

Charity Registration No. 1013060

Company Registration No. 02623071 (England and Wales)

**THE WHITECHAPEL CENTRE**  
**COMPANY LIMITED BY GUARANTEE**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**



**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
LEGAL AND ADMINISTRATIVE INFORMATION**

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<b>Honorary Life President</b>	Mr T Crolley MBE	
<b>Trustees</b>	Ms A Brown (Treasurer) Mr S Collett Ms V Metcalf MBE (Chair) Ms S Thomas Ms M Woods Dr R Young Ms K Sheerin (Vice Chair) Bro K Vance Mr I Reed	(Appointed 18 July 2025)
<b>Chief Executive</b>	Mr D Carter	
<b>Secretary</b>	Mr D Carter	
<b>Charity number</b>	1013060	
<b>Company number</b>	02623071	
<b>Registered office</b>	Langsdale Street Liverpool L3 8DT	
<b>Auditor</b>	Mitchell Charlesworth (Audit) Limited Suites C,D,E, & F 14th Floor The Plaza 100 Old Hall Street Liverpool L3 9QJ	
<b>Bankers</b>	Hampshire Trust Bank PO Box 74003 London EC2P 2QR  National Westminster Bank plc Liverpool University Branch 5 Oxford Street Liverpool Merseyside L7 7HL  Furness Building Society 51 – 55 Duke Street Barrow-in-Furness Cumbria LA14 1RT	

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**Solicitors**

Brabners LLP  
Horton House  
Exchange Flags  
Liverpool  
L2 3YL

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**THE WHITECHAPEL CENTRE  
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TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT)  
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The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's memorandum and articles of association, the Companies Act 2006 and "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)".

**The Whitechapel Centre - Focus of Our Work**

**We believe that every individual should be given the opportunity to change their situation and achieve their potential.**

The Whitechapel Centre is a leading homeless and housing charity for the Liverpool City Region.

Since 1975 we have supported many of the most vulnerable and isolated people - those sleeping rough, living in hostels and supported accommodation, or struggling to maintain their homes.

The ongoing housing crisis means homelessness has reached record levels across the Country. The number of clients we are working with has increased significantly over the last decade, as has the range and complexity of clients' needs. Seeing this rise whilst continuing to deliver services that seek to end homelessness is both challenging and distressing - but there is hope. We continue to adapt, expand and develop our services to better meet the changing needs of the people we support.

To achieve this, **our Mission** is:

- to prevent and resolve homelessness, social exclusion and housing poverty by providing practical, tailored support so that each person can find and sustain a home and achieve their potential.
- to develop and influence local and national homelessness strategies, policies and practice.

Our main objectives and activities focus on delivering effective, flexible services that meet the identified housing and related support needs of people who are homeless, socially excluded or experiencing housing poverty.

We employ the following strategies to achieve our objectives:

- Delivering immediate help, opportunity and support to create lasting change for those most in need.
- Providing targeted, person centred services.
- Contributing to and influencing relevant local and national policy, strategies, and debates on homelessness and housing.
- Challenging exclusion in all areas of life and supporting initiatives that promote inclusion, particularly in relation to housing, supported living, health, education, and employment.
- Developing strong partnerships with other agencies to ensure more comprehensive and effective service delivery.

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**The Whitechapel Centre Services Today**

Recognising the diverse routes into and through homelessness, The Whitechapel Centre delivers a wide range of services across different settings, including:

- **Street Outreach Services** - Assertive street outreach for people sleeping rough.
- **Supported Accommodation-Based Services** - Belvidere Family Centre, Yates Court, Phoenix House, Whitley House, Harm Reduction Service, Shared and Dispersed Accommodation
- **Homeless Resolution Services** - Housing Advice & Assessment Hub, Hospital In-Reach Service, Intensive Support Service, Domestic Abuse Service and Welfare Rights Advice.
- **Homeless Prevention Services** - Prevention & Resettlement Service, Floating Support, New Beginnings and Accommodation Rescue.

**Who do we help?**

- **People who are experiencing homelessness:** Single people, couples and families who are sleeping rough, staying with friends, or living in temporary accommodation.
- **People at risk of homelessness:** People threatened with homelessness due to eviction notices, repossession, rent / mortgage arrears, debt, problems with landlords, overcrowding, accommodation not fit for purpose, and so forth.
- **People in need of housing support:** people struggling to maintain their accommodation.

The majority of people we support have multiple and complex needs, including mental health issues, substance and alcohol use, physical health conditions, offending histories and experiences of domestic abuse.

**Ensuring Our Work Delivers Our Aims**

We review our aims, objectives and activities annually. Each review includes an analysis of outcomes and achievements against both organisational goals and contractual targets. This process informs our annual operational plan and longer term strategic direction, ensuring our services remain focused on our charitable aims and deliver measurable public benefit.

**How Our Activities Deliver Public Benefit**

All our charitable activities focus on delivering effective and innovative intervention-based services that meet the housing and support needs of people who are homeless or inadequately housed. These activities directly further our charitable purpose for the public benefit.

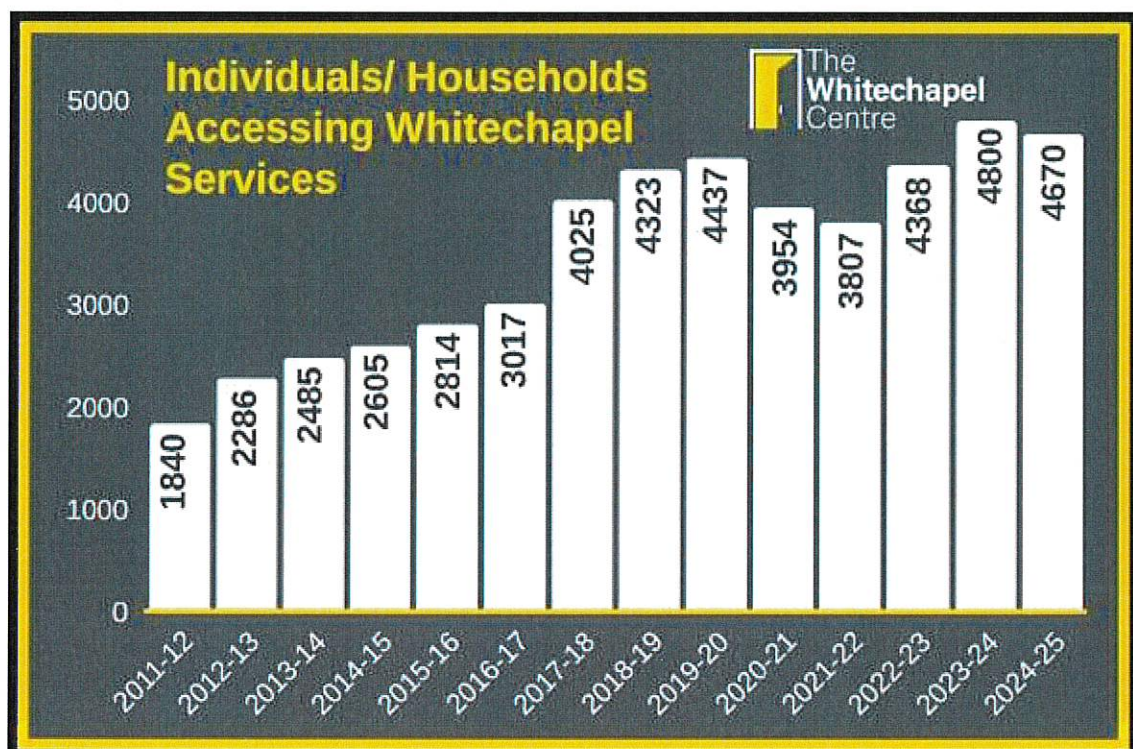
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**Who We Work With?**

As the housing crisis deepens, homelessness continues to reach record levels. Whitechapel's services are needed more than ever, as shown by the growing number of individuals and households accessing our support.

In 2024/25, we worked with **4,670** unique individuals and households (couples and families) experiencing or at risk of homelessness.



The increase in homelessness since 2011 continues to affect different groups in different ways. The most significant rise has been in the most visible forms - particularly among people sleeping rough.

In **2024/25**, we supported **1,258** individuals who were recorded as sleeping rough in the Liverpool City Region on one or more occasions - **227** more than the previous year, representing a **22%** increase. People sleeping rough now account for **27%** of all those supported by Whitechapel.

Homelessness can happen to anyone, and it takes many forms: rough sleeping, having no fixed abode, staying in hostels or emergency accommodation, or being served notice to leave within 56 days.

