



Company number: 4151312

Charity number: 1089987

Groundswell Network Support UK

(Operating as Groundswell)

Report and financial statements

For the year ended 31 March 2025



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Reference and administrative information

Company number	4151312
Charity number	1089987
Registered office and operational address	Canterbury Court, Unit CC3.44, 1-3 Brixton Road, London SW9 6DE
Country of registration	England & Wales
Country of incorporation	United Kingdom
Trustees	<p>Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:</p> <ul style="list-style-type: none"> - Rachel Allen-Lowton (<i>appointed July 2024</i>) - Jennifer Connolly (<i>appointed July 2024</i>) - Rob Frier - Elizabeth Kirby (<i>resigned April 2024</i>) - Louisa McDonald - Gina Rowlands, Chair - Dr Alistair Story - Jenny Travassos, Treasurer - Steve Wyler OBE - Jenny Yates, Chair (<i>resigned May 2024</i>)
Key management personnel	<ul style="list-style-type: none"> - Kate Bowgett, Services Director - Rachel Brennan, Director of Participation, Progression & Change - Michael Chandler, CEO - Becky Tansley, Finance & Fundraising Director
Bankers	<p>Unity Trust Bank 4 Oozells Square Birmingham B1 2HB</p> <p>CAF Bank Ltd. 25 Kings Hill Avenue West Malling Kent ME19 4JQ</p>

Solicitors	Bates Wells & Braithwaite Cheapside House 138 Cheapside London EC2V 6BB
Independent Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor 110 Golden Lane LONDON EC1Y 0TG
Accountants	ExcluServ Limited 133 Deepcut Bridge Road Camberley, Surrey, GU16 6SD

Trustees' annual report

Chair's welcome

In 2024-2025, Groundswell rose to the challenges of the external environment and ongoing uncertainty we face with the co-production of a new four-year strategy, which involved all staff, volunteers and trustees, with a successful launch to all our external partners and funders.

Through our four key goals; Stronger Voices, Better Futures, Healthier Lives and Greater Together, we can clearly articulate and demonstrate our vision, values and ethos. Groundswell is clearly valued by our partners and funders, as shown through an uplift to grants and contracts with cost-of-living pressures to deliver the services we so passionately believe in.

Despite the forthcoming changes within NHS England and Local Authorities threatening the future of commissioned services within homelessness and inclusion health, the organisation remained strong under Michael Chandler's leadership, with the support of the Senior Leadership Team and a cohesive Board of Trustees. There is transparency and excellent communication within the organisation. Over the year we have transformed our board meetings, staff members contribute to the written board report and at each meeting a representation of staff and volunteers are invited to Board meetings to present the successes and challenges of their area of work, followed by robust and meaningful discussions between the team on how the Board can support the team going forward with clarity and unity.

Groundswell always has its focus on the future; it never stands still. As soon as the unexpected rise in National Insurance contributions for employers were announced halfway through the year, the team were planning, successfully gaining uplifts to cover these increased costs in 50% of our HHPA contracts and several of our multi-year grants. In 2025, we have already seen the launch of the NHS 10-year plan and await details of the homelessness strategy. Groundswell contributed to the consultation process for both these documents, with evidence-based research and members with lived experience feeding in. We made sure that participation and progression within inclusion health and homelessness was at the forefront.

With a positive attitude, good communication, collaboration and seeking out opportunities in relation to the delivery of services in innovative and dynamics ways, Groundswell will continue to be at the forefront of campaigning and advocacy for the most vulnerable and forgotten in society. We are Greater Together.

Gina Rowlands, Chair of Trustees

Volunteer's welcome

As a volunteer Peer Advocate for HHPA, I'm honoured to help introduce this year's annual report.

Advocacy is at the core of what we do. What we do is more than just the health appointment. It's more than just advocating alongside people as they receive the good, or sometimes the bad, news.

Meeting people where they are, helping them get to and from health appointments can deliver good health outcomes in the long-term – we know this. But we also know the system is more complex than that. As we work with people navigating complex systems – health, homelessness, criminal justice – we are also advocating for their rights in a society and world that often denies them.

I think, having volunteered with the HHPA service for a few years now, the real change can happen in the journey there and back again. In the cab or walking along the road to the appointment. We're there for the banter, to listen, NEVER to judge, to help make someone feel a bit more human again. We're there for the afters, when perhaps they've just received some bad news, and need to process it over a coffee.

When we launched our strategy last autumn, we said that we were committed to building stronger voices, to create better futures for people. And that's exactly what we are trying to do when we do HHPA. And all our work.

I'm pleased to have worked with the leadership team on various fundraising initiatives and be part of our wider work in research and participation. Connecting the dots with what we do on the ground in HHPA, ("in the trenches" as I always say), is vital. The most impact we can have is with the individual one to one, where people feel seen and heard and that's where the magic happens. So, as our strategy shows, we'll keep doing what we know we're good at, but vitally use that experience to change the system together for a greater impact.

In solidarity,

David Downes, Health Peer Advocate

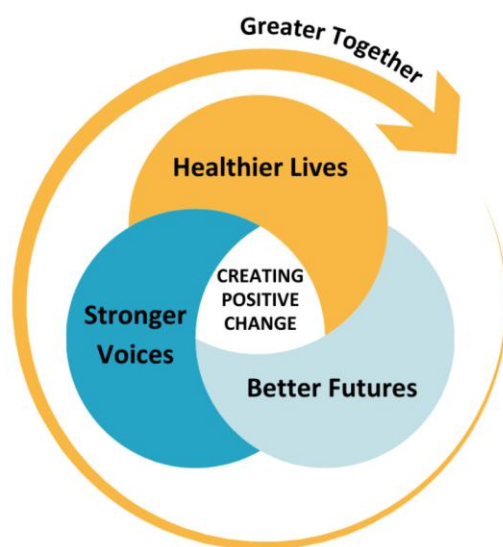
Vision, mission

Our vision is for a society which is fair, inclusive and equal. We need equitable access to a healthier life and a better future for anyone with experience of homelessness.

Our mission is to bring people together to:

- Amplify voices of people with lived experience to create solutions to homelessness and health inequalities.
- Stand in solidarity and champion their rights, to create positive change.

Our goals



Our strategy

At Groundswell, we're all Creating Positive Change through:

- Stronger Voices
- Healthier Lives
- Better Futures

We will only achieve this by working collaboratively - we are Greater Together.

You can read the full 'Creating Positive Change Together' strategy [here](#).

Greater Together - strategy co-production



With input from our Strategy Review Groups of staff and volunteers

70

consultation sessions, surveys, away days and team meetings

130

staff, volunteers, trustees, partners and clients gave their input, many of whom have experience of homelessness

“Co-producing work does more than create the work being created, it brings people together, breaks down barriers, creates a true sense of belonging, teaches us new things about the work, our team and ourselves, whilst also showing people that we value them, which in itself helps people to value themselves.” –Sharon, Learning & Development Manager

Activities and achievements - 1st April 2024 – 31st March 2025

1. Stronger Voices

People with experience of homelessness must inform the solutions – because they understand the problems people face.

At every stage, we will hear, unite and amplify more voices of people with lived experience to speak out. Through participation we will build a stronger, more inclusive community to create change – through our organisation, in services, our sectors and wider society, locally and nationally.

