

# CORNERSTONE CARE IN CONFIDENCE

England & Wales · Charity number 1104599

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2004-06-28

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Cornerstone Care In Confidence  
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Hartford Road  
Huntingdon  
Cambridgeshire  
PE29 3QA

**Phone** 07760146411

**Email** [info@pregnancyadvice.org.uk](mailto:info@pregnancyadvice.org.uk)

**Website** [www.pregnancyadvice.org.uk](http://www.pregnancyadvice.org.uk)

## Activities

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**Objects:** A) THE ADVANCEMENT OF EDUCATION IN THE SUBJECT OF PREGNANCY AND THE TERMINATION OF PREGNANCY AND INTO THE EFFECTS THEREOF UPON WOMEN WHETHER PHYSICAL, MEDICAL OR PSYCHOLOGICAL;B) THE PRESERVATION AND PROTECTION OF WOMEN'S HEALTH;C) THE PROVISION OF ADVICE COUNSELLING AND ASSISTANCE TO WOMEN AND THEIR PARTNERS AND FAMILIES WHO ARE SUFFERING FROM ANY PHYSICAL OR MENTAL ILLNESS, DISTRESS OR POVERTY DURING OR AS A RESULT OF PREGNANCY OR FOLLOWING AN ABORTION, MISCARRIAGE, COT DEATH, STILL BIRTH, LOSS OF A CHILD OR SEXUAL ABUSE;D) THE PROMOTION OF SUCH OTHER CHARITABLE PURPOSE WHICH MAY CONVENIENTLY BE CARRIED ON IN CONNECTION WITH THE ABOVE OBJECTS.

**Activities:** COUNSELLING AND ADVICE FOR PEOPLE EXPERIENCING CRISIS PREGNANCIES, OR UNDERGOING STRESS FOLLOWING A TERMINATION OR MISCARRIAGE. PROVIDING NON-DIRECTIVE ONGOING SUPPORT WHATEVER DECISION IS REACHED.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, Other Defined Groups, The General Public/mankind

## Geography

- Cambridgeshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£119,297	£98,161	-	-
2024-03-31	£116,901	£141,665	-	-
2023-03-31	£85,630	£75,811	-	-
2022-03-31	£54,284	£42,756	-	-
2021-03-31	£57,077	£35,008	-	-

## Trustees

Name	Role	Appointed
<b>Adam Johannes</b>	Chair	2024-03-18
CLAIR COOPER		2013-09-18
Juliette Mapimhidze		2025-03-18
Peter Lusmore		2015-12-02
Wilma Kotzenberg		2023-03-13

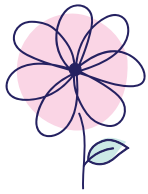
**CORNERSTONE CARE IN CONFIDENCE**

England & Wales - Charity number 1104599

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# Accounts

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**Cornerstone**

Pregnancy Advice Centre

*Care in Confidence*

# Annual Report

2024-2025



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**1 in 3 women**  
will have an **abortion**  
by the time they are 45

# Welcome from the Chair

## *Dear friends, colleagues, and supporters,*

It is a privilege to introduce this year's Annual Review as the newly appointed Chair of Trustees. Stepping into this role has been both an honour and a responsibility I embrace with great optimism. I am continually inspired by the dedication of our staff, the generosity of our volunteers, and the unwavering support of our wider community. Together, you form the foundation of our ability to serve those who need us most.

This year has been marked by significant progress and meaningful impact. We are now offering our free service in the Cambridge and Fenland areas to fill the much-needed gap. We were pleased to welcome Andrea to our team as our Administrator. As she now begins her maternity leave, we wish her every happiness during this special time. I would also like to extend heartfelt thanks to Rachele and Hilary, who have stepped in to cover the administrator role with great dedication and professionalism.

I want to express my sincere gratitude to Camilla, our Centre Manager, whose leadership has strengthened our services and nurtured the development of our team. For those considering becoming pregnancy choice counsellors, Camilla is helping new volunteers through the comprehensive online accreditation course.

The Baby Boutique remains a cornerstone of our outreach, providing essential baby supplies to families with infants. This service thrives thanks to the generosity of our donors and the exemplary leadership of Karena, our Boutique Manager, along with our volunteers, whose dedication ensures its continued success.

I would also like to extend heartfelt thanks to Peter, our Treasurer, for his invaluable financial oversight, and to Georgina, our Charity Development Lead, whose efforts have expanded our partnerships and secured vital resources to help us grow.

While we have been blessed with additional grant funding this year, we are mindful that costs across all areas have risen significantly. As we look ahead, we are facing a potential budget deficit for the forthcoming year. We are therefore actively seeking additional financial support to ensure we can continue to deliver and expand our vital services.

As we move forward, I am filled with confidence about what we can achieve together. With your continued support and the extraordinary commitment of our team, we are poised to extend our reach and deepen our impact, bringing vital support and hope to even more individuals and families in the coming year.

Thank you for being an essential part of this mission. I look forward to all that we will accomplish together.



Adam Johannes  
Chair of Trustees

# About Cornerstone

Cornerstone's mission is to reach every woman in Cambridgeshire facing an unplanned pregnancy, providing her with time, space, and non-directive information so that she can make a fully informed choice, and offering her ongoing support, whatever decision she makes.

## Structure, Governance and Management

Cornerstone Care in Confidence (referred to as Cornerstone going forward) was established on 7<sup>th</sup> May 2004 and is governed by a Trust Deed of the same date. This can be provided on request. The Charity Trustees are responsible for the governance of Cornerstone. The Charity Trustees are elected to the board by the existing trustees, taking into account their professional qualifications or personal experience, to be able to contribute to the pursuit of the objects of the charity.

Trustees are appointed for an initial three-year term with the opportunity to be nominated for reappointment at the end of each three-year term. There is always a minimum of three trustees.

### Trustees who served during the year:

Mrs Clair Cooper  
Mr Adam Johannes  
Mrs Wilma Kotzenberg  
Mr Peter Lusmore  
Mrs Juliette Mapimhidze (joined 18th March 2025)



## Objectives and Activities

Our primary goal is to protect and promote women's wellbeing through advice, counselling, and practical assistance. We support women and their families experiencing emotional stress, poverty, or trauma connected to pregnancy, miscarriage, or abortion.

To fulfil this purpose, Cornerstone engages in various activities, including:

### Personalised Support:

Providing compassionate care to women and families facing an unplanned pregnancy or experiencing emotional distress from previous pregnancy decisions.

### Impartial Information:

Offering time, space, and non-judgemental, non-directive guidance, ensuring individuals can make decisions free from coercion. Our trained team listens carefully, helps individuals understand their options, and respects confidentiality as they explore their feelings and circumstances.

### Befriending Service:

Extending support beyond decision-making, our service includes emotional and practical assistance such as friendly chats, accompanying clients to appointments, sourcing essential baby equipment, and helping build supportive community networks by referring to appropriate services.

### Peer Counselling:

Providing dedicated support to anyone affected by miscarriage, including partners, through peer counselling.

### Referral Network:

Collaborating closely with charities and organisations such as food banks, Home Start, and debt advice services to provide holistic care to our clients.



Currently, one in three pregnancies in the UK ends in termination, creating significant emotional strain for women and men who often lack adequate support. Around 45% of babies born in Britain are unplanned, amplifying the anxiety surrounding early pregnancy.

Additionally, pregnancy can be a trigger for or exacerbate domestic abuse, making our role even more critical. Cornerstone uniquely meets these needs in Cambridgeshire, offering specialised services unavailable elsewhere in the region.

Cornerstone relies heavily on a dedicated team of trustees, staff, and invaluable volunteers, including trained counsellors and general support volunteers, who generously contribute their time and expertise. Without their commitment, we would not be able to support as many women and families each year.

We uphold the highest safeguarding standards, ensuring all personnel who work with children and vulnerable adults are vetted appropriately via the Disclosure and Barring Service.

Our trustees have reviewed the Charity Commission guidance on public benefit and confidently affirm that Cornerstone's activities significantly contribute to public wellbeing.

# Our team

Here is our team who have served us in the 2024/2025 financial year.



**Camilla Hunt**  
Centre Director



**Georgina Forbes**  
Development Lead



**Karena Blande**  
Baby Boutique Manager  
and Social Media



**Andrea Turley**  
Administrator



**Clair Cooper**  
Trustee



**Wilma Kotzenberg**  
Trustee



**Juliette Mapimhidze**  
Trustee



**Peter Lusmore**  
Treasurer



**Adam Johannes**  
Chair of Trustees

# Key events

We participated in several major fundraising events during the year.

## Annual Golf Day

A huge thank you to everyone who joined us at St Neots Golf Club for our Annual Golf Day in June. It was fantastic to see so many people enjoying a great day of golf while supporting Cornerstone's important work with women facing unplanned pregnancy.