**Main Reasons for Accessing Our Services**

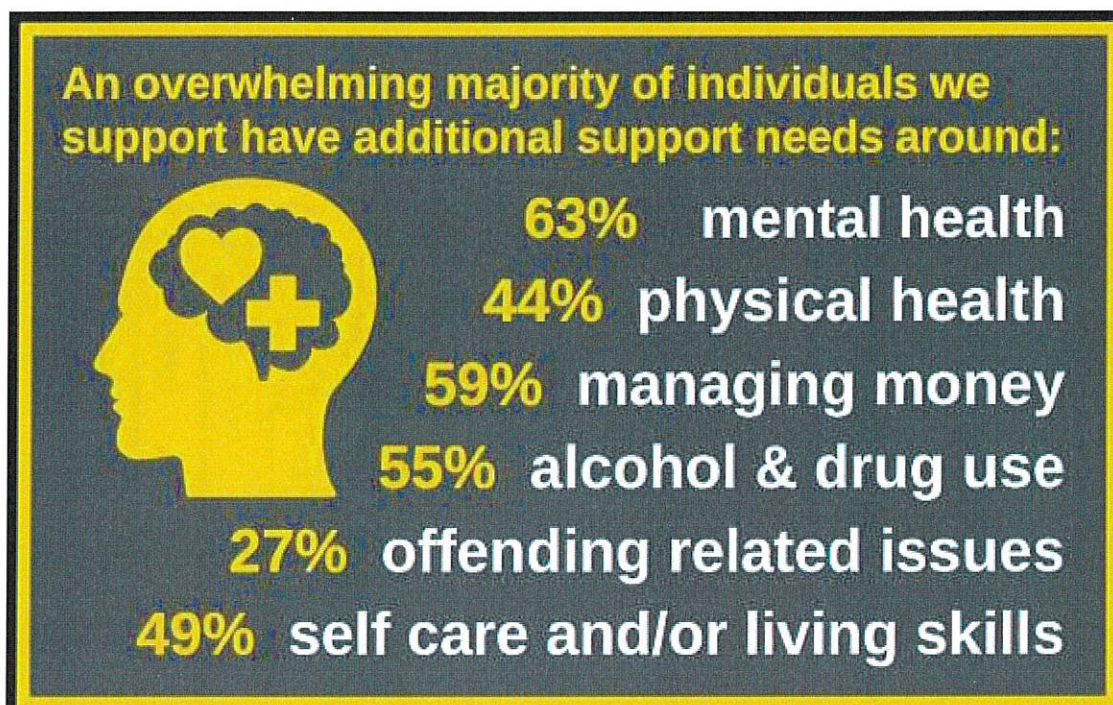
- Relationship breakdowns with partners, family or friends.
- Domestic abuse.
- Ending of private rented tenancies (Section 21 "no-fault" evictions), compounded by the cost and shortage of housing.

A majority of those accessing our services have multiple support needs that exacerbate their housing situations. We have seen not only an increase in the number of people requiring support but also in the severity of their needs - with more people reporting high or medium levels of need compared to low levels.



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Recognising this, we provide wrap-around, multi-disciplinary support in partnership with organisations such as Mersey Care, Brownlow Health, CGL/River, registered social landlords, and supported accommodation providers.

A key focus during 2024/25 was the expansion of intensive, wrap-around support through services such as Pathways, the Recovery Support Service, and our Intensive Support Service. We also developed specialist outreach services for people involved in sex work and those experiencing domestic abuse.

#### **Achievements and Performance**

Throughout 2024/25, The Whitechapel Centre continued to deliver a wide range of services designed to prevent and resolve homelessness across the Liverpool City Region. Despite unprecedented demand, we achieved strong outcomes by providing the right interventions at the right time - helping people move away from homelessness and rebuild their lives.

Our achievements reflect not only the dedication and professionalism of our staff and volunteers but also the strength of our partnerships with health, housing, and community organisations. Working together, we have continued to deliver positive change for individuals, families, and communities affected by homelessness.

Through our integrated service model, spanning prevention, intervention, and resettlement, we aim to ensure that everyone who needs help can access tailored, practical support that meets their individual circumstances.

Our outcomes for 2024/25 demonstrate that even in a challenging environment marked by the national housing crisis, effective, person-centred services can and do make a measurable difference.



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**Summary of Key Outcomes 2024/25**

- 4,670 people at risk of or experiencing homelessness were supported across the Liverpool City Region.
- 2,124 individuals and households were successfully assisted into new, safe, and appropriate accommodation.
- People rough sleeping received rapid intervention through street outreach and intensive support, reducing time spent on the streets.
- 2,074 people were supported into, or helped to sustain, stable housing through our prevention and resettlement services.
- Partnership work with health, social care, and treatment services provided improved access to clinical care, welfare advice, and support for recovery.
- Our supported accommodation services continued to provide safe, stable environments that help people rebuild independence and prepare for long-term housing.
- Our welfare rights and financial inclusion work helped clients maximise income and reduce the risk of homelessness linked to poverty and debt.

These achievements underline our continued commitment to preventing and ending homelessness-through compassion, practical action and collaboration.

Our focus for the coming year will be to build on these outcomes, further strengthening early intervention, developing new housing and support models, and ensuring that our services remain flexible, inclusive, and responsive to need.

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**Homeless Resolution**

Whitechapel provides a range of services that seek to ensure anyone who is experiencing homelessness is supported into safe and appropriate accommodation as quickly as possible.

We achieve this through an integrated model of support that brings together housing, health, and social care services. Our approach ensures that people receive not only immediate help but also long-term solutions tailored to their needs. This is achieved through the delivery of the following services:

- Housing Advice & Assessment Hub – providing assessment of individuals' housing needs and delivery of support and advice to enable people to find appropriate accommodation.
- Supported Accommodation – delivering a range of accommodation-based services with on-site, wrap around support to address causes and effects of homelessness and facilitate move-on into sustainable, independent accommodation. Services include Whitley House, Phoenix House, Belvidere Family Centre, Yates Court, Shared & Dispersed Accommodation.
- Street Outreach – provision of assertive street outreach including engagement, assessment and delivery of timely housing solutions.
- Hospital In-Reach Service - clinically led in-reach service providing housing advice, support and care to ensure safe, effective early discharge from hospital for individuals experiencing homelessness.

Across these services, we successfully helped **2,124** individuals / households experiencing homelessness to access accommodation that met their needs, thereby ending their homelessness.

**Hospital In-Reach Service:**

The Hospital In-Reach Service offers a clinically led, multi-disciplinary approach to prevent people being discharged from hospital into homelessness. It also aims to reduce avoidable admissions and strengthen pathways between hospitals and community services for people who are homeless or at risk.

This partnership brings together Brownlow Health (GPs and Nurses), The Whitechapel Centre (Homeless Advice & Support Workers), Caring Connections (providing 100 community care hours per week), and Liverpool University Hospitals NHS Foundation Trust.

People are referred to the service when they present to A&E or are admitted to a ward and are identified as homeless or at risk of homelessness.

In 2024/25, referrals to the service increased to 1,265, compared to 616 in 2022/23—reflecting both growing need and increased awareness among hospital staff.

- 70% of referrals came from A&E, with the remaining 30% from wards or community providers.
- 58% of people attended hospital as walk-ins, 35% were brought by ambulance, and 6% by police.
- Presenting Issues included: 30% medical, 23% addiction-related (including overdose and detox), 23% mental health, and 15% assault or musculoskeletal injury.

Due to the ongoing housing crisis, securing timely, appropriate housing options remains challenging—particularly for patients presenting in A&E, where quick discharge is required. Coordinating safe discharge can be complex when people present out of hours, decline admission, or self-discharge.

Despite these challenges, the service achieved significant success:

- 86% of referrals resulted in a planned discharge coordinated by the multi-disciplinary team.
- All of these individuals were reviewed by a nurse or GP post-discharge, ensuring continuity of care and improved follow-up engagement.

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**Key Outcomes**

- 53% of people were supported into accommodation or returned to previous housing as part of a planned discharge.
- 5% were supported into rehab, detox, or care homes.
- 5% were referred into statutory social care pathways.
- 11% were reconnected to accommodation or areas outside of Liverpool.
- 22% were linked into other relevant advice and support services (e.g. Whitechapel's Assessment & Resettlement, Assertive Outreach, or Navigator Services).

Of the 213 people who had been sleeping rough immediately prior to hospital admission, 93% (198) were supported into accommodation upon discharge.