1.1 Listen Up! Legacy

The Listen Up! project started in 2021 to share stories and insights from people who have experienced homelessness, challenge stereotypes, and create a movement of people committed to tackling harmful health inequalities. We are proud of what we have achieved over the last three years and can't wait to see what comes next for our brilliant team.



Photo credit: Morshed, Listen Up! community reporter

Listen Up! Also produced a toolkit and a series of films called (un)entitled. This project focused on the barriers and stigma faced by people who have experienced homelessness.



The [videos can be viewed](#) on our website.

"It's only down to Groundswell for believing in me and giving me the opportunity to get out of my comfort zone and try new things." -ListenUp! reporter

1.2 It Comes Before Your Name – Exploring lived experience roles and stigma in the homelessness sector – research report



"We strongly believe that individuals, organisations and wider society benefit from the insights of people with experience of homelessness. But, as lived experience recruitment continues to grow across the sector, we need to interrogate current practices, and reflect on what we can do better."

This research, *Exploring lived experience roles and stigma in the homelessness sector*, was a Groundswell-led study (part of the Kings College London-led Social Responses to Stigma project) exploring lived-experience roles in the homelessness sector, using interviews and group discussions with people in those roles. The focus was how stigma attaches to the label "lived experience" and how this shapes work, wellbeing and progression. In keeping with Groundswell's participatory research ethos, the research was led and carried out by staff whose lived experience of homelessness has impacted their professional lives.

The lived experience label often "comes before your name". That is, it can define identities and lead to pigeonholing and lowered expectations. Inclusion of people with personal experience of homelessness can feel tokenistic, with people feeling pressured to disclose past trauma without adequate shifts in power or progression opportunities. But the report showed that, while practice is uneven, it's improving: many organisations are moving from symbolic involvement to co-

designed, adequately resourced roles, with pockets of strong practice showing culture change when lived experience is valued as expertise.

Recommendations: Put anti-stigma and person-first practice on the agenda; give people control over disclosure; ensure fair pay, secure contracts and clear progression routes; provide trauma-informed supervision and training; co-design roles and decision-making with lived-experience staff/volunteers; funders and employers should resource time for reflection and evaluation, not just delivery.

[Read our blog](#) about the research.

You can [read the full research report](#) on our website.

1.3 Lived experience homelessness charter for Government – in partnership with Amnesty International UK



Groundswell and Amnesty International UK launched a nationwide charter, '[Ending Homelessness Together—Our Voice, Our Rights](#),' to ensure policymakers heard the views and priorities of those with lived experience. Over 8 months, we met with 11 homelessness organisations and 71 participants, 72% of which had previously experienced homelessness to find out what their priorities were for the next government.

Through extensive development and support from a peer-led steering group, we developed the Charter. Those involved said: 'We are asking the new Government to hear our voice and the voices of all those who have personal experience of homelessness. We want you to recognise that we are people who have rights, and together, our rights must be upheld.'

Messages calling for health inequity to be recognised as a homelessness issue were also projected on Tower Bridge, the Houses of Parliament and the Angel of the North, in addition to asking for a 'Home to be a Human Right'. The existing homelessness crisis is the result of political choices, and it is now critical to make homelessness history and make home a human right.

Amnesty and Groundswell highlighted that people whose human rights have been denied have a right to be heard on the issues that affect them, and their insights and understanding are essential to addressing those issues effectively. The charter is anchored in human rights law and principles.

One of the projections on the Angel of the North echoed this appeal: ‘Listen to us to help end homelessness together.’



As a result of the campaign, a petition was delivered to Downing Street by one of the Groundswell volunteers who fed into the Charter, with experience of homelessness, alongside Groundswell and Amnesty staff.

[Watch the video about the charter and projections.](#)

[Read more about the charter and this project](#) on our blog.

“As a person who has been homeless in the past, I know how difficult it is to get out of homelessness. The Prime Minister said it is people with the skin in the game who know what’s best for their community. So, listen to us.” -from the Lived Experience Charter

1.4 TA Encounters: the Kensington & Chelsea Legislative Theatre project



In October 2024, we brought together residents in temporary accommodation with Housing Options staff in Kensington & Chelsea to share experiences and become involved in our participatory policymaking project, using Legislative Theatre. This project saw temporary accommodation families and Housing Options teams take to the stage at The Tabernacle Theatre, where they performed scenes

based on real-life experiences. These performances sparked discussions with an audience that included senior council staff, councillors, and fellow residents. Following discussion, audience members joined the residents and council staff onstage to test new policy ideas in real time, later drafting these into proposals.



In our final report of the project, we summarised the project process, our learnings and recommendations, and also highlighted what real change had occurred in the borough as a result, over the six months since the event. [Read the full report here.](#)

Over the past six months, we have been pleased to hear the progress being made in the

borough against the original proposals. Impactful progress has included increased TA Team accessibility, increased staff resource to improve the triage process for residents requesting help, a review of existing systems and forms to reduce bureaucracy, and explorations of piloting recognising lived experience in recruitment. RBKC have stated that all the recommendations derived from the legislative theatre have been implemented by the Council.

This was part of the project *Encounters and conversations between people with lived experience of TA and borough staff*, commissioned by the London Housing Panel Temporary Accommodation Working Group – a collaboration between the Panel, London Councils and Greater London Authority with the support of Trust for London.

1.5 City of London coproduction project

The City of London Coproduction Project is a pioneering partnership between Groundswell, Platform and the City of London which saw its first full year of delivery last year. The project improves opportunities for people using the City's homeless and rough sleeper services to engage in design, monitoring, and delivery of the services they use, and ensures people with lived experience shape services to best meet local need and inform wider learning. There are three core strands:

- An Advisory Panel – volunteers with lived experience of using the City's services are able to shape priorities, review services, and develop coproduced recommendations. During 2024/25, 11 volunteers were part of this panel.
- Coproduction Champions – frontline staff from the City's commissioned services meet to share learning, build skills in participation, and act as change agents within their organisations. Last year we worked with 8 champions representing 10 homelessness services in the City.
- Learning Groups – monthly workshops bringing together commissioners, champions, and panel members explore what's working and co-create improvements, feeding directly into the redesign of services like outreach and move-on support.

This project breaks down traditional power dynamics that usually come with commissioner, service provider, and service user relationships. Three distinct organisations are sharing their expertise and resources to engage a traditionally marginalised group, united by a shared belief that coproduction, participation and sharing power with communities creates better services and systems for everyone.

"I've noticed a difference in myself since being involved on this project, I hope we are going to make a difference. We've all got the same aim, that's good." — Advisory panel member

"I've always been very keen on involving the people...experiencing issues to form solutions that work for them.... In terms of potentially working in management at different recovery services and working with commissioners... [I hope] it gives me a new interesting way to work with my clients." — City of London Coproduction Champion

2. Better Futures

Everyone deserves a better, more hopeful life and future.

Lived experience of homelessness can lead to barriers that impact people's life chances.

Recognising the potential in everyone, we will provide more opportunities and support for people with experience of homelessness to progress if, and when, they are ready.

2.1 Progression & Volunteering

Over the past year, 30 volunteer Peer Advocates have delivered the Homeless Health Peer Advocacy (HHPA) service. 60 volunteers with experience of homelessness were involved in participation projects, including the City of London coproduction project, our work leading the Lived Experience Advisory Group for the Mayor of London's 'Plan of Action to End Rough Sleeping in London for Good by 2030', and a creative campaigning project for Better Temporary Accommodation.