The 'closest to the pin' and 'longest drive' competitions added some extra fun to the day, and along with the raffle, there were plenty of prizes to be won. Twenty teams took part in the tournament, raising over **£9,000!**



## Darts Tournament

In January, we teamed up with the Papworth Trust at the Comrades Club in Godmanchester for an evening of darts to raise funds for Cornerstone and the Papworth Trust. Players of all skill levels came together in a doubles competition.

All proceeds raised were split equally between the two charities, helping to support families in need and advance vital community services. Cornerstone received **£1,345** in donations from the event.

## Northstowe Running Festival

In August, we were thrilled to be chosen as an official charity by the Northstowe Running Festival for their Charity Race. We had a fantastic team team of runners who fundraised on our behalf. The event included a half-marathon, a 10k, a 5k, and a family mile race at the Western Park Playing Fields in Northstowe. In total, we raised **£1,900** for Cornerstone!



# Our services

Women facing an unplanned pregnancy have access to our trained practitioners, who will provide them with time, space, and non-directive information to support them in their time of need. All our clients are treated with respect and dignity in a non-judgmental and compassionate environment.

We are here to support women before, during and after a pregnancy. Because we don't refer directly for a termination or to midwives, our clients can be sure of unbiased information and help.

Our services are free and available to both men and women.

## Counselling

We provide confidential counselling sessions at our centre in Huntingdon. We have trained practitioners to help with post-abortion and miscarriage support. We see women weeks, sometimes even years, after a termination decision.



*"I am now able to get up in the mornings without a debilitating feeling of sorrow, and I'm able to get through my day without feeling like I'm not going to make it. The help and support I have received has been priceless".*

## We offer ongoing support

Becoming a parent may involve facing some of the challenges that come with it. The practical and emotional aspects of managing life with a child can create challenges, but becoming a parent can also be very rewarding and fulfilling, and we are here to support women and families.

## Baby Boutique

Our Baby Boutique is a friendly, warm and safe space for new mums in need, offering essential items free of charge to help them provide for their babies. In 2024–25 alone, we distributed **6,439** high-quality items, ranging from clothing and toiletries to feeding and sleep essentials.



**Clothing & Maternity Wear:** 2,048 baby clothes items and 246 maternity garments helped keep both babies and mums comfortable and cared for.

**Feeding & Nutrition:** 520 packs of baby food and 156 pre-made formula bottles ensured no child went without nourishment.

**Hygiene & Care:** 656 toiletry items and 253 nappy packs allowed parents to focus on bonding without worrying about essentials.

**Extras that Matter:** We also provided 66 pairs of shoes, 52 toys for play and development, and 27 sleeping bags to help babies rest safely and warmly.

# What our clients say

*"Staff were incredible, we were made to feel very welcome and they were so helpful."*

*"Have already recommended friends, family, and think it's a great service very friendly and if in town having a down day sometimes just call in ask for information, and have a coffee, feed, change baby."*

*"It was really welcoming and the lady was easy to speak to."*

*"Amazing service which I wish people were more aware of."*

*“ Georgina and Helen were so supportive and quick to get in touch, even though I live in London and they are based in Cambridgeshire. They made me feel like I wasn't alone and their manner on the phone was better than the other pregnancy charity I spoke to. ”*

# Our impact this year

It's been a very busy and exciting year for our team. Here are some figures and notes on what we have been up to.



**360**

client appointments for counselling and assessments



**164**

Baby Boutique appointments helping new mums provide for their babies



**100**

people visited us for classes and baby groups that we have held

We've continued to provide care and compassion to women accessing our counselling services, supporting them both emotionally and practically. This includes material aid through our baby boutique, assistance with domestic violence situations, referrals to safe housing, and more.

We've had three staff members and volunteers complete our counselling training programme, with a further three or four due to begin the next round in September.

Making inroads into the Peterborough area, with all of our newest volunteers based there. This will help us achieve our longer-term aim of starting to deliver our services to clients in Peterborough, thereby extending our reach to the places that need it most.

Launched our Church Companions project, which aims to create strong partnerships with local churches, providing them with resources, including one free counselling training place, whilst securing a regular source of funding. We are currently in the early stages of the project and look forward to seeing more churches partner with us.

Positive developments have been made in Fenland, with many useful connections made – the groundwork is being laid to expand our reach to clients based in the Fens.

Continuing to partner with the local Children's centre to host ante-natal classes which help new mothers to form friendships, build confidence and bond with their babies.

# Overview from Camilla

Dear friends,

It's a privilege to look back over the past year at Cornerstone and to thank God for His many blessings! Having stepped into the role of Director only last September, it's been a steep learning curve, yet I'm grateful to be surrounded by a wonderful, supportive board, colleagues and volunteers, who have all helped to ensure a relatively smooth transition.

We're riding on a high after another successful charity golf day – yet the year hasn't been without its challenges, too. Some days are full of joy as we celebrate the precious gift of life. Others are discouraging as we confront the mess and brokenness in the lives of those who come to us. The real heart of this work is through our staff and volunteers, who demonstrate Jesus' love to women who need grace and support.

Looking back at our stats over the year, it's an encouragement to see how many clients' lives we have touched in some way, big or small. We could do none of this without your support. As we commit our plans to the Lord over the next year, we hope and pray to continue reaching those who need it most.

Thank you so much for your support.

Camilla

Camilla Hunt  
Director



“ Thank you so much for all of your support. I don't know how I would have coped without you! ”

– Cornerstone Client

# Cornerstone development work

During the 2024/2025 financial year, I undertook development work across Cambridgeshire to raise awareness of our service, securing financial support, and inspiring new volunteers to join us. This included engaging with clinical and non-clinical practitioners, secular and church communities, and potential counselling space providers.

From September 2024, one day a week has been dedicated to development work in East Cambridgeshire and Fenland, funded by the NHS Cambridgeshire and Peterborough ICB and Assura. Overall, this work breaks down in the following ways:

## Connections and leads

These include Doctors' surgeries, Trainee Doctors at Addenbrookes, County Council workers, Social Prescribers, Children and Family Centres, Libraries (for promotion and counselling space) and Housing Associations. I have also approached various groups and clubs for fundraising support.

I have also met with the Clergy and pastoral staff, including the acting Bishop of Ely. Delivering talks to church congregations. Attending Christian networking meetings, such as Cambridge Community Action Network and the C3 2024 Women's Conference "Breathe". I have focused, where possible, on "Churches Together" in parishes where there is such activity.

Highlights were presenting our work to the Assura Fund Board in December 2024, showing the progress made during the first quarter of the year's funding. We had excellent feedback, and Assura filmed the presentation.

Also meeting with Rt Rev Dr Dagma Winter, acting Bishop of Ely, who enjoyed hearing about Cornerstone, offered to share our information with contacts within her sphere of influence and endorsed our work by giving a quote for the Cornerstone Church Companion Pack.

*Georgina*

**Georgina Forbes**  
Development Lead



# How can you help?

**You can make a difference in the lives of women and their families.**

As with all small charities, we rely on income from our supporters. Thank you so much to all who have supported us over the years. Your generosity is greatly appreciated.



## Make a one-off donation

Receiving any donations throughout the year helps us to keep our operations going, from paying the rent to paying staff who carry out our frontline services.



## Become a regular monthly supporter

Monthly support is a key to keeping Cornerstone going. Most grants can cover projects that we run, but it's our valued donations from our supporters that allow us to pay our team, keep the office going and get the word out about what we do.



## Fundraise for us

Anyone can fundraise for Cornerstone, whether it's attending a fundraising event or running your own. Just get in touch, and we can help.



## Volunteer

If you have any spare time you wish to give to Cornerstone, please get in touch with our centre and we can see what's the best fit for you.



## Sign up for our newsletter

To keep up with all things Cornerstone, why not subscribe to our newsletter and share what might be of interest with your friends and family?

For more information about the ways you can help, please get in touch:

**Visit:** [www.cornerstone-cares.org.uk](http://www.cornerstone-cares.org.uk)

**Call:** 01480 457711

**Email:** [info@cornerstone-cares.org.uk](mailto:info@cornerstone-cares.org.uk)

# Finance highlights

This year has seen a series of significant funding successes and generous donations from our loyal supporters.

## Living Wage Foundation Accreditation

We secured accreditation with the Living Wage Foundation, reflecting our commitment to fair pay and a quality workplace environment. We want to continue to invest in our team and honour them by treating them well.



## Strategic Grants

**£12,000** award to extend counselling and support services into Fenland and East Cambridgeshire (project led by Georgina).

**£9,600** from Huntingdon Freeman's Trust to cover Karena's salary for 12 months, enabling her to continue running the Baby Boutique while bringing social media and communications in-house.

**£2,500** pledged by NHS England Mental Health for new office laptops and a printer..

**£20,000** unrestricted grant from the National Lottery, providing vital general-purpose funding to advance all areas of our work.