**Alex's Story:** *Alex is a 68-year-old man who is severely sight-impaired and has Type 2 diabetes. He had been sofa surfing between family members when he was admitted to hospital with kidney and liver failure, resulting in a kidney transplant. Due to his declining health, he could not return to sofa surfing and was referred to the Hospital In-Reach Team for help finding alternative accommodation.*

*Alex's housing and support needs were assessed, and he was referred to Housing Options. Supporting evidence was gathered regarding his health, income, and housing history to strengthen his application. Once medically fit, he was placed in temporary B&B accommodation.*

**The team supported Alex to:**

- Register on Property Pool Plus and receive priority banding.
- Bid for suitable long-term accommodation.
- Access Welfare Rights support, successfully securing Attendance Allowance.
- Register with Brownlow Health, engage with the homeless clinical nurse, and attend weekly podiatry appointments.
- Receive a Libre sensor to help manage his diabetes.
- Reconnect with Liverpool St. Paul's Eye Unit regarding his sight loss.

*Alex successfully secured ground-floor sheltered accommodation. The team supported him through the viewing process, and he is now preparing to move, with ongoing resettlement support to ensure a sustainable tenancy.*

**Housing Advice & Assessment Hub:**

Our Housing Advice & Assessment Hub at Langsdale Street forms the main access point into Whitechapel's services. The Hub provides essential services such as showers, toilets, clothing and food parcels, alongside comprehensive housing assessments and advice. Presentations will include people sleeping rough, people placed in emergency B&B accommodation by Liverpool City Council, alongside those that accessing services for the first time.

In 2024/25, the Hub supported **923** unique individuals and households. Each person receives a full assessment of their housing needs and is allocated a keyworker who facilitates access to a range of immediate and longer-term housing solutions, including:

- Emergency accommodation (e.g., first-step beds, B&Bs, and ring-fenced units)
- Supported accommodation
- Independent tenancies (Housing Association or Private Rented Sector)
- Reconnection and personalised housing solutions

To deliver sustainable accommodation solutions, housing advice interventions are complemented with wrap around, intensive support, delivered by services such as Pathways, Accommodation Rescue and Rapid Rehousing Navigator Services. This support helps address underlying causes of homelessness and helps equip individuals with the skills to sustain accommodation going forward.

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Through the provision of advice and support, the Hub achieved the following outcomes:

- 38% of clients were successfully supported into emergency and / or permanent accommodation e.g. supported accommodation, refuge, private rented or social housing tenancy.
- 30% were supported to return to former accommodation
- 3% were reconnected to accommodation outside of Liverpool
- 3% were supported into detox and rehab services
- 26% were transferred to longer term support services

**Supported Accommodation Services:**

Our supported accommodation portfolio offers safe, structured environments where people can rebuild stability and prepare for independent living. Services include:

- **Phoenix House** – A 'first step from the street' service for 23 men with medium to high support needs, offering 24/7 wrap-around care and support.
- **Whitley House** – A step-down service offering 52 en-suite rooms for people with low to medium support needs, helping them develop skills for independent living.
- **Belvidere Family Centre** – Emergency supported accommodation for 16 families experiencing homelessness in Liverpool, providing 24/7 on-site support.
- **Yates Court** – Emergency supported accommodation for 13 families in Knowsley, offering holistic, family-focused support.
- **Shared & Dispersed Accommodation** – Short-term supported housing for individuals with low to medium support needs, offering 51 units across self-contained flats and shared houses.
- **Harm Reduction Service** – Therapeutic accommodation for 27 men who need support managing alcohol and/or substance use, providing 24/7 wrap-around care.

In 2024/25, these services supported **371** individuals and households. Of these:

- 162 successfully moved into independent, permanent accommodation or long-term housing solutions.
- 181 continued to receive ongoing support within Whitechapel services.

Through on-site, person-centred support, we help residents address both the causes and effects of homelessness — building the skills, confidence, and resilience needed for long-term stability.

**Phoenix House:**

Phoenix House provides accommodation and intensive wrap-around support for 23 men who have been sleeping rough and have medium to high support needs. The service offers short-term accommodation as a 'first step from the street,' helping clients move towards longer-term housing.

Most referrals come from our Assertive Outreach Service, with access available seven days a week to minimise time spent rough sleeping.

In-house support is complemented by regular partner agency surgeries, including:

- Primary care (Brownlow Health)
- Sexual Health Access Clinic
- Treatment & Recovery Services
- New Beginnings (engagement and learning opportunities)

In 2024/25 a total of 102 people were supported at Phoenix House. Of these, 79 were supported to move-on, achieving the following outcomes:

- 73% moved-on into longer-term supported accommodation
- 8% moved into independent accommodation e.g. with a housing association
- 7% entered rehab or long-term care provision
- 10% returned to stay with friends / prior accommodation options
- 2% were evicted

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***John's Story:** John, aged 55, has a long history of homelessness, substance use, and offending. Once a builder with a successful career, his increasing drug use led to the breakdown of his marriage and estrangement from his family. After serving a prison sentence, John was released into homelessness—sofa surfing and sleeping rough. In 2020, he was placed in emergency accommodation and engaged well with support, securing long-term housing with a housing association. He maintained this tenancy for two years. However, following his mother's death in 2022, his mental health declined, and his drug use escalated. He eventually abandoned the tenancy and returned to rough sleeping.*

*After a hospital admission, John was referred to the Hospital In-Reach Team, who helped him access B&B accommodation and then a hostel. He stabilised and was later supported into private rented accommodation, maintaining abstinence for several months.*

*In April 2024, John was served with a Section 21 (no-fault) eviction notice when his landlord sold the property. The disruption led to a relapse and return to rough sleeping. A local resident contacted the Always Help Available helpline, and Whitechapel's Outreach Team located and supported him into Phoenix House.*

*Upon arrival, John was disengaged from services. Staff worked with him to:*

- Reconnect with his GP.*
- Engage with CGL (Change, Grow, Live) for addiction support and methadone prescription.*
- Access medical care for untreated leg ulcers, which are now fully healed.*
- Improve his diet and budgeting, and plan for independent living.*

*John has made significant progress. He now participates in community activities, manages his responsibilities, and is preparing for a move into longer-term supported accommodation.*

**Assertive Street Outreach**

Our Outreach Teams work directly with people sleeping rough, providing crisis intervention and practical solutions. The teams engage with individuals facing multiple exclusions, working at their pace to build trust and motivate positive change. Through assertive outreach, we aim to both prevent and end rough sleeping, helping people address the underlying issues that have led them to homelessness.

During 2024/25, we worked with **1,258** unique individuals who were seen sleeping rough in the Liverpool City Region on one or more occasions. This represents an increase of **227** people (**22%**) compared to the previous year — the single largest percentage rise across all homelessness cohorts. Sadly, **27%** of all clients supported by The Whitechapel Centre had slept rough at some point during the year.

Of those, **900** individuals were seen sleeping rough in Liverpool alone — a **20%** increase compared to **748** individuals in 2023/24.

This rise reflects the combined impact of poverty, rising evictions (particularly in the private rented sector), a shortage of affordable housing and move-on options, and wider systemic barriers to accessing accommodation.



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The chart below provides an overview of the number of individuals seen sleeping rough each month across Liverpool, along with a summary of the numbers remaining out at month end:



In December 2024, The Whitechapel Centre reopened the 30-person **Night Assessment Hub** in Liverpool to respond to the surge in people presenting as newly homeless during the winter months. The Hub provided a safe overnight space while assessments and referrals to Housing Options and accommodation providers were completed. People without an immediate housing solution could stay overnight and return each night until a longer-term option was secured.

The Hub operated for seven months (December 2024 – July 2025). During the first four months, **185** people accessed the service, with 148 successfully supported to move on to sustainable accommodation. This had a direct impact on reducing rough sleeping, with a **21%** decrease recorded between Quarter 3 (Oct–Dec 2024) and Quarter 4 (Jan–Mar 2025). Please see chart above.

Of the 148 people successfully supported to move on:

- 24 were supported into private rented or shared (HMO) accommodation
- 45 moved into supported accommodation
- 33 accessed emergency B&B accommodation
- 6 were admitted to hospital
- 40 returned to family or friends

The Night Hub is one of several vital resources used by our Outreach Service to deliver housing solutions. Our teams are out every day building relationships with people on the streets. For many, homelessness is linked to multiple support needs such as substance use, poor mental health, or offending histories — making access to appropriate accommodation with the right level of support essential.

In total, the Outreach Team secured and supported **1,005** accommodation placements last year.

As at 31 March 2025, **86%** of the 900 individuals seen rough sleeping in Liverpool were successfully supported into new or existing accommodation, or offered another sustainable solution, through coordinated multidisciplinary support including housing advice, intensive key-working, healthcare, and mental health or treatment interventions.