An additional 160 people took part in ad-hoc participation projects, such as the NHS 10-Year Plan consultation and a UKHSA project on language to encourage vaccine uptake among the homeless community.

We're proud of these numbers, which mark a significant expansion in our reach. The representation of lived experience across our one-off workshops and focus groups guide and influence the sector. It also allowed us to diversify volunteering and participation, having varying opportunities for people's different skills, needs, interests and ambitions that work for their life.

Groundswell's progression programme provides staff and volunteers with a range of support, including one-to-one advice, crisis intervention, and coaching, as well as ongoing informal wellbeing support offered throughout the year based on individual needs. This support is critical in avoiding or managing crisis and moving people away from re-experiencing homelessness and related issues. During this period, 26 people (8 staff, 18 volunteers) received support from the team. Key areas of support during the year include employability (interview preparation, CV/application writing, job coach liaison); cost of living and debt guidance; support with housing issues, family relationships, immigration, physical and mental health issues; advice and advocacy through benefit applications, PIP tribunals and appeals; access to education; wellbeing coaching; digital skills development.

"My PIP was up for renewal, and I was asked to go to my first face to face assessment. I reached out to the Progression team; they coached me through it and attended with me. It was the first time in a long time I haven't felt alone. I received the enhanced award – I can look to the future now I know I have a safety net." – Groundswell volunteer.

During this time 6 volunteers have been supported into external employment; 3 received wellbeing bursaries and 3 received vocational bursaries.

Delivering more internal training sessions led by the Progression team, including sessions on the migration of welfare benefits to Universal Credit and the cost of living. The team are currently planning a future session on job applications and interviews.

2.2. Digital Champions and steering group – Mhor Collective

Thanks to a second round of funding from The Good Things Foundation Capability Grant, we have had the opportunity to implement one of the key recommendations of the Digital Inclusion Strategy that we developed in partnership with Mhor Collective in 2024, by developing and delivering a Digital Champions Training Programme for Groundswell.

To support the development of this work we established a Digital Inclusion Steering Group, the group helped to develop the recruitment materials for the programme and design the content for the training package. Delivered over 5 weeks, 14 staff and volunteer representatives for Groundswell completed the Digital Champions training. We are hoping to deliver further training to more staff and volunteers, funding permitting.

Since October we have been running a weekly Digital Drop-In where staff and volunteers get digital support from Hazel from Mhor Collective (who zoom's in from the Isle of Skye every week!) The sessions allow people to get to support on anything related to digital that is a priority for them, with a particular focus at the moment on security, like password checkers. We have fun too! Using the space, we've been able to identify digital gaps, such as headphone inequity among volunteers, and working to rectify this by providing tech too.

3. Healthier Lives

Homelessness is a health emergency.

We will work to end health inequalities for people who have or are experiencing homelessness through advocacy, practical support, information and by influencing people, policy and services.

3.1. Homeless Health Peer Advocacy (HHPA)

We continue to deliver [HHPA](#) across the country, helping individuals who are homeless to access healthcare, and preventing worsening health. The service is delivered by volunteer Peer Advocates alongside Caseworkers and Care Navigators, all with experience of homelessness.

In London our HHPA services team delivered peer advocacy across **11** central London boroughs: Brent, Camden, Ealing, Hackney, Hammersmith & Fulham, City of London, Kensington & Chelsea, Lambeth, Southwark, Tower Hamlets and Westminster.

HHPA London 2024/2025	
1-1 health appointments	2,567
Individual clients supported through 1-1 appointments	564
Number of organisations referring people to HHPA	132

In addition to this activity, Groundswell provided specialist Case Workers or Care Navigators to be based in partner organisations Find and Treat, Great Chapel Street Surgery and the Lambeth START Team.

3.2 Know Their Normal cancer campaign

We also focused on cancer screening during this financial year. Recognising the age restrictions for bowel and breast cancer screening programmes, we delivered sessions in hostels and day centres to encourage people experiencing homelessness to “know their normal.” These sessions

highlighted people's right to cancer screening and offered practical support to attend life-saving health appointments.

By raising awareness, we helped to tackle health inequalities faced by the people we support, ensuring people identify issues and get the help they need. We emphasised that "normal" is different for everyone, the importance of knowing your own normal, recognising changes, and how Groundswell can support individuals to act on them.

Alongside this, we used our co-produced health promotion leaflets on cancer screening and delivered more than 15 dedicated sessions on the subject. Building on this learning, we also held meaningful conversations about cancer screening at other health events. At one event, we engaged 49 people in discussions about screening and directly supported them to order test kits.

4. Greater Together

We can't achieve our goals alone – we are more impactful when we pull together.

We will become more effective and sustainable, building on our culture of relationships, compassion and transparency, and working closely with partners to learn, share and create change.

4.1 Strategy launch event



In September 2024, we launched our new strategy. Aligning with our values, the process of designing the strategy, right the way up to its launch event, was a truly participatory process – it makes us proud of what we can achieve together. We heard – from staff, volunteers, clients, and partners universally – that a huge amount has changed and, in most cases, worsened in the last five years. Moreover, the current, growing and continually evolving challenges we face as a society are massively and disproportionately affecting those experiencing homelessness, poverty, health inequalities and inequity. And we heard, resoundingly, that these issues can only be solved properly, and for the long-term,

with the insight and solutions from people experiencing the issues at the heart of this.

Creating Positive Change Together

The theme that tied everything together when we reviewed what we do and why, was that we are creating positive change in all we do. As a result, creating positive change together became the centre of our strategy.

The strategy launch event ended up being a key part of the process – co-created and a truly Groundswellian event with a range of staff and volunteers across the organisation designing and delivering it. The event showcased what we're doing and what we hope to do going forward. Over 40 staff and volunteers took to the stage at Hoxton Hall to talk about, and celebrate, the roles they play in Groundswell and our work – with a combination of film screenings, talks, presentations, spoken word, story sharing and acting out journeys of a client – all highlighting what the new strategy's goals meant to them.

With over 120 colleagues, partners, commissioners and funders joining us, the 'Greater Together' launch event demonstrated the commitment we had from all these stakeholders to collaborate on achieving our goals:

"I came away feeling truly inspired. The energy, passion and comradeship of everyone there was really palpable."

"Genuinely inspiring. Massively thought-provoking work on how to do deep, ethical, equitable work as communities. Can't wait for more conversations going forward." – The Magpie Project

We are enormously proud of and excited about our ambitious strategy. We have already begun to think of ways to push forward work on our goals and integrating these into our work, existing and future.

You can [read more about the event and how our strategy was co-produced](#) on our blog.

4.2 The power of collaboration in homelessness health

The Groundswell Homeless Health Peer Advocacy (HHPA) service supports people experiencing homelessness to address physical and mental health issues. We work to improve people's confidence in using health services and increase their ability to access healthcare independently. With around 70% of the Groundswell team having lived experience, we have a wealth of experience to bring to our everyday work.

As an example, a team made up of a Groundswell health case worker and volunteers started delivering HHPA in Brent and Ealing in 2022. This was a brand-new area of London to us, with the majority of the service delivering in central London boroughs for over a decade.

Three years on, the HHPA service in the borough provides a comprehensive health support service which addresses the unique needs of adults who are either currently rough sleeping or at risk of

return to rough sleeping, many of whom face significant health problems and barriers to accessing the support and care they need.