## One-Off Donations

Throughout the year, we received generous one-off gifts from individuals, church congregations, and businesses linked to local churches. These contributions have given us valuable funds to carry out our operations and fulfil our financial obligations.

## Financial Summary

### Income Highlights

- £17,000 from fundraising activities
- £64,000 from organisations
- £35,000 from individual donations, including Gift Aid Expenses

### Expenses Highlights

- £90,000 cost to run the day-to-day operations of the charity
- £5,000 for running the fundraising activities

**Total Income: £120k**

**Total Expenses: £98k**

**Surplus £22k**

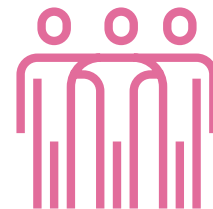
We are incredibly reliant on Grants, in particular the National Lottery Grant of £20,000, and a large part (£22k) of our staff's (Georgina and Karena) salaries have been paid for by other grants.



## Community Fundraising Events

- Our **Northstowe Running Festival** team raised just over **£900**
- **Annual Golf Day**: Twenty teams took part in our flagship tournament, raising over **£9,000**
- The co-hosted **Darts Tournament** with Papworth Trust not only generated funds but also strengthened local partnerships and community engagement. This event raised **£1,150**

# Supporters and acknowledgements



We are deeply thankful to everyone who stands alongside us—through prayer, donations, volunteering, and words of encouragement. Your compassion and generosity mean so much to us.

## A heartfelt thank you to:

### Our Amazing Volunteers

From sorting donations in the Baby Boutique to counselling sessions and cheering on participants at our fundraising events, your time, energy, and warm smiles make our work possible. You give freely of yourselves, and we couldn't achieve our mission without you.

### Partner Churches and Community Groups

Thank you for opening your doors, sharing resources, and rallying your congregations behind our cause. Your hospitality and outreach amplify our impact, helping us reach more families in need.

### Our Dedicated Staff Team

Behind every successful event, support call, and client visit is a passionate team working tirelessly behind the scenes. Your professionalism, creativity, and care shine through in everything you do.

### Grant-Making Trusts and Donors



#### Huntingdon Freeman's Trust

Special thanks to Huntingdon Freeman's Trust for funding Karena, our Baby Boutique Manager.



#### assura

Also special thanks to Assura for funding Georgina, our development manager, to expand our charity base into the Fenland area.

Every prayer offered, every pound donated, and every hour volunteered sends a message of hope. From the bottom of our hearts—thank you for being part of the Cornerstone family.

## Looking ahead

We are excited about the coming year. With Camilla at the helm, leading our operations in her second year, we are well-placed to improve significant parts of what we do.

We have just launched a new website to help showcase who we are and what we do more effectively. Please do check it out at [www.cornerstone-cares.org.uk](http://www.cornerstone-cares.org.uk)

We will be focusing on grants and fundraising to keep our operation open for free to those in need. Our budget for the coming years is at break-even, which will be a challenge to hit, but we are optimistic!

We hope our Church Companion initiative gains traction as we work hard to build relationships with local churches.

# Financial Statements

for the Year Ended 31<sup>st</sup> March 2025

## General Fund Receipts and Payments Account

	Note	2025	2024
Receipts		£	£
Donations	2	49,105	38,226
Grants	3	22,500	0
Fund Raising	4	18,422	14,126
Bank Interest		392	484
Gift Aid Recovered		5,428	6,195
Other Income		1,400	240
<b>Total receipts</b>		<b>97,247</b>	<b>59,271</b>
<b>Payments</b>			
Salaries and other staff costs		49,329	49,947
Fund Raising Costs		5,132	6,337
Rent, Rates, Power and Utilities		19,779	20,448
Repairs and maintenance		443	114
Supervision		141	112
Office expenses (including telephone, software, stationary, postage)		2,072	2,094
Computer hardware & peripherals	5	2,185	
Publicity (including website, videos, social media and printing costs)		781	2,314
Insurances (Professional indemnity, contents etc)		1,640	1,500
Subscriptions and Memberships		578	220
Client support, Outreach		303	344
Donations made	7	1,220	1,200
Staff & volunteer training		1,315	1,734
Miscellaneous		67	145
<b>Total payments</b>		<b>84,985</b>	<b>86,590</b>
<b>Net receipts/(payments) for the year</b>			
		12,263	(27,238)
Transfer from/(to) other Funds	8, 9, 10	2,141	16,341
General Fund at 1 <sup>st</sup> April 2024		37,060	47,957
<b>General Fund at 31<sup>st</sup> March 2025</b>		<b>51,464</b>	<b>37,060</b>

## Hostel Fund Receipts and Payments Account

(Restricted Fund) – Closed

	Note	2025	2024
Receipts		£	£
Donations			5,500
Grants			50,000
Bank Interest			15
Gift Aid Recovered			125
<b>Total receipts</b>		<b>0</b>	<b>55,690</b>
Payments			
Hostel project expenses		0	0
Returned grants and donations	11	700	55,000
<b>Total payments</b>		<b>700</b>	<b>55,000</b>
Net receipts/(payments) for the year		(700)	690
Transfer from/(to) General Fund	8	(361)	(15,956)
Hostel Fund at 1 <sup>st</sup> April 2024		1,061	16,327
<b>Hostel Fund at 31<sup>st</sup> March 2025</b>		<b>0</b>	<b>1,061</b>

## Baby Boutique Fund Receipts and Payments Account

(Restricted Fund)

	Note	2025	2024
Receipts		£	£
Donations		0	0
Grants	3	10,050	1,940
<b>Total receipts</b>		<b>10,050</b>	<b>1,940</b>
Payments			
Salaries and other staff costs		6,793	0
Expenses		171	75
<b>Total payments</b>		<b>6,964</b>	<b>75</b>
Net receipts/(payments) for the year		3,086	1,865
Transfer from/(to) General Fund	9	(20)	(385)
Baby Boutique Fund at 1 <sup>st</sup> April 2024		1,836	356
<b>Baby Boutique Fund at 31<sup>st</sup> March 2025</b>		<b>4,902</b>	<b>1,836</b>

## Fenland / East Cambridgeshire Expansion Fund Receipts and Payments Account (Restricted Fund)

	Note	2025	2024
Receipts		£	£
Donations		0	
Grants	3	12,000	
<b>Total receipts</b>		<b>12,000</b>	
Payments			
Salaries and other staff costs		4,002	
Expenses		439	
Church Companions Project	6	370	
Office expenses (including telephone, software, stationary, postage)		65	
Publicity (including printing costs)		150	
Computer hardware & peripherals		412	
Staff & volunteer training		50	
Travel costs for volunteers		23	
<b>Total payments</b>		<b>5,512</b>	
Net receipts/(payments) for the year		6,488	
Transfer from/(to) General Fund	10	(1,760)	
Fenland/East Cambs at 1 <sup>st</sup> April 2024		0	
<b>Fenland/East Cambs at 31<sup>st</sup> March 2025</b>		<b>4,728</b>	

## Statement of Assets and Liabilities as at 31<sup>st</sup> March 2025

	Note	2025	2024
Cash and Bank Balances		£	£
Santander Treasurers Account		3,901	7,278
Santander Deposit Account		55,986	32,622
Localgiving Account		0	56
Hubb.Church Account		0	1
Stewardship Account		1,207	
<b>Total</b>		<b>61,094</b>	<b>39,957</b>
Representing balances in these funds:			
General Fund (including reserves)		51,464	37,060
Hostel Fund (Restricted) – closed		0	1,061
Baby Boutique Fund (Restricted)		4,902	1,836
Fenland/East Cambs Fund (Restricted)		4,728	
<b>Total</b>		<b>61,094</b>	<b>39,957</b>

## Notes to the Accounts

### 1. Basis of preparation of the accounts

These accounts have been prepared on a receipts and payments basis in accordance with Section 133 Charities Act 2011.

### 2. Donations

This represents donations from individuals, churches and companies who have donated money to Cornerstone with no specific purpose.

### 3. Grants

Cornerstone benefited from various grants over the year, in particular:

- £20,000 from The National Lottery Community Fund towards core operating costs
- £12,000 from the Cheshire Community Foundation towards the costs to expand the operations of Cornerstone into the Fenland and East Cambridgeshire Districts
- £9,600 from Huntingdon Freeman's Trust towards the costs of operating the Baby Boutique
- £2,500 from Cambridgeshire and Peterborough Integrated Care Board towards the cost of IT equipment
- £450 from the Huntingdonshire Community Chest towards the cost of operating the Baby Boutique

### 4. Fund Raising

The major fundraising event for 2024-25 was the Annual Golf Day which raised £9,917 in addition we had a successful Darts Tournament and were supported by runners at the Northstowe Running Festival which raised together £2,137.

### 5. Computer hardware and peripherals

As Cornerstone have been operating using donated computer equipment for many years the trustees decided that we should provide the office staff with 4 new laptops and plan to purchase a new printer. We also provided new monitors, keyboards etc so that for the first time we can use current, reliable technology in the office.