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**Domestic Abuse Outreach Service:**

The Outreach Team's work is strengthened by several specialist in-house services that ensure placements are both appropriate and sustainable. These include:

- Intensive Support Service
- Pathways Service (multi-disciplinary intensive support service)
- Domestic Abuse Outreach Service
- Outreach for People Involved in Sex Work
- Accommodation Rescue Service (intensive support service for people rough sleeping but have accommodation, but feel unable to return to this accommodation)

The **Domestic Abuse Outreach Service** is a specialist initiative embedded within the wider Outreach Service, supporting individuals entrenched in rough sleeping or experiencing housing instability due to domestic abuse. The service also includes a specialist worker focusing on individuals involved in sex work.

Drawing on The Whitechapel Centre's extensive expertise and strong local partnerships, the service provides holistic, wrap-around support through a single point of access. Its trauma-informed, intensive support model empowers people to plan for safety, rebuild trust, and take steps toward stability.

In its first year, the service supported **45** people, achieving significant success in safety planning, fostering positive outcomes, and managing risk.

Headline outcomes included:

- 42% reduction in rough sleeping among participants
- 42% reduction in alcohol and/or substance use

This progress reflects the impact of sustained, trauma-informed intervention. While some individuals continued to rough sleep, many of these cases involved entrenched homelessness linked to long-term substance use, mental ill health, trauma, or abusive relationships. For these individuals, progress requires long-term, relationship-based work to overcome deep-rooted barriers to change.

Substance misuse was a key theme across the cohort:

- 42% reported using both drugs and alcohol
- 11% reported drug use only
- 13% reported alcohol dependency
- 7% declined to share substance use information
- 27% disclosed no substance use

Despite these challenges, 50% of participants engaged in at least one harm-reduction conversation, and 53% of those went on to take practical steps such as accepting prescriptions or attending harm-reduction groups.

This approach demonstrates how trusted relationships can lead to meaningful change, helping people reduce harm and move toward recovery as part of a holistic homelessness response.

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**Jenny's Story:** *Jenny, a woman in her 40s, is a survivor of over a decade of severe domestic abuse by a high-risk perpetrator. Her experiences included repeated abduction, torture, and extreme coercive control, resulting in deep trauma and substance dependency. Introduced to drugs by her abuser, her use escalated after losing custody of her child, who now lives with her mother under a Special Guardianship Order.*

*Despite seeking help in the past, failed prosecutions and poor responses from authorities eroded Jenny's trust in services. The perpetrator continued to exert control through fear and community influence, making it difficult for her to engage consistently with support.*

*Jenny now receives trauma-informed, client-led support from our specialist domestic abuse outreach worker, alongside healthcare and substance misuse services. Key interventions include safety planning, harm reduction, emotional support, and personalised healthcare.*

*Although her engagement remains intermittent, a consistent and empathetic approach has built trust and kept her connected to services. A longer-term recovery plan is now in place, offering a safe, non-judgemental pathway toward stability and control over her life.*

**Homeless Prevention and Resettlement**

Preventing homelessness is central to our vision of ending homelessness across the Liverpool City Region. We recognise the devastating impact homelessness has on health, wellbeing, and opportunity — making early intervention essential.

In 2024/25, we reconfigured our existing prevention services, launched the Prevention and Resettlement Service, and developed the Recovery Support Service. Together, these services helped prevent homelessness for **2,074** individuals and households, either by helping people keep their homes or by supporting them to find and sustain new accommodation.

**Prevention and Resettlement Service:**

The Liverpool Prevention and Resettlement Service delivers both short-term advice and sustained support, depending on need:

- **Short-term interventions:** Drop-in sessions offering one-off or short-term advice on housing issues.
- **Sustained support:** Tailored one-to-one help in the person's home, addressing underlying issues such as mental health, finances, relationship breakdown, substance use, or domestic abuse.

Support plans are co-designed with each individual and reviewed regularly to ensure progress. During the past year, we have focused increasingly on sustained, relationship-based support — signposting people needing light-touch assistance to other services. While this shift affected the overall number of recorded interventions, it has significantly improved the quality and sustainability of outcomes.

**Recovery Support Service:**

Launched in October 2024 as a six-month pilot and now extended until March 2026, the Recovery Support Service delivers early intervention for individuals experiencing addiction who are at risk of homelessness. This includes people facing eviction or housing insecurity due to the impact of substance abuse.

The service provides both practical and financial support, aiming to help people remain safely in their homes while achieving lasting change. Each of the five support workers holds a small caseload of around 10 people, allowing for deeper, relationship-based work consistent with trauma-informed practice.

A key strength of the service is its personalisation fund, which enables tailored financial support once trust and understanding have been established. Clients identify their own priorities and goals, and funding is used flexibly to help achieve them — from preventing eviction to addressing property disrepair or supporting recovery.

Relationship-based practice is the foundation of this approach. One participant chose to begin recovery not due to formal intervention, but because he felt genuinely heard and supported. Through this trust, he was able to stabilise his housing situation and begin addressing his substance use.

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Within the first six months, the service achieved excellent outcomes:

- 34 evictions prevented
- 35 individuals engaged in recovery interventions

The Recovery Support Service has demonstrated how personalised, trauma-informed support can make the difference between housing loss and recovery, providing a compassionate model for homelessness prevention.

**Financial Review**

Income from donations and trusts remains essential to The Whitechapel Centre's work. Donations and trust funding underpin almost all of the Centre's services, enabling us to go above and beyond contractual provision, respond to rising demand, and maintain high levels of service delivery.

Operating costs continue to rise, including salaries, accommodation, insurance, and utilities, while competition for grants and trust income remains higher than ever. Despite these pressures, donor support for the organisation remains strong. In 2024/25, 9% of our overall income was generated from donations and trust funding.

As at 31 March 2025, the charity had reserves of £2,311,848 (2024: £1,951,097). Included within these reserves are £154,421 (2024: £45,994) of restricted funds (see note 22) and £1,150,000 (2024: £1,150,000) of designated funds (see note 23). As illustrated in note 24, designated funds are partly represented by investments totalling £561,969 (2024: £540,987). The charity had free reserves of £946,678 at 31 March 2025 (2024: £755,102).

**Principal funding sources**

The Whitechapel Centre's principal funding sources in 2024/25 included grants and contracts from:

- Liverpool City Council, Knowsley Metropolitan Borough Council, St Helens Borough Council, Wirral Borough Council, and Halton Council
- Cheshire and Merseyside NHS Integrated Care Board
- Liverpool City Region Combined Authority
- National agencies including Adult Services, Public Health, the Office of Health Improvement & Disparities, and the Ministry of Housing, Communities and Local Government (Housing & Communities)
- Charitable foundations, including the Albert Gubay Charitable Foundation, Freshfields, and the Steve Morgan Foundation

In addition, public fundraising — including events, individual donations, and corporate support— remains critical. These funds support essential services such as volunteer programmes, rough sleeper outreach, food services, and essential client expenses.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**Plans for Future**

Aligned with our Strategic Plan, The Whitechapel Centre's key financial and operational objectives are to:

- Ensure financial security and adequate resourcing across all services
- Strengthen long-term financial viability through a diversified fundraising strategy, securing new contracts, and broadening income streams
- Address the current housing and homelessness crisis by:
  - Expanding existing services and developing new solutions in partnership with local authorities and providers
  - Maximising homeless prevention interventions through housing support and advice
  - Providing same-day solutions to bring individuals indoors on the day they become homeless
- Delivering multi-agency wraparound support to prevent recurring homelessness
- Maintain The Whitechapel Centre as an employer of choice
- Secure suitable and fit-for-purpose premises
- Expand opportunities for client engagement in education, training, and employment to support long-term resettlement

**Reserves Policy**

The Board of Trustees has examined the company's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible assets held by the company should be between 3 and 6 months of expenditure, in line with Charity Commission guidance. Budgeted expenditure for 2025/26, excluding rent for service user accommodation, is £8,649,849. Therefore the target is £2,162,462 to £4,324,924 in general funds. At this level the Board of Trustees feel that they would be able to carry on the company's activities in the event of a significant drop in funding.

At present the total unrestricted reserves fall at the lower end of this target.

The Board of Trustees understands the increased pressure on cash flow resulting from payment in arrears for most contracts. Close financial management continues to be required to prevent cash flow problems.

The Board of Trustees wish to create free reserves, but understands the current economic difficulties and the current housing crisis. Creating free reserves would enable them to provide seed funding for new projects, as well as underpin existing services and meet key needs. For example, the company continues to see an increase in the number of people sleeping rough and continues to seek resources to maximise assertive outreach provision. Also, we seek funding to pilot new and different services and / or methods of working e.g. to develop new accommodation pathways and options.