We focus on helping people experiencing homelessness navigate their health concerns. Our services include:

- Assisting people in finding health information
- Supporting clients to make and attend appointments
- Helping people to understand medical instructions
- Practically providing help to overcoming logistical barriers to care, such as transport or housing issues
- Advocating on people's behalf, ensuring that their health needs are met, especially because so many face systemic challenges like no fixed address or a lack of access to public funds.

The key to our success lies in our collaborative approach - HHPA could not operate without this. We work closely with a wide range of partners, including Street Outreach teams, Hospital Pathway teams, Crisis, Built for Zero, Drug and Alcohol services, and local charities offering community projects. This multidisciplinary network allows us to address the complex and often multiple issues the people we support face such as mental health, addiction, housing instability, and lack of healthcare access.

Our collaborative approach is critical, particularly when working with people who are rough sleeping who have a highly mobile lifestyle. Our extensive partnership network helps ensure that people are consistently supported, and no appointments are missed. Our ability to connect with various professionals across different sectors helps us to create a continuity of care experience, which is especially valuable for those who have experienced trauma and instability in their lives.

By working together with a broad range of services, we can improve health outcomes and prevent worsening health, address the root causes of health inequalities, and provide clients with the support they need to access healthcare confidently and independently. At Groundswell, like our strategy so clearly states – we are greater together - so partnerships and collaborations like we have in Brent and Ealing provide a better service and ultimately ensure more people facing homelessness get the support they need and deserve.

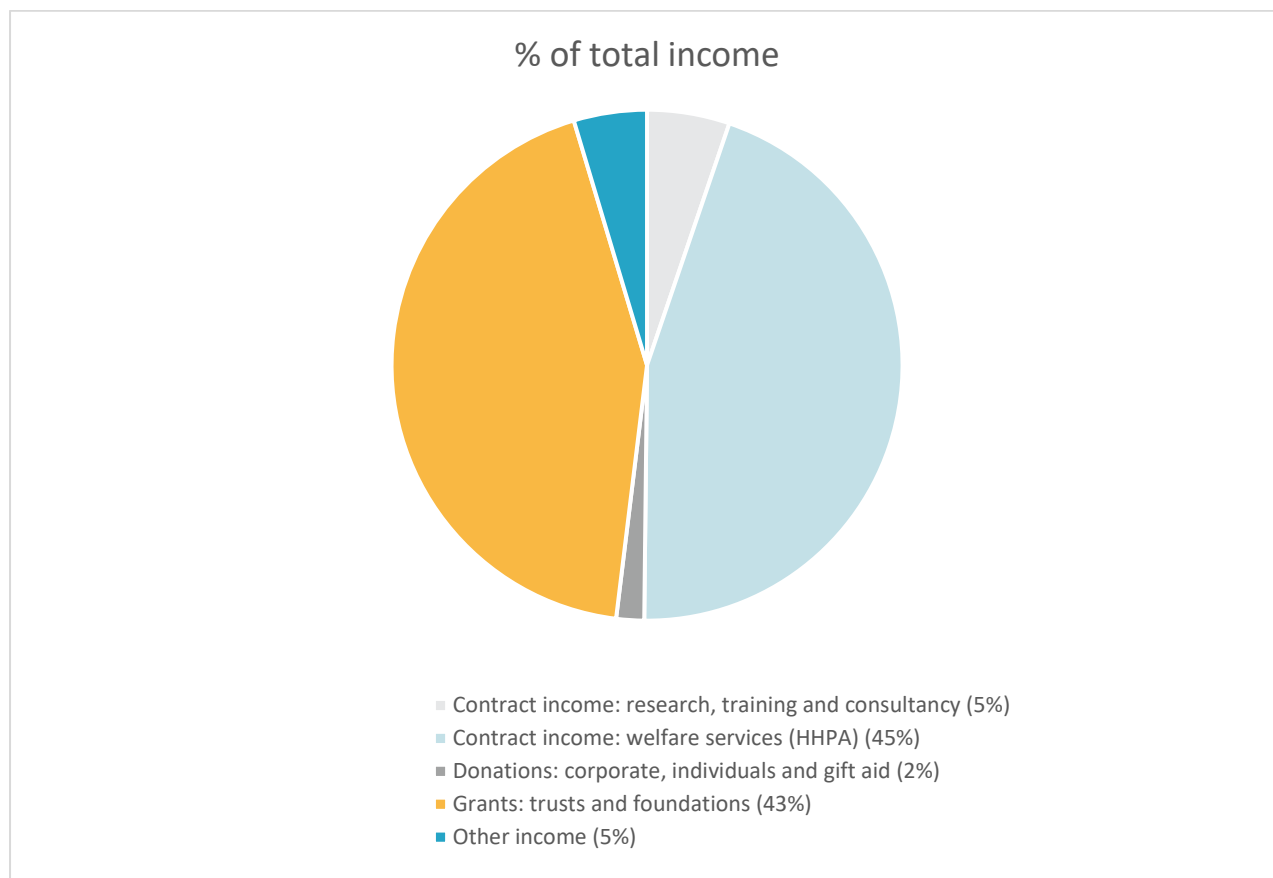
“The success of our project lies in the strength of the partnerships and the multidisciplinary approach we take.” — Groundswell Case Worker

Financial review

Income and expenditure

Groundswell's income was **£2,089,734** during the year and was a **6%** decrease on the previous year (2024: £2,231,051). Expenditure, at **£2,143,156** was nearly **4%** down on the previous year (2024: £2,229,705).

This resulted in a deficit of **£53,422** for the year (2024: £1,346 surplus).



Reserves

The Trustees, after a careful assessment of the Charity's risks, including those related to cost of living increases, the uncertainty of our sectors and wider external environment, have determined that the reserves policy should be to hold a contingency for unexpected expenditure and to allow time in the event of a sudden cessation of key funding to source alternatives. In the light of this, Groundswell's reserve target is to hold unrestricted funds in a range equivalent to four to six months of salaries (including salary on costs) plus premises costs, i.e., **£566,000 - £849,000**.

At 31 March 2025, the total funds carried forward were **£699,186** (2024: £752,608), of which **£630,679** were unrestricted funds and **£68,507** were restricted funds. The figure of **£630,679** is a decrease compared to the previous year (2024: £647,764), but it remains within our current target unrestricted reserves range. The board are satisfied with this process and position.

Going concern

Groundswell's unrestricted reserves position and assessment of the forecast income and expenditure for the year ahead (25/26) means the trustees consider Groundswell to have sufficient free reserves and cashflow to enable the organisation to continue operating for the foreseeable future, looking at least twelve months from when this report is approved. This is based on regular Senior Leadership Team and Finance Committee meetings reviewing our reserves and cash position, supported by close financial management and budget setting. There are no material uncertainties relating to going concern.