We were successful in obtaining a grant towards this (see note 3 above).

### 6. Church Companions Project

Cornerstone are creating a Church Companions project initially in the Fenland and East Cambridgeshire areas which will help equip churches with the resources they need to allow them to understand how to handle the sensitive subjects of crisis pregnancies or post-abortion situations. Churches that sign up will be given one free place on the counselling training that our staff and volunteers undertake as well as publicity materials so that anyone in these difficult situations understand that their church is a safe space where they can ask for help and be directed to Cornerstone.

### 7. Donations made

As members of the Pregnancy Centres Network, the trustees agreed that we would continue to make a £100 per month donation to PCN this year. A £20 donation was also made to Cambridge Christian Action Network.

### 8. Transfers from Hostel Fund

Following the decision of the trustees in 2024 not to continue with the setup of our own hostel all donors were contacted and where permission was obtained to reuse their donations for the wider purposes of Cornerstone this is shown here.

### 9. Transfers from Baby Boutique Fund

This represents funds that were provided toward the expenses of the Baby Boutique manager that had been paid out of the General Fund.

### 10. Transfers from Fenland/East Cambs Expansion Fund

This represents funds that were provided toward the expenses running the fund (e.g. office space, administrative support etc) that had been paid out of the General Fund.

### 11. Returned grants and donations

Following the closure of the Hostel Fund the £700 grant from the The Bridge Church was returned as requested.

# Independent Examiner's Report

## Report to the Trustees of Cornerstone Care in Confidence (Charity no: 1104599) on the accounts for the year ended 31 March 2025 set out on pages 16 to 19

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2025.

### Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

13/10/25


Name: Peter Thatcher

Relevant professional qualifications: FCA



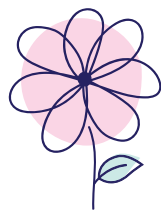
“ Everyone was very helpful and welcoming and I received a lot more help than I expected to. You offer a great service and I’m very grateful for all your help thank you. ”

– Cornerstone Client



*"Everyone was very welcoming, offered me a drink. They listened to me and offered the support they thought was best for me."*

*– Cornerstone client*



# Cornerstone

Pregnancy Advice Centre

*Care in Confidence*

**Call:** 01480 457711

**Text:** 07760 146 411

**Email:** [info@cornerstone-cares.org.uk](mailto:info@cornerstone-cares.org.uk)

**Visit:** [www.cornerstone-cares.org.uk](http://www.cornerstone-cares.org.uk)



[/CornerstoneCareInConfidence](#)



[/cornerstone\\_cares](#)



[/company/cornerstone-care-in-confidence](#)

Cornerstone Pregnancy Advice Centre  
1 Trinity Place, Huntingdon, PE29 3QA

Cornerstone is a Registered Charity. Number 1104599



Receipts and payments accounts

CC16a

For the period  
from

01/04/2024

To

32/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	49,105	-	-	49,105	43,726
Grants	22,500	22,050	-	44,550	51,940
Fund Raising	18,422	-	-	18,422	14,126
Bank Interest	392	-	-	392	499
Gift Aid Recovered	5,428	-	-	5,428	6,320
Other Income	1,400	-	-	1,400	240
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>97,247</b>	<b>22,050</b>	<b>-</b>	<b>119,297</b>	<b>116,851</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>97,247</b>	<b>22,050</b>	<b>-</b>	<b>119,297</b>	<b>116,851</b>
<b>A3 Payments</b>					
Salaries and other staff costs	49,329	10,795	-	60,124	49,947
Fund Raising Costs	5,132	-	-	5,132	6,337
Rent, Rates, Power and Utilities	19,779	-	-	19,779	20,448
Repairs and maintenance	443	-	-	443	114
Supervision	141	-	-	141	112
Office expenses (including telephone, software, stationary, postage)	2,072	65	-	2,137	2,094
Computer hardware & peripherals	2,185	413	-	2,598	-
Publicity (including website, videos, social media and printing costs)	781	150	-	931	2,314
Insurances (Professional indemnity, contents etc)	1,640	-	-	1,640	1,500
Subscriptions and Memberships	578	-	-	578	220
Client support, Outreach	303	-	-	303	344
Donations made	1,220	-	-	1,220	1,200
Staff & volunteer training	1,315	50	-	1,365	1,734
Miscellaneous	67	-	-	67	145
Returned grants and donations	-	700	-	700	55,000
Baby Boutique expenses	-	171	-	171	75
Fenland/East Cambs Project expenses	-	462	-	462	-
Church Companions Project	-	370	-	370	-
	-	-	-	-	-
<b>Sub total</b>	<b>84,985</b>	<b>13,176</b>	<b>-</b>	<b>98,161</b>	<b>141,584</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>84,985</b>	<b>13,176</b>	<b>-</b>	<b>98,161</b>	<b>141,584</b>
<b>Net of receipts/(payments)</b>	<b>12,262</b>	<b>8,874</b>	<b>-</b>	<b>21,136</b>	<b>- 24,733</b>
<b>A5 Transfers between funds</b>	<b>2,142</b>	<b>- 2,142</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>37,060</b>	<b>2,897</b>	<b>-</b>	<b>39,957</b>	<b>64,640</b>
<b>Cash funds this year end</b>	<b>51,464</b>	<b>9,629</b>	<b>-</b>	<b>61,093</b>	<b>39,907</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Treasurers Account (Current)	3,901	-	-
	Deposit Account	46,357	9,629	-
	Stewardship Account	1,206	-	-
	<b>Total cash funds</b>	<b>51,464</b>	<b>9,629</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

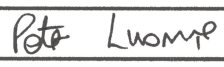
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	PETER LUSMORE	15/10/2025

## Independent Examiner's Report

### Report to the Trustees of Cornerstone Care in Confidence (Charity no: 1104599) on the accounts for the year ended 31 March 2025 set out on pages 16 to 19

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2025.

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I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 13/10/25

Name: Peter Thatcher

Relevant professional qualifications: FCA

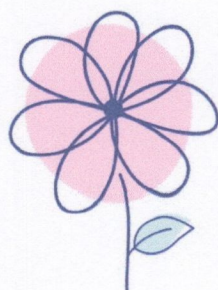
**CORNERSTONE CARE IN CONFIDENCE**

England & Wales - Charity number 1104599

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# Accounts

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# Cornerstone

Pregnancy Advice Centre

*Care in Confidence*

## **Trustees' Annual Report and Accounts**

**for the year ended 31st March 2024**



Registered with  
**FUNDRAISING  
REGULATOR**



# TRUSTEES' ANNUAL REPORT

## Reference and Administrative Information

### Charity Name and Registration Number

Cornerstone Care in Confidence - Registration number 1104599

### Address

1 Trinity Place  
Hartford Road  
HUNTINGDON  
Cambridgeshire  
PE29 3QA

### Trustees who served during the year

Mrs Aramide Caunt (resigned 17th October 2023)

Mrs Clair Cooper

Mrs Alice Gilbert (resigned 12<sup>th</sup> October 2023)

Mr Adam Johannes (joined 18<sup>th</sup> March 2024)

Revd Mike Kendal (resigned 20<sup>th</sup> June 2023)

Mr Greg Kerr (resigned 17<sup>th</sup> October 2023)

Mrs Wilma Kotzenberg

Mr Peter Lusmore

Mrs Hilary Thompson (joined 15<sup>th</sup> January 2024, resigned 18<sup>th</sup> March 2024)

### Structure, Governance and Management

Cornerstone Care in Confidence (referred to as Cornerstone going forward) was established on 7<sup>th</sup> May 2004 and is governed by a Trust Deed of the same date, this can be provided on request.

The Charity Trustees are responsible for the governance of Cornerstone. The Charity Trustees are elected to the board by the existing trustees taking into account their professional qualifications or personal experience so as to be able to make a contribution to the pursuit of the objects of the charity.

Trustees are appointed for an initial three-year term with the opportunity to be nominated for reappointment at the end of each three-year term. There is always a minimum of three trustees.

## Objectives and Activities

Cornerstone's mission is to reach every woman in Cambridgeshire facing an unplanned pregnancy so that we can offer her time, space and non-directive information in order that she can make a fully informed choice and to offer her on-going support, whatever decision she makes.

The principal purpose of the charity is the protection and preservation of women's wellbeing through the provision of advice, counselling and assistance to women and their families who are suffering any emotional stress or poverty during or as a result of pregnancy or following an abortion or miscarriage.