The Board of Trustees is committed to applying principles of full cost recovery to all posts and services within the organisation to help reduce potential risks in the event of losing individual contracts, as well as being mindful of potential pressures to draw upon reserves during the forthcoming year.

**Risk management**

A review of major risks is undertaken annually by the Board of Trustees. Where appropriate, procedures have been established to mitigate the risks The Whitechapel Centre faces. Where appropriate, the identified risks have been incorporated into the company's Strategic Plan. For example, identified external risks to funding have led to a full review of funding and budgets, and the development of a comprehensive Fundraising Strategy.

An internal framework for risk management ensures risks are identified and mitigated through a policy of regular scrutiny by the Board, the implementation of policies and procedures and the appropriate authorisation of all transactions and projects. A comprehensive suite of internal policies and procedures ensure compliance with relevant legislation and recognised best practice in relation to governance, health and safety, financial management, service delivery and business operations. These policies and procedures relate to all staff, volunteers, clients and stakeholders and are reviewed regularly to ensure that they continue to meet the needs of the organisation.



**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**Structure, governance and management**

The charity is a company limited by guarantee, incorporated on 19 March 1990 and registered as a charity on 21 June 1991. The charity was established under a Memorandum of Association which established the objects and powers of the company and is governed under its Articles of Association. The term "the company" includes reference to the registered charity, where appropriate.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr D Antrobus	(Resigned 6 December 2024)
Ms A Brown (Treasurer)	
Mr S Collett	
Mr D Green OBE	(Resigned 6 December 2024)
Ms V Metcalf MBE (Chair)	
Ms S Thomas	
Ms M Woods	
Dr R Young	
Ms K Sheerin (Vice Chair)	
Bro K Vance	
Mr I Reed	(Appointed 18 July 2025)

Mr T Crolley Honorary Life President and Ambassador

**Trustee Induction and Training**

New Trustees receive a copy of their job description and an information pack about the organisation. In addition each trustee receives an induction, which includes invitation and encouragement to attend short training sessions to familiarise themselves with the charitable company and the context within which it operates. These sessions cover:

- The obligations of the Board of Trustees members.
- The main documents which set out the operational framework for the charitable company including the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts and the latest financial / management statements and accounts.
- Future plans and objectives, including the Strategic Plan.

New trustees are invited to attend up to 3 Board meetings and take up a 'tour' of the organisation to meet employees and clients to familiarise themselves with the operational work prior to joining.

**Recruitment and Appointment of the Board of Trustees**

The directors of The Whitechapel Centre are also charity Trustees (and for the purposes of charity law and under the company's Articles are known as members of the Council of Management). Under the requirements of the Memorandum and the Articles of Association the members of the Board of Trustees are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

The Board of Trustees aims to ensure its members provide a good mix of skills, knowledge and experience in relation to providing governance and management for a charitable homeless organisation. In order to maintain this broad mix of skills, knowledge and experience, members on the Board of Trustees are requested to provide a list of their skills and experience. In the event of particular skills or experience being lost due to retirement, new candidates are approached to offer themselves for election to the Board.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**Organisational Structure**

The Whitechapel Centre has a Board of Trustees (known as the Council of Management under the company's Articles) of up to 20 people who meet at least 4 times each year and are responsible for the strategic direction and policy of the charitable company. At present the Board of Trustees has nine members from a variety of different professional backgrounds relevant to the work of the company.

A scheme of delegation is in place and day to day responsibility for the delivery of services rest with the Senior Management Team (SMT), consisting of the Chief Executive Officer, four Services Managers, and the Fundraising Manager. The Senior Management Team is responsible for ensuring effective and efficient delivery of services specified, meeting key performance indicators, implementing stringent financial management, processes and procedures and overseeing day to day operational management of services including implementation of best practice, and staff supervision and development.

The Whitechapel Centre is a real Living Wage employer. The charity follows Local Government (NJC) pay scales. Each role within the organisation has a prescribed pay scale. This also applies to all management roles.

Pay awards, including incremental increases, are agreed by the Board of Trustees annually, and awarded if there are sufficient funds.

**Auditor**

In accordance with the company's articles, a resolution proposing that Mitchell Charlesworth (Audit) Limited be reappointed as auditor of the company will be put at a General Meeting.

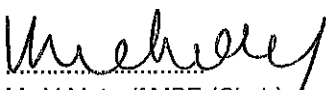
**Disclosure of information to auditor**

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

**Small company provisions**

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

On behalf of the board of trustees

  
Ms V Metcalf MBE (Chair)  
Trustee

Date: 12 December

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
STATEMENT OF TRUSTEES' RESPONSIBILITIES  
*FOR THE YEAR ENDED 31 MARCH 2025***

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The trustees, who are also the directors of The Whitechapel Centre for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
INDEPENDENT AUDITOR'S REPORT**

**TO THE MEMBERS OF THE WHITECHAPEL CENTRE**

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**Opinion**

We have audited the financial statements of The Whitechapel Centre (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
INDEPENDENT AUDITOR'S REPORT (CONTINUED)  
TO THE MEMBERS OF THE WHITECHAPEL CENTRE**

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**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

**Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

**Extent to which the audit was considered capable of detecting irregularities, including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.



**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
INDEPENDENT AUDITOR'S REPORT (CONTINUED)  
TO THE MEMBERS OF THE WHITECHAPEL CENTRE**

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We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

*Mitchell Charlesworth (Audit) Limited*

**Anita Mason BA (Hons) BFP FCA (Senior Statutory Auditor)**

For and on behalf of Mitchell Charlesworth (Audit) Limited, Statutory Auditor

Accountants

Suites C,D,E, & F

14th Floor The Plaza

100 Old Hall Street

Liverpool

L3 9QJ

Date: ..... 17/12/25

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2025**

**Current financial year**

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
<b><u>Income and endowments from:</u></b>					
Donations and legacies	3	679,963	44,532	724,495	766,070
Charitable activities	4	6,670,966	2,243,485	8,914,451	7,616,557
Other trading activities	5	162,840	14,449	177,289	169,878
Investments	6	31,193	-	31,193	13,988
Other income	7	1,923	-	1,923	1,557
<b>Total income</b>		<b>7,546,885</b>	<b>2,302,466</b>	<b>9,849,351</b>	<b>8,568,050</b>
<b><u>Expenditure on:</u></b>					
Raising funds	8	312,511	69,489	382,000	401,181
Charitable activities	9	6,745,372	2,361,227	9,106,599	8,208,257
Other	14	1	-	1	-
<b>Total expenditure</b>		<b>7,057,884</b>	<b>2,430,716</b>	<b>9,488,600</b>	<b>8,609,438</b>
<b>Net income/(expenditure) before transfers</b>		<b>489,001</b>	<b>(128,250)</b>	<b>360,751</b>	<b>(41,388)</b>
Gross transfers between funds	22	(236,677)	236,677	-	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>252,324</b>	<b>108,427</b>	<b>360,751</b>	<b>(41,388)</b>
Fund balances at 1 April 2024		1,905,103	45,994	1,951,097	1,992,485
<b>Fund balances at 31 March 2025</b>		<b>2,157,427</b>	<b>154,421</b>	<b>2,311,848</b>	<b>1,951,097</b>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The movement of funds detailed above complies with the requirements for a statement of changes in equity under FRS102.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2025**

Prior financial year

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes			
<b><u>Income and endowments from:</u></b>				
Donations and legacies	3	721,291	44,779	766,070
Charitable activities	4	5,771,028	1,845,529	7,616,557
Other trading activities	5	169,878	-	169,878
Investments	6	13,988	-	13,988
Other income	7	1,557	-	1,557
<b>Total income</b>		<b>6,677,742</b>	<b>1,890,308</b>	<b>8,568,050</b>
<b><u>Expenditure on:</u></b>				
Raising funds	8	356,402	44,779	401,181
Charitable activities	9	6,209,124	1,999,133	8,208,257
<b>Total expenditure</b>		<b>6,565,526</b>	<b>2,043,912</b>	<b>8,609,438</b>
<b>Net income/(expenditure) before transfers</b>		<b>112,216</b>	<b>(153,604)</b>	<b>(41,388)</b>
Gross transfers between funds	22	(125,164)	125,164	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>(12,948)</b>	<b>(28,440)</b>	<b>(41,388)</b>
Fund balances at 1 April 2023		1,918,051	74,434	1,992,485
<b>Fund balances at 31 March 2024</b>		<b>1,905,103</b>	<b>45,994</b>	<b>1,951,097</b>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The movement of funds detailed above complies with the requirements for a statement of changes in equity under FRS102.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
BALANCE SHEET**