Thanks to our supporters, commissioners, and partners

240Project, 29th May 1961 Charitable Trust, Groundswell Reaching Communities Lottery, Amnesty International, Aquila Family Charitable Trust, Big Issue, Breathe HR, City of London, City of Westminster, The Clothworkers' Foundation, Comic Relief, The Connection at St Martin in the Fields, Crisis, Department of Health and Social Care, Drapers' Charitable Fund, East London Foundation Trust, E&G Morgan Trust, Epic Consultants, Fidelity UK Foundation, Find & Treat, Foundation Roi Baudouin (Peters Foundation), Good Things Foundation, Greater London Authority, The Henry Smith Foundation, Homeless Link, Homewards, Hyde Park Place Estate Charity, Imogen Blood & Associates, Inner London Magistrates Court's Poor Box Charity, Ipsos, Kings College London, London Borough of Hackney, London Borough of Lambeth, London Borough of Southwark, London Housing Foundation, Marie Curie, Gilead, Mayday Trust, The Mercers' Foundation, NHS North Central London ICB, NHS North East London CCG, NHS North West London ICB, Northumbria University, Oak Foundation, On Our Radar, Oxford University Hospital, Pathway, PCN Healthcare Central London, Pfizer Global, Platform, Private Pub Ltd, Research in Practice, Royal Borough of Kensington and Chelsea, The Royal Foundation, Sir James Roll Charitable Trust, Souter Charitable Trust, South London and Maudsley NHS Foundation Trust, St Giles Cripplegate, St Mungo's, Strand Parishes Trust, Swire Charitable Trust, Thames Reach, Transformation Partners in Health and Care, Trust for London, Tuixen Foundation, UK Health Security Agency, University College London, University of Birmingham, University of Manchester, University of Newcastle, Marsh Charitable Trust, Boston Scientific Foundation, Vitol Foundation, Legal & General Foundation (Health Equity Fund), and Waitrose Wimbledon.

Principal risks and uncertainties

Groundswell operates a robust risk management and control framework, including the preparation of a detailed risk register. Key ongoing and emerging risks are reviewed quarterly by both the Finance Committee and the Senior Leadership Team, and every six months by the Board (with any pressing risks reported to the board regularly). Additionally, the Charity operates a thorough system of incident reporting, which is managed by the Senior Leadership Team and overseen by the People Committee.

The Groundswell Trustees fully acknowledge the risk that is inherent in the Charity's work. We take these risks consciously and conscientiously, applying our thorough risk framework to our

work - as we believe that empowering people experiencing homelessness to be at the heart of delivering solutions to homelessness is the most effective way to address the growing societal concern of homelessness.

The principal risks identified by the Board and Senior Leadership Team are: failure to meet fundraising targets; maintaining sufficient cashflow; the future of health services / NHS reform / homelessness strategy; increased demand for HHPA not matched by increased funding; changes to fundraising landscape; recruitment, retention and maternity cover of key staff; cyber security / data protection / fraud; failure to recruit and retain volunteers and staff with experience of homelessness and/or represent the diversity of the community; changes to benefits affecting ability for some to work, and safeguarding concerns.

Some of the key controls put in place to mitigate this principal risks are: strong annual budget and cashflow forecasting and mid-year forecasting; monthly development meetings with all Directors and Heads of, prioritising fundraising and relationship management; strict cashflow controls; fortnightly SLT meetings; planning to identify opportunities and threats from future of health and homelessness strategy; ongoing funding for additional Complex Case Manager post in the HHPA team; recruitment plans for maternity cover staffing; creation of a Head of role to oversee fundraising and development and more organisational capacity in fundraising; ongoing Progression, wellbeing and benefits support for staff and volunteers in challenging times; a robust external cyber-security/data protection review; and strong, accessible safeguarding policies, processes and training, including escalating and amplifying repeat safeguarding concerns.

Fundraising policy

To raise **£2,089,734**, Groundswell spent **£135,508**. As a percentage of overall spend, the figure of represents **6%**, which is well below the lower end of the 10-15% target range we have set ourselves. We aim to keep our fundraising spend within a range because we recognise that some years, we need to invest more than others to produce results in the future. The trustees agreed to increase the investment in financial year 2024/25, designating a small amount towards growing our fundraising capacity, building new relations and diversifying income.

Groundswell does the majority of fundraising in-house. In 24/25 we worked with Make Change Consulting to specifically develop corporate income, but otherwise we never use third party commercial fundraisers. We are registered with the Fundraising Regulator and comply with the code of fundraising practice. During the period, we did not have any non-compliance issues, nor receive any fundraising complaints.

Structure, governance and management

Governance

The management of the Company is the responsibility of the Board Members who are appointed under the terms of the Articles of Association which state that:

"Any person who is willing to act as a Trustee, and who would not be disqualified from acting under the provisions of Article 27, may be appointed to be a Trustee by a decision of the Trustees."

The Board Members perform the role of Directors in company law and of Trustees in charity law. The minimum number of Trustees is four, with a maximum of 12. Those who served during the period are listed on page one.

Two trustees have served for longer than nine years: Alistair Story (appointed July 2013) and Steve Wyler (appointed January 2015). After careful consideration the Board has agreed that they should be reappointed for a further three-year term.

All Trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 8 to the accounts.

Board Meetings are held quarterly to ensure that the charity is operating effectively and within its aims. Additionally, the Board operates two standing sub-committees: a Finance Committee, which maintains a consistent framework for financial and risk control in Groundswell, and a People Committee, which supports Groundswell to be a healthy, safe and enabling organisation for its staff and volunteers.

Groundswell commits to having two or more Board members with lived experience of homelessness - during this period, 50% of trustees met these criteria.

Related parties and relationships with other organisations

In order to deliver its services and research and campaign work Groundswell cooperates with statutory bodies and voluntary sector organisations across the UK. The partnerships are defined by formal Collaboration Agreements.

Remuneration policy

Groundswell's Finance & People Committees oversee remuneration, with responsibility for external benchmarking, salary recommendations, recruitment processes and cost of living increases. Groundswell aims to ensure that all staff are appropriately remunerated for their work. We achieve a fair balance which takes into account: the aim of attracting suitably qualified and dedicated staff, the external environment, the organisation's financial position and considerations of our beneficiaries.

Management

Groundswell operates a Senior Leadership Team (SLT) to oversee the successful delivery of activities. The members of that team, who served during the year, are listed on page 1. The total amount of salary costs associated with this group in 2024-25 was **£317,158** (previous year: £310,983), of which £31,295 were Employer National Insurance Contributions and £13,613 was pension contributions.

Achievements and performance in the delivery of public benefit

The Groundswell Trustees have taken account of Section 17 (5) of the Charities Act and the Charities (Accounts and Reports) Regulations 2008, which require us to have regard to the guidance on public benefit issued by the Charity Commission when exercising their duties. We state that the activities delivered by Groundswell during 2024-25, described in this report,

directly further Groundswell's charitable objects and that these activities have been undertaken for the public benefit.

Statement of responsibilities of trustees

The Trustees (who are also directors of Groundswell Network Support UK for the purposes of company law) are responsible for preparing the report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. 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 and statements of recommended practice 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 charitable company 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 charitable company and hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. The Trustees have no beneficial interest in the charity.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2025 was 8 (2024: 8). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity. The trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees and dated and signed on their behalf by:

Jenny Travassos, **Treasurer**

Date: 11 November 2025

Gina Rowlands, **Chair**

Date: 11 November 2025

Independent Auditor's Report to the members of Groundswell Network Support UK

Opinion

We have audited the financial statements of Groundswell Network Support UK (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, 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 FRS 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
- 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 charitable company 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 Groundswell Network Support UK'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 trustees' 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 the audit:

- The information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual 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 directors 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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 are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.

- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: 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.