In fulfilling its principal purpose, the charity will engage in a range of activities either on its own or with others that will vary from time to time. The activities include:

- Offering care and support to women and their families facing an unplanned pregnancy or suffering from any negative emotional effects following a previous termination choice.
- Offering time, space and non-directive information in a non-judgemental caring environment to ensure individuals are making a decision without coercion, that they have the information needed and are able to talk through their decision with someone who is trained to listen, help and remain neutral. Cornerstone gives each individual time to confidentially discuss their decision, whilst reviewing circumstances, feelings and thoughts.
- Our befriending service support goes beyond the decision-making process and provides emotional and/or practical help, if required. Anything from a listening ear and a cup of coffee, accompanying clients to appointments, sourcing baby equipment or building a support network including referrals to other agencies and services.
- Offering peer counselling for anyone, including partners, who have experienced a miscarriage.
- Signposting clients to other charities and organisations where appropriate such as food banks, Home Start, debt advice etc.

One in three pregnancies currently ends in termination in the UK amounting to stress and concern for many women and men who are not offered help or support anywhere else. One in 3 women will have a termination by the time she is 40 and many will go on to have further terminations. 45% of babies born last year in Britain were unplanned. There is, therefore, a lot of angst surrounding early pregnancy. We are increasingly seeing clients where their pregnancy has been a trigger for domestic abuse and know that existing abuse may get worse during pregnancy or after giving birth. It is imperative that we continue to reach these women and there is no other group in Cambridgeshire offering the unique set of services that we do.

In addition to our trustees and staff we have a group of volunteers some of whom are trained counsellors who work directly with our clients and general volunteers who undertake clerical

support duties in our offices. Without these volunteers Cornerstone would not be able to help the number of women it does each year.

Cornerstone operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees have read the Charity Commission guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the Cornerstone is providing a benefit to the public.

## **Achievements and Performance**

To support our clients we have taken the following steps

- Our volunteers have held counselling sessions in person or via telephone.
- We have continued to provide material support (e.g. baby clothes, emergency nappy supplies and other items) free of charge to clients from our Baby Boutique at our offices.
- We liaise with other charities to help clients with their immediate needs following rehousing such as the provision of carpets, white goods etc as well as debt advice and putting them in contact with local food banks where needed. As part of this we maintain contact with our clients to provide ongoing support as needed.
- We have recruited additional volunteers to enable the expansion of our work in Cambridge.
- We have provided pregnancy choices training for new volunteers and post abortion support training for new and existing volunteers. The training is run by the Pregnancy Centres Network and is largely undertaken online with others from different Pregnancy Centres around the Country. This has deepened the learning experience to include the ability to share experiences.
- We undertook extensive research into the provision of a hostel for single mothers who have become homeless as a result of their decision to keep their baby. We explored various potential premises in conjunction with the Exaireo Trust (an established trust providing a similar service in other parts of the UK). Ultimately we decided not to pursue this project and have instead worked with St Neots Evangelical Church who have set up such a hostel and one of our clients has already taken residence there.
- During the year we have registered as members of the Living Wage Foundation as well as registering with the Fundraising Regulator to demonstrate our desire to act responsibly in everything we do.

## Cornerstone Care in Confidence

Over the past year we have

- Had 58 new clients (crisis pregnancy, post abortion and miscarriage) not including those simply spoken to on the phone who subsequently didn't have appointments with our counsellors
- Had 677 appointments with clients and professionals
- Run classes/mother and baby and post-abortion sessions attended by 38 clients
- Had 129 visits to our Baby Boutique where we have provided 3,985 items to clients free of charge

We have had the following feedback from our clients

- *A lovely calming environment with freedom to talk. Not judge and just a reassuring experience.*
- *From the get-go Helen made me feel listened to, cared for and helped me get back to being me. I honestly don't know where I would be without the support I've received.*
- *Helen and Christine were very supportive throughout my visit, checked on me frequently and Helen offered her time to understand my situation and guided me further. I had an amazing experience despite my difficult personal situation, I am glad that I visited Cornerstone. Thank you,*
- *I was signposted to Cornerstone by my GP when I found out I was pregnant & felt unsure of what my next steps would be. I had regular meetings with Hilary in the city centre which made it easy to access and she was very accommodating to fit around my work schedule. Hilary was very easy to talk to & helped me find my way through the difficult journey into making the best decision for me. I cannot thank you enough for the encouragement, support and safe space you provided.*
- *Staff was so welcoming and made me feel comfortable. Very kind ladies. Felt no judgement was very helpful*

## Financial Review

Cornerstone has three main sources of income, direct donations from individuals, churches and companies who support the aims of the charity, grants made following applications to various public organisations and fundraising.

The current climate has proved challenging with regard to fundraising as the case for almost all third sector organisations. However, due to our Fundraising Banquet held last year we had sufficient funds to remain solvent and did not have to dip into our agreed reserves despite the additional costs associated with our enlarged premises and the additional staff member recruited last year.

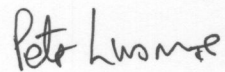
Our decision to discontinue the hostel project meant that we contacted each donor or grant provider and arranged to either return the donations/grants to them or to gain permission to repurpose the donations for the general use of the charity.

## Reserves policy

Cornerstone aims to maintain reserves in unrestricted funds equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known, and anticipated, future commitments in meeting Cornerstone's planned activities.

### Approval by the Trustees

This report was approved by the Trustees on 18<sup>th</sup> June 2024.

A handwritten signature in black ink, appearing to read "Peter Lumsden". The signature is written in a cursive style with a large initial 'P'.

# Independent Examiner's Report to the Trustees of Cornerstone Care in Confidence on the accounts for the year ended 31<sup>st</sup> March 2024

## Respective responsibilities of Trustees and Examiner

Cornerstone's Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: **PETER THATCHER FCA**

Signed: 

Date: **28/7/24**

# **Independent Examiner's Report to the Trustees of Cornerstone Care in Confidence on the accounts for the year ended 31<sup>st</sup> March 2024**

## **Respective responsibilities of Trustees and Examiner**

Cornerstone's Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
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- to state whether particular matters have come to my attention.

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My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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or
- the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

Signed:

Date:

## Financial Statements for the Year Ended 31<sup>st</sup> March 2024

### General Fund Receipts and Payments Account

	Note	2024 £	2023 £
<b>Receipts</b>			
Donations	2	38,226	30,243
Grants	3	0	184
Fund Raising	4	14,126	44,452
Bank Interest		484	22
Gift Aid Recovered		6,195	8,872
Other Income		240	77
<b>Total receipts</b>		<b>59,271</b>	<b>83,850</b>
<b>Payments</b>			
Salaries and other staff costs		49,947	36,283
Fund Raising Costs		6,337	14,806
Rent, Rates, Power and Utilities		20,448	15,720
Repairs		114	1,464
Supervision		112	0
Office expenses (including telephone, software, stationary, postage)		2,094	1,929
Publicity (including website, videos, social media and printing costs)	5	2,314	1,331
Insurances (Professional indemnity, contents etc)		1,500	1,238
Subscriptions and Memberships		220	98
Client support, Outreach		344	70
Donations made	6	1,200	1,975
Staff & volunteer training		1,734	563
Miscellaneous		145	90
<b>Total payments</b>		<b>86,509</b>	<b>75,567</b>
<b>Net receipts/(payments) for the year</b>		<b>(27,238)</b>	<b>8,283</b>
Transfer from/(to) other Funds	7,8	16,341	(3,000)
General Fund at 1 <sup>st</sup> April 2023		47,957	42,674
<b>General Fund at 31<sup>st</sup> March 2024</b>		<b>37,060</b>	<b>47,957</b>

## Hostel Fund Receipts and Payments Account (Restricted Fund)

	Note	2024 £	2023 £
<b>Receipts</b>			
Donations		5,500	1,400
Grants	9	50,000	
Bank Interest		15	
Gift Aid Recovered		125	
<b>Total receipts</b>		<b>55,690</b>	<b>1,400</b>
<b>Payments</b>			
Hostel project expenses		0	11
Returned grants and donations	10	55,000	0
<b>Total payments</b>		<b>55,000</b>	<b>11</b>
<b>Net receipts/(payments) for the year</b>			
Transfer from/(to) General Fund	7	(15,956)	3,000
Hostel Fund at 1 <sup>st</sup> April 2023		16,327	11,937
<b>Hostel Fund at 31<sup>st</sup> March 2024</b>		<b>1,061</b>	<b>16,327</b>

## Baby Boutique Fund Receipts and Payments Account (Restricted Fund)

	Note	2024 £	2023 £
<b>Receipts</b>			
Donations		0	0
Grants	3	1,940	380
Bank Interest			
Gift Aid Recovered			
<b>Total receipts</b>		<b>1,940</b>	<b>380</b>
<b>Payments</b>			
Client support		0	172
Expenses		75	62
<b>Total payments</b>		<b>75</b>	<b>234</b>
<b>Net receipts/(payments) for the year</b>			
Transfer from/(to) General Fund	8	(385)	0
Baby Boutique Fund at 1 <sup>st</sup> April 2023		356	210
<b>Baby Boutique Fund at 31<sup>st</sup> March 2024</b>		<b>1,836</b>	<b>356</b>

## Statement of Assets and Liabilities as at 31<sup>st</sup> March 2024

	Note	2024	2023
<b>Cash and Bank Balances</b>		£	£
Santander Treasurers Account		7,278	45,605
Santander Deposit Account		32,622	18,587
Localgiving Account		56	447
Hubb.Church Account		1	1
<b>Total</b>		<u>39,957</u>	<u>64,640</u>
<b>Representing balances in these funds:</b>			
General Fund (including reserves)		37,060	47,957
Hostel Fund (Restricted)		1,061	16,327
Baby Boutique Fund (Restricted)		1,836	356
<b>Total</b>		<u>39,957</u>	<u>64,640</u>

The Receipts and Payments Accounts and Statements of Assets and Liabilities set out on pages 7 to 9, together with the Notes to the Accounts on pages 10 and 11 were approved by the Trustees on 18<sup>th</sup> June 2024.