**AS AT 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
<b>Fixed assets</b>					
Tangible assets	15		60,749		1
Investments	16		561,969		540,987
			<u>622,718</u>		<u>540,988</u>
<b>Current assets</b>					
Debtors	18	1,291,355		1,341,410	
Cash at bank and in hand		1,155,816		774,778	
		<u>2,447,171</u>		<u>2,116,188</u>	
<b>Creditors: amounts falling due within one year</b>	19	(758,041)		(706,079)	
<b>Net current assets</b>			<u>1,689,130</u>		<u>1,410,109</u>
<b>Total assets less current liabilities</b>			<u>2,311,848</u>		<u>1,951,097</u>
<b>The funds of the charity</b>					
Restricted Income funds	22		154,421		45,994
Unrestricted funds - general	23		1,007,427		755,103
Unrestricted funds - Designated	23		1,150,000		1,150,000
			<u>2,311,848</u>		<u>1,951,097</u>

The financial statements were approved by the trustees on 12/12/25

  
Ms V Metcalf MBE (Chair)  
Trustee

Company registration number 02623071 (England and Wales)

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
STATEMENT OF CASH FLOWS**

**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	26		386,369		99,403
<b>Investing activities</b>					
Purchase of tangible fixed assets		(15,542)		-	
Purchase of investments		(20,982)		(8,184)	
Investment income received		31,193		13,988	
<b>Net cash (used in)/generated from investing activities</b>			(5,331)		5,804
<b>Net cash generated from financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>			381,038		105,207
Cash and cash equivalents at beginning of year			774,778		669,571
<b>Cash and cash equivalents at end of year</b>			1,155,816		774,778



**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**1 Accounting policies**

**Charity information**

The Whitechapel Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is Langsdale Street, Liverpool, L3 8DT.

**1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

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

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

**1.2 Going concern**

At the time of approving the financial statements, 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 financial statements.

**1.3 Charitable funds**

Funds held by the charity are:

*Unrestricted general funds* - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

*Designated funds* - these are funds set aside by the trustees out of unrestricted general funds for specific future purposes.

*Restricted funds* - these are funds that 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.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

**1.4 Income**

Income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty.

Income from donations and legacies is included in full in the statement of financial activities when receivable.

Investment income is included when receivable.

Grants and contracts, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Fixed assets donated to the charity are included as donation income at market value at the time of receipt. Assistance in the form of voluntary help is not quantifiable, and accordingly not dealt with in the accounts.

Clothing and other items donated for resale through the charity's shop are included as income within other trading activities and are recognised as income when they are sold.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**1 Accounting policies**

**(Continued)**

**1.5 Expenditure**

Expenditure reflects all amounts paid and accrued during the year. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates. All costs are allocated between the expenditure categories of the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

*Charitable expenditure* comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

*Raising funds* comprise costs associated with attracting income and the costs of trading for fundraising purposes including the charity shop.

*Governance costs* represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

**1.6 Tangible fixed assets**

All assets costing more than £1,000 are capitalised at cost.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fittings & equipment	20% p.a. on cost
Computers	33% p.a on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**1.7 Fixed asset investments**

The trustees consider that monies held on long term deposit should be regarded as a fixed asset investment.

**1.8 Impairment of fixed assets**

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

**1.9 Stocks**

Donated items for the charity shops sourced from both individuals and organisations are not included in the financial statements until they are sold at which point they are recognised as income.

**1.10 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.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**1 Accounting policies**

**(Continued)**

**1.11 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 payments 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.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

***Derecognition of financial liabilities***

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

**1.12 Taxation**

The charity 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. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

**1.13 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**1.14 Retirement benefits**

The charitable company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charitable company. The annual contributions payable are charged to the statement of financial activities.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**1 Accounting policies**

**(Continued)**

**1.15 Leases**

Rentals payable under operating leases, including any lease incentives received, are charged to the statement of financial activities on a straight line basis over the term of the relevant lease.

**2 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 ongoing 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.

There were considered to be no critical accounting estimates or judgements applied in the preparation of these financial statements.

**3 Income from donations and legacies**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	679,963	44,532	724,495	721,291	44,779	766,070

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**4 Income from charitable activities**

	Housing support and resettlement	Homeless, rough sleeping and street drinking	Supported accommodation	Total	Housing support and resettlement	Homeless, rough sleeping and street drinking	Supported accommodation	Total
	2025 £	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £	2024 £
Services provided under contract	911,571	1,880,692	3,878,703	6,670,966	763,504	1,781,567	3,230,957	5,776,028
Performance related grants	467,241	1,776,244	-	2,243,485	166,228	1,674,301	-	1,840,529
	<u>1,378,812</u>	<u>3,656,936</u>	<u>3,878,703</u>	<u>8,914,451</u>	<u>929,732</u>	<u>3,455,868</u>	<u>3,230,957</u>	<u>7,616,557</u>
<b>Analysis by fund</b>								
Unrestricted funds	911,571	1,880,692	3,878,703	6,670,966	763,504	1,781,567	3,225,957	5,771,028
Restricted funds	467,241	1,776,244	-	2,243,485	166,228	1,674,301	5,000	1,845,529
	<u>1,378,812</u>	<u>3,656,936</u>	<u>3,878,703</u>	<u>8,914,451</u>	<u>929,732</u>	<u>3,455,868</u>	<u>3,230,957</u>	<u>7,616,557</u>

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**4 Income from charitable activities**

(Continued)

**Performance related grants analysis**

	Housing support and resettlement	Homeless, rough sleeping and street drinking	Total	Housing support and resettlement	Homeless, rough sleeping and street drinking	Total
	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £
Children & Young Persons Service	39,112	-	39,112	35,153	-	35,153
Domestic Abuse Grant	-	49,782	49,782	-	16,594	16,594
MOVE Project	11,082	-	11,082	10,000	-	10,000
Rapid Rehousing Service	-	628,224	628,224	-	652,080	652,080
Recovery Support Service	294,702	-	294,702	-	-	-
Hospital in-reach	-	259,885	259,885	-	228,696	228,696
New Beginnings	98,345	-	98,345	97,075	-	97,075
Pathways (Street Lifestyle Outreach)	-	429,103	429,103	-	449,740	449,740
City Region Intensive Support	-	332,911	332,911	-	327,191	327,191
Welfare Rights	24,000	-	24,000	24,000	-	24,000
Accommodation Rescue	-	76,339	76,339	-	-	-
	467,241	1,776,244	2,243,485	166,228	1,674,301	1,840,529

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**5 Income from other trading activities**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising events	-	14,449	14,449	-	-	-
Shop income	162,840	-	162,840	169,878	-	169,878
Other trading activities	162,840	14,449	177,289	169,878	-	169,878

**6 Income from investments**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	31,193	13,988

**7 Other income**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	1,923	1,557



**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**8 Raising funds**

	Unrestricted funds	Restricted funds	Total	Unrestricted funds Restated	Restricted funds	Total
	2025	2025	2025	2024	2024	Restated 2024
	£	£	£	£	£	£
<u>Fundraising and publicity</u>						
Capitalisation of prior period expenses	(23,465)	-	(23,465)	-	-	-
Other fundraising costs	7,278	44,041	51,319	6,630	44,779	51,409
Staff costs	141,626	23,224	164,850	155,568	-	155,568
Support costs	35,271	2,224	37,495	26,934	-	26,934
	<u>160,710</u>	<u>69,489</u>	<u>230,199</u>	<u>189,132</u>	<u>44,779</u>	<u>233,911</u>
<u>Trading costs</u>						
Capitalisation of prior period expenses	(23,465)	-	(23,465)	-	-	-
Other trading activities	55,987	-	55,987	59,685	-	59,685
Staff costs	86,155	-	86,155	89,700	-	89,700
Support costs	33,124	-	33,124	17,885	-	17,885
	<u>151,801</u>	<u>-</u>	<u>151,801</u>	<u>167,270</u>	<u>-</u>	<u>167,270</u>
	<u>312,511</u>	<u>69,489</u>	<u>382,000</u>	<u>356,402</u>	<u>44,779</u>	<u>401,181</u>