Farrah Kitabi (Senior statutory auditor)

26 November 2025

for and on behalf of Sayer Vincent LLP, Statutory Auditor

110 Golden Lane, LONDON, EC1Y 0TG

Groundswell Network Support UK

Statement of Financial Activities for the year ended 31 March 2025

	Notes	Unrestricted	Restricted	Total Funds	Unrestricted	Restricted	Total Funds
		2025	2025	2025	2024	2024	2024
		£	£	£			£
Income from:							
Donations and legacies	2	261,799	-	261,799	160,185	-	160,185
Charitable activities:	3						
Creating Change		248,277	108,732	357,009	86,780	479,068	565,848
Good Health		844,895	155,300	1,000,195	897,195	75,000	972,195
Progression		330,687	136,250	466,937	407,681	119,527	527,208
Other trading activities		-	-	-	2,800	-	2,800
Investments	4	3,794	-	3,794	2,815	-	2,815
Total income		1,689,452	400,282	2,089,734	1,557,456	673,595	2,231,051
Expenditure on:							
Raising funds	5	135,413	-	135,413	131,279	-	131,279
Charitable activities	5						
Creating Change		201,303	121,104	322,407	204,777	622,922	827,699
Good Health		935,013	159,661	1,094,674	775,285	76,194	851,479
Progression		448,028	142,634	590,662	293,736	125,512	419,248
Total expenditure		1,719,757	423,399	2,143,156	1,405,077	824,628	2,229,705
Net income/(expenditure)		(30,305)	(23,117)	(53,422)	152,379	(151,033)	1,346
Transfers between funds		13,219	(13,219)	-	(1,618)	1,618	-
Net movement of funds	16	(17,086)	(36,336)	(53,422)	150,761	(149,415)	1,346
Reconciliation of funds							
Total funds brought forward		647,764	104,844	752,608	497,003	254,259	751,262
Total funds carried forward		630,678	68,508	699,186	647,764	104,844	752,608

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.



Groundswell Network Support UK

Balance Sheet as at 31 March 2025

Company number: 4151312

Charity number: 1089987

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	12	1,322	1,307
Current Assets			
Debtors	13	248,322	261,861
Cash at Bank and in Hand		526,879	620,815
		775,201	882,676
Creditors			
Amounts falling due with one year	14	(77,337)	(131,375)
Net Current Assets		697,864	751,301
Total Assets Less Current Liabilities		699,186	752,608
Funds			
Restricted	17	68,508	104,844
Unrestricted	17	616,928	647,764
Designated Funds	17	13,750	-
Total Funds		699,186	752,608

Approved by the trustees on 11 November 2025 and signed on their behalf by:

Gina Rowlands
Chair

Jenny Travassos
Treasurer

Groundswell Network Support UK

Cash Flow Sheet as at 31 March 2025

	2025	2024
	£	£
Cash Flows From Operating Activities:		
Net cash provided by (used in) operating activities	(92,718)	(93,163)
Cash Flows From Operating Activities:		
Dividends, interest and rents from investments	-	-
Purchase of fixed assets	(1,218)	(1,696)
Net cash provided by (used in) investing activities	(1,218)	(1,696)
Change in cash and cash equivalents in the reporting period	(93,936)	(94,859)
Cash and cash equivalents at the beginning of the reporting period	620,815	715,674
Cash and cash equivalents at 31 March 2025	526,879	620,815

<u>Analysis of Cash and Cash Equivalents</u>	2025	2024
	£	£
Cash in hand and at bank	526,879	620,815
Total cash and cash equivalents	526,879	620,815

Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025	2024
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(53,422)	1,346
Depreciation charges	1,203	3,224
Loss on disposal of fixed assets	-	-
Decrease/(Increase) in debtors	13,539	(60,722)
Increase/(decrease) in creditors	(54,038)	(37,011)
Net cash flow from operating activities	(92,718)	(93,163)

The notes on pages 29-43 form part of these financial statements

Groundswell Network Support UK

Notes to the financial statements at 31 March 2025

1) Accounting Policies

a) Statutory information

Groundswell Network Support UK is a charitable company limited by guarantee and is incorporated in England and Wales.

The registered office address is Canterbury Court, 1-3 Brixton Road, London, SW9 6DE.

b) Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. Groundswell ended the financial year in a strong position, within the target unrestricted reserves target, there are good levels of secured income and a strong fundraising pipeline for the financial year 2025-26 alongside a good understanding with clear controls to monitor and manage risk.

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025



The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025



g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and conducting research undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025

Support and governance costs are re-allocated to each of the activities on the following basis, which is an estimate, based on staff time, of the amount attributable to each activity

- Fundraising 7%
- Creating Change 30%
- Good Health 42%
- Progression 21%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500.

Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Computer Equipment 4 years
- Furniture, fixtures and fittings 4 years

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

n) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025

reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

p) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

q) Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2) Donations and legacies

	Unrestricted	Restricted	2025 Total	Unrestricted	Restricted	2024 Total
	£	£	£	£	£	£
Gift aid	768	-	768	703	-	703
Personal donations	20,186	-	20,186	16,601	-	16,601
Donations from foundations, trusts and other corporate bodies	240,845	-	240,845	142,881	-	142,881
	261,799	-	261,799	160,185	-	160,185

All income from donations and legacies for the current and prior year was attributable to unrestricted income.

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025



3) Income from charitable activities

	Unrestricted	Restricted	Total 2025	Unrestricted	Restricted	Total 2024
	£	£	£	£	£	£
Creating Change						
AKT Charity	3,525	-	3,525	-	-	-
Boston Scientific	9,968	-	9,968	-	-	-
Centre for Homelessness Impact	-	-	-	-	344	344
Charity Projects	-	79,271	79,271	-	-	-
Comic Relief	93,681	19,818	113,499	-	196,706	196,706
Homeless Link	-	268	268	-	149	149
I Modszertani Szoc.Kp.Es Intezm.	89	-	89	-	5,938	5,938
Imogen Blood & Associates	9,493	-	9,493	-	-	-
Inner Eye Productions Ltd	-	-	-	225	-	225
Ipsos Mori UK Ltd	34,690	-	34,690	45,162	-	45,162
King's College London	15,785	-	15,785	18,445	-	18,445
London Housing Foundation	3,000	-	3,000	-	-	-
Manchester University NHS Foundation Trust	-	-	-	75	-	75
National Lottery Community Fund	-	-	-	-	268,579	268,579
National Voices	-	-	-	250	-	250
Northumbria University	8,141	-	8,141	-	-	-
On Our Radar Ltd	-	-	-	-	1,208	1,208
Oxford University Hospital	7,584	-	7,584	-	-	-
St Martin in the Fields Charity	-	20	20	-	-	-
The Sheila McKechnie Foundation	-	-	-	40	-	40
The Young Foundation	-	-	-	-	2,000	2,000
The Clothworkers' Foundation	30,000	-	30,000	-	-	-
Tower Hamlets Council	-	-	-	1,200	-	1,200
Trust for London	7,500	-	7,500	8,000	379	8,379
University College London	3,345	9,355	12,700	-	3,765	3,765
University of Birmingham	3,463	-	3,463	-	-	-
The University of Manchester	17,170	-	17,170	-	-	-
Newcastle University	843	-	843	13,383	-	13,383
Charitable income for Creating Change	248,277	108,732	357,009	86,780	479,068	565,848