Signed

*Peter Luomo*

Treasurer

## Notes to the Accounts

### 1. Basis of preparation of the accounts

These accounts have been prepared on a receipts and payments basis in accordance with Section 133 Charities Act 2011.

### 2. Donations

This represents donations from individuals, churches and companies who have donated money to Cornerstone with no specific purpose

### 3. Grants

Cornerstone benefited from various grants for general usage over the year, in particular

- Places for People gave £1,190 to allow us to pay for additional hours for the Baby Boutique manager
- Huntingdon Town Council gave £500 towards the Baby Boutique
- St Neots branch of The Royal Naval Association gave £250 towards the Baby Boutique for the purchase of baby formula milk

### 4. Fund Raising

The major fundraising event for 2023-24 was the Annual Golf Day which raised £9,652 in addition we had a successful Curry Evening with the entertainment provided by "Indian Elvis" which raised £3,939.

### 5. Publicity

This year Cornerstone invested in the production of professional videos to highlight our work which can be used at events as well as on our website, these highlight interviews with both staff and clients describing the difference our service has made to their lives.

We also experimented with engaging a social media company to raise wider public awareness of our services on platforms such as Facebook, Instagram and X (formerly Twitter). Following this trial we will be allocating resources from our own team to continue this during 2024.

### 6. Donations made

As members of the Pregnancy Centres Network, the trustees agreed that following our successful Fundraising Banquet we would make a £100 per month donation to PCN this year.

## **7. Transfers from Hostel Fund**

Following the decision of the trustees not to continue with the setup of our own hostel as described on page 3 all donors were contacted and where permission was obtained to reuse their donations for the wider purposes of Cornerstone this is shown here. In addition the additional seed funding for the hostel from the General fund was returned.

## **8. Transfers from Baby Boutique Fund**

This represents funds that were provided toward the salary of the Baby Boutique manager that has been paid out of the General Fund.

## **9. Grants to Hostel Fund**

We successfully won a grant of £10,000 towards the Hostel Fund however once the decision was taken not to continue this project it was returned to the National Lottery as shown under note 10. We also received a grant of £40,000 towards the cost of one particular property however when this was no longer available it was returned to the donor as had been previously agreed.

## **10. Returned grants and donations**

Following the closure of the Hostel Fund the £10,000 grant from the National Lottery as well as a £5,000 individual donation were returned as requested. This figure also includes the £40,000 mentioned in note 9.

**CORNERSTONE CARE IN CONFIDENCE**

England & Wales - Charity number 1104599

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# Accounts

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# Trustees' Annual Report for the period

		Period start date			Period end date		
<b>From</b>	1st	April	2022	<b>To</b>	31st	March	2023

## Section A Reference and administration details

**Charity name** Cornerstone Care In Confidence

**Other names charity is known by** Cornerstone

**Registered charity number (if any)** 1104599

**Charity's principal address**

1 Trinity Place  
Hartford Road  
HUNTINGDON  
**Postcode** PE29 3QA

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Malcolm Lee		Until 15 <sup>th</sup> September 2022	
2	Mr Peter Lusmore	Treasurer		
3	Mrs Clair Cooper			
4	Mr Mike Hall		Until 15 <sup>th</sup> September 2022	
5	Mr Trevor Single		Until 16 <sup>th</sup> September 2022	
6	Mr Gregory Kerr			
7	Rev Mike Kendall	Chair		
8	Mrs Aramide Caunt			
9	Mrs Wilma Kotzenberg		13 <sup>th</sup> March 2023 onwards	
10	Mrs Alice Gilbert		13 <sup>th</sup> March 2023 onwards	
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Names of the trustees for the charity, if any, (for example, any custodian trustees)**

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Independent Examiner	Mr Peter Thatcher	10 Sumerling Way, Bluntisham, HUNTINGDON, PE28 3XT
Accountant	Ms Annaleaza Finlayson	AAF Accountancy Ltd, Unit 3, Lion Works, Station Road, Whittlesford, Cambridge, CB22 4WL

**Name of chief executive or names of senior staff members (Optional information)**

--

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document <i>(eg. trust deed, constitution)</i>	Trust Deed
How the charity is constituted <i>(eg. trust, association, company)</i>	Trust
Trustee selection methods <i>(eg. appointed by, elected by)</i>	Elected by Trustees

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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**Summary of the objects of the charity set out in its governing document**

- Protection and preservation of Woman's wellbeing
- The provision of advice, counselling and assistance to women and their families who are suffering any emotional stress or poverty during or as a result of pregnancy or following an abortion or miscarriage

Trustees kept in mind the Charity Commission's guidance on public benefit when planning our activities for the year. As a matter of course, reference was made to our agreed objectives to aid decision-making. The main activities undertaken for the public benefit are as follows:

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

- Cornerstone offers care and support to women and their families facing an unplanned pregnancy or suffering from any negative emotional effects following a previous termination choice.
- We offer, time, space and non-directive information in a non-judgemental caring environment to ensure individuals are making a decision without coercion, that they have the information needed and are able to talk through their decision with someone who is trained to listen, help and remain neutral. Cornerstone gives each individual time to confidentially discuss their decision, whilst reviewing circumstances, feelings and thoughts. We have held over 410 appointments with clients covering crisis pregnancies, post abortion and requests for practical help.
- Our befriending service support goes beyond the decision-making process and provides emotional and/or practical help, if required. Anything from a listening ear and a cup of coffee, accompanying clients to appointments, sourcing baby equipment or building a support network including referrals to other agencies and services.
- We offer peer counselling for anyone, including partners, who have experienced a miscarriage.
- One in three pregnancies currently ends in termination in the UK amounting to stress and concern for many women and men who are not offered help or support anywhere else. One in 3 women will have a termination by the time she is 40 and many will go on to have further terminations. 45% of babies born last year in Britain were unplanned. There is, therefore, a lot of angst surrounding early pregnancy. We are increasingly seeing clients where their pregnancy has been a trigger for domestic abuse and know that existing abuse may get worse during pregnancy or after giving birth. It is imperative that we continue to reach these women and there is no other group in Cambridgeshire offering the unique set of services that we do.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

In addition to our trustees and staff we have a group of volunteers some of whom are trained counsellors who work directly with our clients and general volunteers who undertake clerical support duties in our offices. Without these volunteers Cornerstone would not be able to help the number of women it does each year.

**Summary of the main achievements of the charity during the year**

To support our clients we have taken the following steps

- Our volunteers have held counselling sessions in person or via telephone.
- We have continued to provide material support (e.g. baby clothes, emergency nappy supplies and other items) free of charge to clients from our Baby Boutique at our offices.
- We liaise with other charities to help clients with their immediate needs following rehousing such as the provision of carpets, white goods etc as well as debt advice and putting them in contact with local food banks where needed. As part of this we maintain contact with our clients to provide ongoing support as needed.
- We have engaged a new member of staff with responsibility for expanding our work in Cambridge with the support of volunteers.
- We provide pregnancy choices training for new volunteers and post abortion support training for new and existing volunteers. The training is run by the Pregnancy Centres Network and is largely undertaken online with others from different Pregnancy Centres around the Country. This has deepened the learning experience to include the ability to share experiences.

We have been able to expand our offices by taking on the lease of the upper floor of our building which has provided much needed space to provide a larger baby boutique as well as space to run baby massage classes, mother and baby bonding groups etc.

Over the past year we have

- Had 527 appointments with clients
- Run 14 classes/mother and baby sessions
- Had 182 visits to our Baby Boutique where we have provided 3,951 items to clients free of charge
- Arranged for 20 pregnancy tests from local chemists
- Made 28 referrals to other agencies such as food banks, debt counselling, Home Start etc

We have set up a team to investigate the possibility of providing a hostel to single mothers with babies who have become homeless as a result of their decision to keep their baby. This is still in the exploratory stage, we have identified potential premises and are working with the Exaireo Trust (an established trust providing a similar service in other parts of the UK) to see if this is practical proposition.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

To maintain sufficient funds for one year's operating costs (excluding staff costs)

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Cornerstone has three main sources of income, direct donations from individuals, churches and companies who support the aims of the charity, grants made following applications to various public organisations and fundraising.