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**9 Charitable activities**

	Housing support and resettlement	Homeless, rough sleeping and street drinking	Supported accommodation	Total 2025 support and resettlement	Homeless, rough sleeping and street drinking	Supported accommodation	Total 2025 support and resettlement	Homeless, rough sleeping and street drinking	Supported accommodation	Total 2024 Restated
	2025 £	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £	2024 £	2024 £	2024 £
Staff costs	1,129,646	2,586,189	2,034,075	5,749,910	1,027,793	2,290,967	1,724,640	5,043,400		
Project costs	136,264	810,255	526,802	1,473,321	46,620	804,590	536,287	1,387,497		
Travel expenses	14,250	44,188	2,997	61,435	13,153	44,100	2,959	60,212		
Bad debts	-	-	5,000	5,000	1,000	-	-	1,000		
Premises costs	87,305	131,968	1,422,631	1,641,904	83,179	139,019	1,303,496	1,525,694		
Capitalisation of prior period expenses	(11,867)	(20,774)	(8,159)	(40,800)	-	-	-	-		
	1,355,598	3,551,826	3,983,346	8,890,770	1,171,745	3,278,676	3,567,382	8,017,803		
Share of support costs (see note 10)	57,556	55,780	87,986	201,322	29,482	41,137	106,466	177,085		
Share of governance costs (see note 10)	4,546	8,980	981	14,507	3,548	9,055	766	13,369		
	1,417,700	3,616,586	4,072,313	9,106,599	1,204,775	3,328,868	3,674,614	8,208,257		
<b>Analysis by fund</b>										
Unrestricted funds	915,358	1,757,701	4,072,313	6,745,372	935,612	1,603,898	3,669,614	6,209,124		
Restricted funds	502,342	1,858,885	-	2,361,227	269,163	1,724,970	5,000	1,999,133		
	1,417,700	3,616,586	4,072,313	9,106,599	1,204,775	3,328,868	3,674,614	8,208,257		

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**10 Support costs allocated to activities**

	<b>2025</b>	<b>Restated 2024</b>
	<b>£</b>	<b>£</b>
Depreciation	32,732	-
Depreciation relating to prior years	44,718	-
Premises and other costs	207,306	197,501
Legal and professional fees	21,619	23,912
Capitalisation of prior year expenses	(34,927)	-
Governance costs	15,000	13,860
	<u>286,448</u>	<u>235,273</u>
<b>Analysed between:</b>		
Fundraising and trading	70,619	44,819
Housing support and resettlement	62,102	33,030
Homeless, rough sleeping and street drinking	64,760	50,192
Supported accommodation	88,967	107,232
	<u>286,448</u>	<u>235,273</u>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Governance costs comprise:</b>		
Audit fees	7,320	6,180
Accountancy	7,680	7,680
	<u>15,000</u>	<u>13,860</u>

Support costs are reallocated to expenditure on a use of space/size of service basis.

**11 Auditor's remuneration**

Fees payable to the charity's auditor and associates:	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>For audit services</b>		
Audit of the financial statements of the charity	7,320	6,180
	<u>7,320</u>	<u>6,180</u>
<b>For other services</b>		
All other non-audit services	7,680	7,680
	<u>7,680</u>	<u>7,680</u>

**12 Trustees**

None of the trustees (or any persons connected with them) received any remuneration during the year (2024-£nil), and no trustees were reimbursed expenses (2024- no trustees were reimbursed expenses).

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**13 Employees**

The average monthly number of employees during the year was:

	<b>2025 Number</b>	<b>2024 Number</b>
Fundraising	2	2
Shop	5	5
Charitable	186	170
<b>Total</b>	<b>193</b>	<b>177</b>

<b>Employment costs</b>	<b>2025 £</b>	<b>2024 £</b>
Wages and salaries	5,270,467	4,649,874
Social security costs	500,509	434,434
Other pension costs	229,939	204,360
	<b>6,000,915</b>	<b>5,288,668</b>

Average employee numbers excludes employees on zero hour contracts not paid in the month of which there were an additional 13 employees on average (2024 an additional 12 employees on average).

Included in wages and salaries are payments to subcontractors including people from other organisations seconded to or working in partnership with Whitechapel to deliver projects such as the Harm Reduction Service which is delivered in partnership with SHAP Ltd and the LCR Assertive Outreach Service which is delivered in partnership with Mersey Care NHS Foundation Trust. Partner agency workers amounted to £583,897 (2024: £590,226).

The number of employees whose annual remuneration was more than £60,000 is as follows:

	<b>2025 Number</b>	<b>2024 Number</b>
£70,000 - £80,000	1	1

Contributions totalling £4,768 (2024: £3,678) were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000.

**Remuneration of key management personnel**

The remuneration of key management personnel was as follows:

	<b>2025 £</b>	<b>2024 £</b>
Aggregate compensation	84,880	86,273

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**13 Employees**

**(Continued)**

Trustees made donations of £1,200 (2024: £900) to the charity during the year.

There were no other related party transactions in the year.

**14 Other expenditure**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Net loss on disposal of tangible fixed assets	1	-

**15 Tangible fixed assets**

	Fixtures, fittings & equipment £	Computers £	Total £
<b>Cost</b>			
At 1 April 2024	9,767	-	9,767
Additions	1,490	14,052	15,542
Disposals	(9,767)	-	(9,767)
Reclassification of prior year expenses	83,510	39,147	122,657
At 31 March 2025	85,000	53,199	138,199
<b>Depreciation and impairment</b>			
At 1 April 2024	9,766	-	9,766
Depreciation charged in the year	16,658	16,074	32,732
Eliminated in respect of disposals	(9,766)	-	(9,766)
Reclassification of prior year expenses	34,564	10,154	44,718
At 31 March 2025	51,222	26,228	77,450
<b>Carrying amount</b>			
At 31 March 2025	33,778	26,971	60,749
At 31 March 2024	1	-	1

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**16 Fixed asset investments**

	Monies held on deposit £
<b>Cost or valuation</b>	
At 1 April 2024	540,987
Additions	20,982
	<hr/>
At 31 March 2025	561,969
	<hr/>
<b>Carrying amount</b>	
At 31 March 2025	561,969
	<hr/>
At 31 March 2024	540,987
	<hr/>

**17 Financial instruments**

	2025 £	2024 £
<b>Carrying amount of financial assets</b>		
Debt instruments measured at amortised cost	2,447,171	2,116,188
Equity Instruments measured at cost less impairment	561,969	540,987
	<hr/>	<hr/>
<b>Carrying amount of financial liabilities</b>		
Measured at amortised cost	405,596	326,171
	<hr/>	<hr/>

**18 Debtors**

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Trade debtors	1,217,664	1,256,862
Other debtors	1,758	-
Prepayments and accrued income	71,933	84,548
	<hr/>	<hr/>
	1,291,355	1,341,410
	<hr/>	<hr/>

**19 Creditors: amounts falling due within one year**

	2025 £	2024 £
	Notes	
Other taxation and social security	119,517	117,250
Deferred Income	20 232,928	262,658
Trade creditors	252,889	136,526
Other creditors	34,583	33,542
Accruals	118,124	156,103
	<hr/>	<hr/>
	758,041	706,079
	<hr/>	<hr/>

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**20 Deferred Income**

	2025 £	2024 £
Other deferred income	232,928	262,658

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Total deferred income at 1 April 2024	262,658	180,420
Amounts received in year	133,699	229,470
Amounts credited to statement of financial activities	(163,429)	(180,420)
Total deferred income at 31 March 2025	232,928	262,658

Included in deferred income are receipts which relate to a future accounting period and will be recognised to match the delivery of the service.

**21 Retirement benefit schemes**

**Defined contribution scheme**

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £229,939 (2024 - £204,360). Total employee and employer contributions of £34,583 (2024 - £33,442) were payable to the fund at the balance sheet date and are included within creditors.



**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**22 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances:

	Balance at 1 April 2023 £	Movement in funds			Transfers £	Balance at 1 April 2024 £	Movement in funds			Transfers £	Balance at 31 March 2025 £
		Income £	Expenditure £				Income £	Expenditure £			
New Beginnings	-	97,075	(116,638)		19,563	-	98,345	(104,680)		6,335	-
Children & Young Persons Service	-	35,153	(42,496)		7,343	-	39,112	(43,091)		3,979	-
MOVE Project and Volunteers	-	10,000	(62,625)		52,625	-	11,081	(56,960)		45,879	-
Domestic Abuse Grant	-	16,594	(10,070)		-	6,524	49,783	(50,528)		-	5,779
Belvidere Family Centre - Get Out Get Active	-	5,000	(5,000)		-	-	-	-		-	-
Cost of Living Community Fund	-	39,625	(39,625)		-	-	-	-		-	-
Granby Childrens Centre	-	1,000	(1,000)		-	-	-	-		-	-
Older Persons Household Support Grant	5,579	-	-		(5,579)	-	-	-		-	-
Welfare Rights Service	-	24,000	(47,196)		23,196	-	24,000	(50,576)		26,576	-
Rapid Rehousing Pathway	45,808	652,080	(697,303)		-	585	672,756	(623,924)		-	49,417
Feeding Liverpool	-	4,154	(4,154)		-	-	14,449	(76,188)		61,739	-
Hospital in Reach (Out of Hospital)	-	228,696	(221,644)		-	7,052	259,885	(280,343)		13,406	-
Pathways (Street Lifestyle Outreach)	8,856	449,739	(426,762)		-	31,833	429,103	(423,865)		-	37,071
City Region Intensive Support	14,191	327,191	(369,398)		28,016	-	332,911	(411,674)		78,763	-
Recovery Support Service	-	-	-		-	-	294,702	(247,034)		-	47,668
Accommodation Rescue	-	-	-		-	-	76,339	(68,551)		-	7,788
	74,434	1,890,307	(2,043,911)		125,164	45,994	2,302,466	(2,437,414)		236,677	154,421

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**22 Restricted funds**

**(Continued)**

*New Beginnings (The Albert Gubay Charitable Foundation):* This service delivers innovative and bespoke learning and enablement activities that promote well-being and help facilitate meaningful move on and personal development.