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025

Good Health

City of Westminster	20,000	22,300	42,300	29,460	-	29,460
East London NHS Foundation Trust	69,975	-	69,975	69,975	-	69,975
Find and Treat	27,904	-	27,904	55,036	-	55,036
Foundation Roi Baudouin	-	40,000	40,000	-	-	-
Greater London Authority	-	58,000	58,000	-	50,000	50,000
London Borough of Hackney	56,969	-	56,969	88,453	-	88,453
London Borough of Lambeth	77,960	-	77,960	76,492	-	76,492
London Borough of Southwark	63,570	-	63,570	51,579	-	51,579
The Mercers' Company	-	25,000	25,000	-	25,000	25,000
NHS North Central London ICB	42,450	-	42,450	33,000	-	33,000
NHS North West London ICB	322,384	-	322,384	323,884	-	323,884
NHS South East London ICB	-	-	-	25,583	-	25,583
North Lewisham Primary Care Network	-	-	-	15,966	-	15,966
Pfizer Global	-	10,000	10,000	-	-	-
Royal Borough of Kensington and Chelsea	41,845	-	41,845	-	-	-
South London and Maudsley NHS Foundation Trust	35,096	-	35,096	8,774	-	8,774
St Mungos	40,000	-	40,000	40,000	-	40,000
Thames Reach	6,416	-	6,416	76,993	-	76,993
Westfield Health Charitable Trust	-	-	-	2,000	-	2,000
PCN Healthcare Central London (via ARRS scheme)	40,326	-	40,326	-	-	-

Charitable income for Good Health	844,895	155,300	1,000,195	897,195	75,000	972,195
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Progression

Amnesty International Limited	4,491	-	4,491	6,109	-	6,109
Central London Community Healthcare NHS Trust	3,640	-	3,640	-	-	-
City of Westminster	87,289	-	87,289	101,225	-	101,225
Crisis Birmingham	1,426	-	1,426	2,382	-	2,382
Department of Health and Social Care	1,400	-	1,400	-	-	-
DePaul Ireland	-	-	-	2,400	-	2,400
Drapers' Charitable Fund	-	7,500	7,500	-	-	-
EASL (Enabling Assessment Service London)	-	-	-	1,500	-	1,500
UK Health Security Agency (UKHSA)	15,140	-	15,140	-	-	-
Fidelity UK Foundation	-	52,590	52,590	-	67,829	67,829
Good Things Foundation	8,400	-	8,400	3,600	-	3,600
Greater London Authority	-	9,660	9,660	-	-	-
Halcrow Foundation Ltd	-	-	-	-	11,698	11,698



Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025

Healthwatch England	-	-	-	(50)	-	(50)
Homeless Link	30,141	-	30,141	28,735	-	28,735
Hospital Saturday Fund	-	-	-	2,000	-	2,000
Inner London Magistrates' Court's	-	-	-	5,000	-	5,000
Institute of Medical Ethics	-	-	-	1,700	-	1,700
Marie Curie	1,825	-	1,825	1,944	-	1,944
Mayday Trust	45,253	-	45,253	37,867	-	37,867
NHS North East London ICB	1,606	-	1,606	-	-	-
NHS South West London ICB	-	-	-	4,060	-	4,060
Oak Foundation	100,000	-	100,000	100,000	-	100,000
Pathway	-	-	-	9,865	-	9,865
Research in Practice	470	-	470	595	-	595
Revolving Doors	2,500	-	2,500	-	-	-
Royal Free London NHS Foundation Trust	-	-	-	54,491	-	54,491
Shelter Greater Manchester	-	-	-	4,140	-	4,140
Single Homeless Project	-	-	-	280	-	280
St Martin in the Fields Charity	1,280	-	1,280	-	-	-
Streets of London	-	-	-	15,000	-	15,000
The Big Issue Changing Lives CIC	800	-	800	800	-	800
The Grace Trust	-	-	-	1,500	-	1,500
The Henry Smith Charity	-	40,000	40,000	-	40,000	40,000
The Light Project Peterborough	3,359	-	3,359	-	-	-
Transformation Partners in Health and Care	20,000	-	20,000	-	-	-
Trust for London	-	26,500	26,500	-	-	-
University College Hospitals NHS Foundation Trust	1,667	-	1,667	22,538	-	22,538

Charitable income for Progression	330,687	136,250	466,937	407,681	119,527	527,208
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Total income from charitable activities	1,423,859	400,282	1,824,141	1,391,656	673,595	2,065,251
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4) Investment income

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Investments	3,794	-	3,794	2,815
	<u>3,794</u>	<u>-</u>	<u>3,794</u>	<u>2,815</u>

All income from investments for the current year was attributable to unrestricted income.

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025

5) Analysis of expenditure on charitable activities

Current year	Raising funds	Creating Change	Good Health	Progression	Governance costs	Support costs	2025 Total	2024 Total
	£	£	£	£	£	£	£	£
Staff costs (Note 7)	96,590	196,212	690,036	370,326	540	258,485	1,612,189	1,588,153
Project costs	1,857	38,615	136,640	53,461	908	(17,961)	213,520	234,101
Grants	-	11,216	12,723	-	-	-	23,939	168,514
Accommodation expenses	-	1,249	3,678	369	1,261	79,954	86,511	85,406
Office expenses	-	2,513	415	13,395	-	54,391	70,714	59,021
IT and systems expenses	2,104	2,178	3,166	19,849	-	35,678	62,975	35,048
External professional expenses	-	-	-	3	-	1,134	1,137	2,671
Depreciation and loss on disposal	-	-	339	163	-	702	1,204	3,225
Finance charges	-	-	11	-	261	2,095	2,367	1,724
Insurance	-	-	-	179	-	1,207	1,386	678
Audit and professional fees	-	-	-	-	4,565	61,583	66,148	50,031
Trustee expenses and other governance costs	-	-	-	-	1,066	-	1,066	1,133
	100,551	251,983	847,008	457,745	8,601	477,268	2,143,156	2,229,705
Support costs	34,245	69,177	243,282	130,564	-	(477,268)		
Governance costs	617	1,247	4,384	2,353	(8,601)	-		
Total expenditure 2025	135,413	322,407	1,094,674	590,662	-	-		
Total expenditure 2024	131,279	827,699	851,479	419,248	-	-		

Prior year	Raising funds	Creating Change	Good Health	Progression	Governance costs	Support costs	2023 Total
	£	£	£	£	£	£	£
Staff costs (Note 6)	101,946	417,600	584,733	293,933	-	189,941	1,588,153
Project costs	2,182	125,618	110,903	47,190	197	(51,989)	234,101
Grants	-	168,514	-	-	-	-	168,514
Accommodation expenses	120	2,084	71	2,870	70	80,191	85,406
Office expenses	-	1,011	2,181	459	7	55,363	59,021
IT and systems expenses	1,408	7,245	6,481	742	-	19,172	35,048
External professional expenses	-	32	-	13	-	2,626	2,671
Depreciation and loss on disposal	-	581	144	165	-	2,335	3,225
Finance charges	-	12	-	-	373	1,339	1,724
Insurance	-	43	-	-	-	635	678
Audit and professional fees	-	-	-	-	2,800	47,231	50,031
Trustee expenses and other governance costs	-	-	-	-	591	542	1,133