This year we held our first Fundraising Banquet which was extremely successful and also a successful Golf Day which together raised a very significant amount of funds that enabled us recruit an additional member of staff to allow our expansion into Cambridge and also increase the size of our offices to allow for additional activities to take place.

We do not hold any investments other than a deposit account with our bankers (Santander).

## Section F

## Other optional information

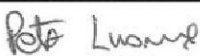
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## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Peter Lusmore	
<b>Position (eg Secretary, Chair, etc)</b>	Treasurer	

**Date** 18/9/2023



## Receipts and payments accounts

CC16a

For the period  
from

01/04/2022

To

31/03/2023

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	30,243	1,400	-	31,643	37,016
Grants	184	380	-	564	1,455
Fund Raising	44,452	-	-	44,452	8,043
Bank Interest	22	-	-	22	1
Gift Aid Recovered	8,872	-	-	8,872	5,163
Other Income	77	-	-	77	977
Coronavirus Support Schemes	-	-	-	-	1,629
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>83,850</b>	<b>1,780</b>	<b>-</b>	<b>85,630</b>	<b>54,284</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>83,850</b>	<b>1,780</b>	<b>-</b>	<b>85,630</b>	<b>54,284</b>
<b>A3 Payments</b>					
Salaries and other staff costs	36,283	-	-	36,283	20,433
Fund Raising Costs	14,806	-	-	14,806	4,045
Rent, Rates, Power and Utilities	15,720	-	-	15,720	11,478
Repairs	1,464	-	-	1,464	75
Supervision	-	-	-	-	315
Office expenses (including telephone, software, stationary, postage)	1,929	-	-	1,929	1,923
Advertising (including website and printing costs)	1,331	62	-	1,393	616
Insurances (Professional indemnity, contents etc)	1,238	-	-	1,238	1,084
Subscriptions and Memberships	98	-	-	98	25
Client support (including Mum's group)	70	171	-	241	666
Donations made	1,975	-	-	1,975	340
Staff & volunteer training	563	-	-	563	1,295
Miscellaneous	90	-	-	90	147
Hostel project expenses	-	11	-	11	63
	-	-	-	-	-
<b>Sub total</b>	<b>75,567</b>	<b>244</b>	<b>-</b>	<b>75,811</b>	<b>42,505</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Printer	-	-	-	-	251
Furniture and fixtures	-	-	-	-	-
Laptop	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>251</b>
<b>Total payments</b>	<b>75,567</b>	<b>244</b>	<b>-</b>	<b>75,811</b>	<b>42,756</b>
<b>Net of receipts/(payments)</b>	<b>8,283</b>	<b>1,536</b>	<b>-</b>	<b>9,819</b>	<b>11,528</b>
<b>A5 Transfers between funds</b>	<b>- 3,000</b>	<b>3,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>42,674</b>	<b>12,147</b>	<b>-</b>	<b>54,821</b>	<b>43,293</b>
<b>Cash funds this year end</b>	<b>47,957</b>	<b>16,683</b>	<b>-</b>	<b>64,640</b>	<b>54,821</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Treasurers Account (Current)	28,922	16,683	-
	Deposit Account	18,587	-	-
	Local Giving Account	447	-	-
	Hubb Church	1	-	-
	<b>Total cash funds</b>	<b>47,957</b>	<b>16,683</b>	<b>-</b>

(agree balances with receipts and payments account(s))

OK OK OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Replacement fridge (second hand)	General	25	-
	Mobile phone for Cambridge	General	70	-
	Laptop for Cambridge	General	599	-
	Shelving	General	222	-
	Furniture and fixtures	General	1,228	-
	Office printer	General	251	-
				-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Peter Lusmore</i>	PETER LUSMORE	18/9/2023

**Independent Examiner's Report to the Trustees of  
Cornerstone Care in Confidence on the accounts  
for the year ended 31 March 2023**

**Respective responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

2/9/23

Name: Peter Thatcher FCA

Address: 10 Sumerling Way, Bluntisham PE28 3XT

**CORNERSTONE CARE IN CONFIDENCE**

England & Wales - Charity number 1104599

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# Accounts

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# Trustees' Annual Report for the period

Period start date		Period end date		
From	1st April 2021	To	31st March	2022

## Section A Reference and administration details

Charity name

Cornerstone Care In Confidence

Other names charity is known by

Cornerstone

Registered charity number (if any)

1104599

Charity's principal address

1a Trinity Place

Hartford Road

HUNTINGDON

Postcode

PE29 3QA

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Malcolm Lee	Chair		
2	Mr Peter Lusmore	Treasurer		
3	Mrs Clair Cooper			
4	Mr Mike Hall			
5	Mr Trevor Single			
6	Mr Gregory Kerr		12 July 2021 onwards	
7	Rev Mike Kendall		12 July 2021 onwards	
8	Mrs Aramide Caunt		6 December 2021 onwards	
9				
10				
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14				
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17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Independent Examiner	Mr Peter Thatcher	10 Sumerling Way, Bluntisham, HUNTINGDON, PE28 3XT
Accountant	Ms Annaleaza Finlayson	AAF Accountancy Ltd, Unit 3, Lion Works, Station Road, Whittlesford, Cambridge, CB22 4WL

**Name of chief executive or names of senior staff members (Optional information)**

--

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document <i>(eg. trust deed, constitution)</i>	Trust Deed
How the charity is constituted <i>(eg. trust, association, company)</i>	Trust
Trustee selection methods <i>(eg. appointed by, elected by)</i>	Elected by Trustees

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

- |  |
|--|
| <ul style="list-style-type: none"> <li>• Protection and preservation of Woman's wellbeing</li> <li>• The provision of advice, counselling and assistance to women and their families who are suffering any emotional stress or poverty during or as a result of pregnancy or following an abortion or miscarriage</li> </ul> |
|--|

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

Trustees kept in mind the Charity Commission's guidance on public benefit when planning our activities for the year. As a matter of course, reference was made to our agreed objectives to aid decision-making. The main activities undertaken for the public benefit are as follows:

- Cornerstone offers care and support to women and their families facing an unplanned pregnancy or suffering from any negative emotional effects following a previous termination choice.
- We offer, time, space and non-directive information in a non-judgemental caring environment to ensure individuals are making a decision without coercion, that they have the information needed and are able to talk through their decision with someone who is trained to listen, help and remain neutral. Cornerstone gives each individual time to confidentially discuss their decision, whilst reviewing circumstances, feelings and thoughts. We have held over 410 appointments with clients covering crisis pregnancies, post abortion and requests for practical help.
- Our befriending service support goes beyond the decision-making process and provides emotional and/or practical help, if required. Anything from a listening ear and a cup of coffee, accompanying clients to appointments, sourcing baby equipment or building a support network including referrals to other agencies and services.
- We offer peer counselling for anyone, including partners, who have experienced a miscarriage.
- One in three pregnancies currently ends in termination in the UK amounting to stress and concern for many women and men who are not offered help or support anywhere else. One in 3 women will have a termination by the time she is 40 and many will go on to have further terminations. 45% of babies born last year in Britain were unplanned. There is, therefore, a lot of angst surrounding early pregnancy. We are increasingly seeing clients where their pregnancy has been a trigger for domestic abuse and know that existing abuse may get worse during pregnancy or after giving birth. It is imperative that we continue to reach these women and there is no other group in Cambridgeshire offering the unique set of services that we do.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

In addition to our trustees and staff we have a group of volunteers some of whom are trained counsellors who work directly with our clients and general volunteers who undertake clerical support duties in our offices. Without these volunteers Cornerstone would not be able to help the number of women it does each year.

**Summary of the main achievements of the charity during the year**

To support clients we have taken the following steps

- Our volunteers have held counselling sessions via telephone or online using Zoom.
- We have been able to provide material support (e.g. baby clothes from our Baby Boutique, emergency nappy supplies) by our volunteers collecting them from our offices and delivering to the doorstep of our clients if needed.
- We have liaised with other charities to help clients with their immediate needs following rehousing such as the provision of carpets, white goods etc as well as debt advice. As part of this we maintain contact with our clients to provide ongoing support as needed.
- Support was provided to our advisors through optional monthly supervision sessions held over Zoom with a qualified Pastoral Counsellor.
- We continued training volunteers who are setting up a Cambridge branch of Cornerstone using instructors from the Pregnancy Centres Network, the sessions were carried out over Zoom.
- We have arranged pregnancy choices training for new volunteers and post abortion support training for new and existing volunteers. The training is now being offered via zoom with others from different Pregnancy Centres around the Country. This has deepened the learning experience to include the ability to share experiences.