*Children & Young Persons Service (Steve Morgan Foundation):* Our Children and Young Person's Service focuses on the well-being and development of children and young people. The Service ensures children experiencing homelessness are able to access appropriate health, education, play & leisure services and activities providing opportunities to improve health and wellbeing.

*MOVE Project & Volunteers: (Community Resource Grant):* Delivers high quality training programmes, along with the support, guidance and advice, to enable people to take up meaningful opportunities for voluntary employment, including mentoring. Funding helped cover the salary costs of the Volunteer Manager, along with volunteer and clients expenses. Along with this it helped provide essential food / services, including training courses, for homeless clients.

*Domestic Abuse Grant (Liverpool City Council):* Through intensive support, the project seeks to address the housing and support needs of victims of domestic abuse who have a history of rough sleeping or difficulty in maintaining accommodation.

*Belvidere Family Centre - Get Out Get Active (Liverpool City Council):* Supporting and encouraging families experiencing homelessness and residing in Belvidere Family Centre to overcome the fear and nervousness of starting a fitness activity, try new experience, gain an understanding of basic exercise techniques and improve health and well-being.

*Cost of Living Community Fund (National Lottery):* Financial support to help cover the rising costs of emergency food provision as well as improve and increase the contents of weekly food parcels to people experiencing homelessness in Liverpool City Region.

*Granby Childrens Centre (Family Hub Fund):* Support for young children & young people (0-18years) with transport costs and education such as calculators and workbooks.

*Older Persons Household Support Grant:* Provides financial support to vulnerable, older people experiencing homelessness. Includes help with gas, electricity, water and food costs.

*Welfare Rights Service (Freshfields):* Provides welfare rights advice in order to achieve income maximisation, welfare benefits maximisation, and help to improve / increase financial literacy.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**22 Restricted funds**

**(Continued)**

*Rapid Rehousing Pathway:* Funded by the Ministry of Housing, Communities and Local Government's Rough Sleeping Prevention and Recovery Grant to provide housing advice, intensive support and additional night outreach services to help end rough sleeping in Liverpool.

*Feeding Liverpool:* Feeding Liverpool is the city of Liverpool's food alliance, connecting and equipping people and organisations to work towards good food for all. Feeding Liverpool worked with Liverpool City Council's to support the distribution of the Household Support Fund to emergency food providers, including organisations like Whitechapel, making crisis food provision available for individuals and families experiencing homelessness.

*Hospital In-Reach (Out of Hospital):* Funded by the Cheshire and Merseyside Integrated Care Board via the Better Care Fund to provide a multi-disciplinary homeless discharge team to provide clinically led specialist homeless primary care in-reach into hospital, specialist housing advice and support, along with personal care to ensure safe, co-ordinated discharge from hospital into appropriate accommodation for people experiencing homelessness.

*Pathways (Street Lifestyle Outreach):* Provides an assertive outreach service to support people with substance misuse issues away from living a street lifestyle into a more settled way of life by addressing addictions and other social issues. The service works in partnership with Mersey Care, We Are With You and Liverpool City Council to deliver co-ordinated, multi-agency support.

*City Region Intensive Support Service:* Funded by the Ministry of Housing, Communities and Local Government's Rough Sleeping Prevention and Recovery Grant, to provide assertive outreach, housing advice and intensive support to end rough sleeping / risk of rough sleeping across Wirral, Knowsley, Halton and St Helens.

*Recovery Support Service:* Funded by the Housing Support Grant via Public Health supporting people with histories of drug and / or alcohol use problems who are at risk of homelessness. The service provides intensive, wrap around support to prevent homelessness

*Accommodation Rescue:* Funded by the Ministry of Housing, Communities and Local Government's Rough Sleeping Prevention and Recovery Grant, providing intensive support to people who have accommodation but feel unable to use it and are rough sleeping or at risk of rough sleeping. Intensive support helps people to return to their accommodation.

**Transfers of funds**

Fund providers have acknowledged that a portion of the funds provided are to be used for contingency and reserve costs which are necessarily incurred to enable these projects to proceed and to enable the trustees to provide an appropriate fund for the future development and financial stability of the Whitechapel Centre generally. Projects which show a deficit at 31 March 2025 require financial support to be given to those projects out of general reserves. The fund providers approve the use of surpluses arising on other projects funded to be used to support these areas.

**THE WHITECHAPEL CENTRE  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**23 Unrestricted funds**

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Contingency fund	750,000	-	-	-	750,000
Premises fund	150,000	-	-	100,000	250,000
Development fund	250,000	-	-	-	250,000
General funds	755,103	7,546,885	(7,057,884)	(336,677)	907,427
	<u>1,905,103</u>	<u>7,546,885</u>	<u>(7,057,884)</u>	<u>(236,677)</u>	<u>2,157,427</u>
<b>Previous year:</b>	<b>At 1 April 2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>At 31 March 2024</b>
	£	£	£	£	£
Contingency fund	750,000	-	-	-	750,000
Premises fund	150,000	-	-	-	150,000
Development fund	250,000	-	-	-	250,000
General funds	768,051	6,677,742	(6,565,526)	(125,164)	755,103
	<u>1,918,051</u>	<u>6,677,742</u>	<u>(6,565,526)</u>	<u>(125,164)</u>	<u>1,905,103</u>

The *contingency fund* exists to

- Cover staff salaries and associated costs, redundancy payments and sick pay in the event of reduced grant funding.
- Help manage cash flow due to delays in receipt of grant funding. Sixty percent (60%) of the organisations grant income is paid quarterly, in arrears. Also, we have a number of contracts that involve payment by results, which causes further delays in payment schedules. The Contingency Fund helps ensure sufficient funds are available to manage this.
- Cover for unforeseen deficits that may arise on particular projects.

The *premises fund* relates to the associated costs and/or sourcing of alternative residential accommodation for clients and office premises for staff in the event of a disaster and / or the need to identify and move to alternative accommodation.

The *development fund* will make provision for seed funding for new services and ideas, funding to help transform existing services and funding to cover requirements for social impact bonds. This fund has been used to help develop new accommodation based services for homeless people. Also, it has been used to open a retail outlet that will generate a new income stream for the future.

**THE WHITECHAPEL CENTRE  
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

24	Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total		Unrestricted funds		Designated funds		Restricted funds		Total	
		2025	£	2025	£	2025	£	2025	£	2024	£	2024	£	2024	£	2024	£
	Fund balances at 31 March 2025 are represented by:																
	Tangible assets	60,749		-		-		60,749		1		-		-		1	
	Investments	-		561,969		-		561,969		-		540,987		-		540,987	
	Current assets/(liabilities)	946,678		588,031		154,421		1,689,130		755,102		609,013		45,994		1,410,109	
		1,007,427		1,150,000		154,421		2,311,848		755,103		1,150,000		45,994		1,951,097	

**THE WHITECHAPEL CENTRE  
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**25 Operating lease commitments**

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	48,111	42,552
Between two and five years	1,783	7,458
	<u>49,894</u>	<u>50,010</u>

**26 Cash generated from operations**

	2025 £	2024 £
Surplus/(deficit) for the year	360,751	(41,388)
<b>Adjustments for:</b>		
Investment income recognised in statement of financial activities	(31,193)	(13,988)
Depreciation of prior year capitalised expenses	44,719	-
Depreciation and impairment of tangible fixed assets	32,732	-
Prior-year capitalisation adjustment	(122,657)	-
<b>Movements in working capital:</b>		
Decrease in debtors	50,055	222,941
Increase/(decrease) in creditors	81,692	(150,400)
(Decrease)/increase in deferred income	(29,730)	82,238
<b>Cash generated from operations</b>	<u>386,369</u>	<u>99,403</u>

**27 Company limited by guarantee**

The Whitechapel Centre is incorporated under the Companies Act as a company limited by guarantee. The liability of the members is limited to £1.