditure</b>	<b>56,964</b>	<b>86,611</b>
	-----	-----
<b>Net income/(expenditure) for the year</b>	<b>11,468</b>	<b>(12,811)</b>
<b>Fund balances brought forward</b>	<b>481</b>	<b>13,292</b>
	-----	-----
<b>Fund balances carried forward</b>	<b>11,949</b>	<b>481</b>
	=====	=====

(This page does not form part of the statutory financial statements)