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025



	105,656	722,740	704,513	345,372	4,038	347,386	2,229,705
Support costs	25,329	103,753	145,277	73,027	-	(347,386)	
Governance costs	294	1,206	1,689	849	(4,038)	-	
Total expenditure 2024	<u>131,279</u>	<u>827,699</u>	<u>851,479</u>	<u>419,248</u>	<u>-</u>	<u>-</u>	

6) Analysis of grants

	2025 Total	2024 Total
	£	£
Crisis UK	-	98,970
On Our Radar Ltd	9,216	18,432
Shelter	-	51,112
240 Project	12,723	-
Home-Start Westminster	2,000	-
	<u>23,939</u>	<u>168,514</u>

	2025 Total	2024 Total
	£	£
Organisations	<u>23,939</u>	<u>168,514</u>

Our Comic Relief grant for the ListenUp! Project ended in September 2024, On Our Radar remained official partner and received their final grant payment from us in the final six months of the project. During the year we were awarded a new grant by Royal Borough of Kensington & Chelsea for health promotion work in partnership with the 240 project, who receive 50% of each grant payment. The payment of £2,000 to Home-Start Westminster was part of our contract from Trust for London to deliver a Legislative Theatre Project in the Royal Borough of Kensington & Chelsea.

7) Net income for the year

	2025	2024
	£	£
This is stated after charging (crediting):		
Depreciation	1,203	3,224
Loss on disposal of fixed assets	-	-
Operating lease rentals:		
Property	86,510	85,406
Equipment	529	2,160
Auditor's remuneration (excl VAT):		
Audit	10,000	9,300

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025

8) Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:	2025	2024
	£	£
Salaries and wages	1,367,562	1,351,137
Social security costs	137,697	135,409
Employer's contribution to defined contribution pension schemes	63,104	62,027
Staff welfare	16,167	14,203
Recruitment	847	7,775
Redundancy	13,529	-
Other (including training)	13,283	17,603
	1,612,189	1,588,154

Staff numbers:

The average number of employees (head count based on number of staff employed) during the year was 44.25 (2024: 41.42). FTE of employees during the year was 36.28 (2024: 36.74)

Staff are split across the activities of the charitable company as follows (head count basis):

	2025	2024
	No.	No.
Creating Change	4.94	11.57
Good Health	17.31	17.43
Progression	7.90	7.00
Support Costs	4.45	3.47
Fundraising	1.68	1.95
	36.28	41.42

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

£60,000 - £69,999
£70,000 - £79,100

2025	2024
-	1
-	-

The total employee benefits (including employer's pension contributions and employer's national insurance) of the key management personnel were £285,696(2024: £310,983)

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil).

Two trustees received payment or reimbursement of travel, accommodation and subsistence costs for attendance at meetings in the current year totalling £899 (2024: 2 Trustees for £959).

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025



9) Related Party Transactions

There was only one related party transaction in the year £330 (2024 - 360), received from Steve Wyler as an individual monthly donation.

10) Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11) Tangible Fixed Assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost or valuation			
At 1 April 2024	1,214	44,314	45,528
Additions in the year	510	708	1,218
Disposals in the year	-	-	-
At 31 March 2025	1,724	45,022	46,746
Accumulated Depreciation			
At 1 April 2024	1,214	43,007	44,221
Depreciation for the year	287	916	1,203
Eliminated on disposal	-	-	-
At 31 March 2025	1,501	43,923	45,424
Net book value			
At 31 March 2024	-	1,307	1,307
At 31 March 2025	223	1,099	1,322

All the above assets are used for charitable purposes.

12) Debtors and prepayments

	As at 31 March 2025 £	As at 31 March 2024 £
Trade debtors	136,648	224,941
Other debtors	18,017	17,550
Prepayments	11,004	11,637
Accrued income	82,653	7,733
	248,322	261,861

All of the charity's financial instruments, both assets and liabilities, are measured at amortised cost. The carrying values of these are shown above and also in note 12 below.

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025



13) Creditors: Falling due within one year

	As at 31 March 2025	As at 31 March 2024
	£	£
Trade creditors	22,349	12,983
Taxation and social security	14,024	53,695
Other creditors	-	-
Accruals	33,475	21,712
Deferred income (note14)	7,489	42,985
	<u>77,337</u>	<u>131,375</u>

14) Deferred income

	As at 31 March 2025	As at 31 March 2024
	£	£
Balance at the beginning of the year	42,985	74,165
Amount released to income in the year	(42,985)	(74,165)
Amount deferred in the year	7,489	42,985
Balance at the end of the year	<u>7,489</u>	<u>42,985</u>

The deferred income is towards Good Heath from London Borough of Lambeth for room hire to March 2026 and from NWL ICB towards emergency support costs for clients beyond 2025.

15) Analysis of net assets between funds

Current Year	Unrestricted funds	Restricted funds	Funds Total
	£	£	£
Fund balances at 31 March 2025 are represented by:			
Tangible fixed assets	1,322	-	1,322
Net Current Assets	629,357	68,507	697,864
	<u>630,679</u>	<u>68,507</u>	<u>699,186</u>

Prior Year	Unrestricted funds	Restricted funds	Funds Total
	£	£	£
Fund balances at 31 March 2024 are represented by:			
Tangible fixed assets	1,307	-	1,307
Net Current Assets	646,457	104,844	751,301
	<u>647,764</u>	<u>104,844</u>	<u>752,608</u>

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025



16) Movement in funds

Current Year	At 1 April 2024 £	Income & Gains £	Expenditure & losses £	Transfers £	At 31 March 2025 £
Restricted funds					
Creating Change	3,694	108,732	(121,104)	7,566	(1,112)
Good Health	20,044	155,300	(159,661)	(11,125)	4,558
Progression	81,106	136,250	(142,634)	(9,660)	65,062
Total restricted Funds	104,844	400,282	(423,399)	(13,219)	68,508
Unrestricted funds					
General funds	647,764	1,659,452	(1,703,507)	13,219	616,928
Total unrestricted funds	647,764	1,659,452	(1,703,507)	13,219	616,928
Designated Funds					
	-	30,000	(16,250)	-	13,750
Total Funds	752,608	2,089,734	(2,143,156)	-	699,186

Purposes of restricted funds

Creating Change - This strand of the strategy represents all the work we will be doing to challenge and change policy, practice and attitudes – through gathering research, stories and insight. Restricted funds were carried over for the Listen Up! Comic Relief grant funded project, which ended September 2024.

Good Health - This strand represents all our people focused health work; innovative services that enable people to access the health care they need. Restricted funds were related to grants for our Complex Case Manager role and health promotion projects across London.

Progression - This strand represents all our work on developing and supporting a workforce with experience of homelessness to participate in designing and delivering solutions to homelessness whilst progressing in their own lives. Restricted funding for this work was multi-year grants from Fidelity UK Foundation and Henry Smith Charity

Transfers – These transfers relate to projects that have been closed.

Designated funds - £30,000 of funds were designated this year towards an investment in fundraising and income generation capacity and work.

Groundswell Network Support UK

Notes to the Financial Statements as at 31 March 2025



17) Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	As at 31 March 2025	As at 31 March 2024	As at 31 March 2025	As at 31 March 2024
	£	£	£	£
Less than one year	64,273	61,213	-	-
Two to five years	84,562	80,535	-	-
	148,835	141,748	-	-

18) Legal Status

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