We have seen usage of our services remain lower than before the COVID-19 pandemic resulting from the NHS switching over to remote prescribing of termination medication and the lack of opportunities to engage with the ladies going through this process, we have continue planning on how to address this situation by offering remote counselling as an option or meeting in informal outside meetings with clients to offer informal support. We fully re-opened our offices and have now returned to normal working. We continue raising awareness of our services with outreach programmes aimed at the various GP practices in the area.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

To maintain sufficient funds for one year's operating costs (excluding staff costs)

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Cornerstone has three main sources of income, direct donations from individuals, churches and companies who support the aims of the charity, grants made following applications to various public organisations and fundraising. We were also able to take advantage of the COVID-19 Job Retention Scheme in the early part of the year while we had staff that were furloughed.

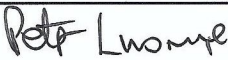
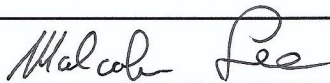
We were able to resume fundraising this year and held a successful Golf Day and are planning additional fundraising activities for 2022.

## Section F Other optional information

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Peter Lusmore	Malcolm Lee
<b>Position (eg Secretary, Chair, etc)</b>	Treasurer	Chairman

**Date** 02 / 08 / 2022



**Receipts and payments accounts**

**CC16a**

For the period from	01/04/2021	To	31/03/2022
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	30,616	6,400	-	37,016	31,595
Grants	1,245	210	-	1,455	825
Fund Raising	8,043	-	-	8,043	1,019
Bank Interest	1	-	-	1	19
Gift Aid Recovered	5,163	-	-	5,163	2,727
Other Income	977	-	-	977	911
Coronavirus Support Schemes	1,629	-	-	1,629	20,201
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>47,674</b>	<b>6,610</b>	<b>-</b>	<b>54,284</b>	<b>57,297</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>47,674</b>	<b>6,610</b>	<b>-</b>	<b>54,284</b>	<b>57,297</b>
<b>A3 Payments</b>					
Salaries and other staff costs	20,433	-	-	20,433	19,318
Fund Raising Costs	4,045	-	-	4,045	137
Rent, Rates, Power and Utilities	11,478	-	-	11,478	10,840
Repairs	75	-	-	75	614
Supervision	-	315	-	315	160
Office expenses (including telephone, software, stationary, postage)	1,635	288	-	1,923	1,753
Advertising (including website and printing costs)	616	-	-	616	515
Insurances (Professional indemnity, contents etc)	1,084	-	-	1,084	1,140
Subscriptions and Memberships	25	-	-	25	154
Client support (including Mum's group)	-	666	-	666	82
Donations made	300	40	-	340	550
Cambridge centre setup & training	-	1,295	-	1,295	615
Miscellaneous	147	-	-	147	27
Hostel project expenses	-	63	-	63	-
<b>Sub total</b>	<b>39,838</b>	<b>2,667</b>	<b>-</b>	<b>42,505</b>	<b>35,903</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Printer	251	-	-	251	-
Furniture and fixtures	-	-	-	-	222
Laptop	-	-	-	-	599
<b>Sub total</b>	<b>251</b>	<b>-</b>	<b>-</b>	<b>251</b>	<b>821</b>
<b>Total payments</b>	<b>40,089</b>	<b>2,667</b>	<b>-</b>	<b>42,756</b>	<b>36,724</b>
<b>Net of receipts/(payments)</b>	<b>7,585</b>	<b>3,943</b>	<b>-</b>	<b>11,528</b>	<b>20,572</b>
<b>A5 Transfers between funds</b>	<b>- 2,960</b>	<b>2,960</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>38,049</b>	<b>5,244</b>	<b>-</b>	<b>43,293</b>	<b>22,721</b>
<b>Cash funds this year end</b>	<b>42,674</b>	<b>12,147</b>	<b>-</b>	<b>54,821</b>	<b>43,293</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Treasurers Account (Current)	33,028	12,147	-
	Deposit Account	9,466	-	-
	Local Giving Account	180	-	-
			-	-
	<b>Total cash funds</b>	<b>42,674</b>	<b>12,147</b>	<b>-</b>

(agree balances with receipts and payments account(s))

OK OK OK



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Replacement fridge (second hand)	General	25	-
	Mobile phone for Cambridge	Restricted	70	25
	Laptop for Cambridge	Restricted	599	400
	Shelving	General	222	100
	Furniture and fixtures	General	1,228	350
	Office printer	General	251	200
				-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Malcolm Lee	01/08/2022
	Peter Lusmore	02/08/22

**Independent Examiner's Report to the Trustees of  
Cornerstone Care in Confidence on the accounts  
for the year ended 31 March 2022**

**Respective responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 12/7/22

Name: Peter Thatcher FCA

Address: 10 Sumerling Way, Bluntisham PE28 3XT

**CORNERSTONE CARE IN CONFIDENCE**

England & Wales - Charity number 1104599

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# Accounts

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# Trustees' Annual Report for the period

		Period start date			Period end date		
<b>From</b>	1st	April	2020	<b>To</b>	31st	March	2021

## Section A Reference and administration details

**Charity name**

**Other names charity is known by**

**Registered charity number (if any)**

**Charity's principal address**

1a Trinity Place
Hartford Road
HUNTINGDON
<b>Postcode</b> PE29 3QA

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Malcolm Lee	Chair		
2	Mr Peter Lusmore	Treasurer		
3	Mrs Clair Cooper			
4	Mr Mike Hall			
5	Mr Trevor Single			
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Mr Peter Thatcher	10 Sumerling Way, Bluntisham, HUNTINGDON, PE28 3XT
Accountant	Ms Annaleaza Finlayson	AAF Accountancy Ltd, Unit 3, Lion Works, Station Road, Whittlesford, Cambridge, CB22 4WL

Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document  
(eg. trust deed, constitution)

Trust Deed

How the charity is constituted  
(eg. trust, association, company)

Trust

Trustee selection methods  
(eg. appointed by, elected by)

Elected by Trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

- Protection and preservation of Woman's wellbeing
- The provision of advice, counselling and assistance to women and their families who are suffering any emotional stress or poverty during or as a result of pregnancy or following an abortion or miscarriage

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

Trustees kept in mind the Charity Commission's guidance on public benefit when planning our activities for the year. As a matter of course, reference was made to our agreed objectives to aid decision-making. The main activities undertaken for the public benefit are as follows:

- Cornerstone offers care and support to women and their families facing an unplanned pregnancy or suffering from any negative emotional effects following a previous termination choice.
- We offer, time, space and non-directive information in a non-judgemental caring environment to ensure individuals are making a decision without coercion, that they have the information needed and are able to talk through their decision with someone who is trained to listen, help and remain neutral. Cornerstone hopes to give each individual time to confidentially discuss their decision, whilst reviewing circumstances, feelings and thoughts.
- Our befriending service support goes beyond the decision-making process and can lead to emotional or practical help, if required. Anything from a listening ear and a cup of coffee, accompanying clients to appointments, sourcing baby equipment or building a support network including referrals to other agencies and services.
- We offer free pregnancy testing and peer counselling for anyone, including partners, who have experienced a miscarriage.
- One in three pregnancies currently ends in termination in the UK amounting to stress and concern for many women and men who are not offered help or support anywhere else. There is no other group in Huntingdonshire offering the services that we do.

**Additional details of objectives and activities (Optional information)**

In addition to our trustees and staff we have a group of volunteers some of whom are trained counsellors who work directly with our clients and general volunteers who undertake clerical support duties in our offices. Without these volunteers Cornerstone would not be able to help the number of women it does each year.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

Throughout this year our activities have been impacted by the government restrictions due to the COVID-19 pandemic. This meant that we had to find other ways of supporting our clients whilst complying with all aspects of the imposed restrictions. This meant that our volunteers could not attend the local hospital and in-person face-to-face meeting with clients were almost non-existent. Coupled with this we were faced with a funding crisis as all planned fundraising activities during this period had to be abandoned.

Our offices were closed for most of the year and our paid staff were fully or partially furloughed for the entire year however we were able to continue paying them at 100% of salary.

To continue to support clients we have taken the following steps

- Our volunteers have held counselling sessions via telephone or online using Zoom.
- We have been able to provide material support (e.g. baby clothes from our Baby Boutique, emergency nappy supplies) by our volunteers collecting them from our offices and delivering to the doorstep of our clients.
- We have liaised with other charities to help clients with their immediate needs following rehousing such as the provision of carpets, white goods etc as well as debt advice. As part of this we maintain contact with our clients to provide ongoing support as needed.
- Support was provided to our advisors through optional monthly supervision sessions held over Zoom with a qualified Pastoral Counsellor.
- We continued training volunteers who are setting up a Cambridge branch of Cornerstone using instructors from the Pregnancy Centres Network, the sessions were carried out over Zoom.

We were able to partially open our office towards the end of the year and to ensure staff and visitors were kept safe COVID-19 measures were put in place such as Perspex screens, sanitiser and track and trace QR codes.

We have seen usage of our services drop during the year as the NHS switched over to remote prescribing of termination medication and the lack of opportunities to engage with the ladies going through this process, we have started planning on how to address this situation in the coming year including offering remote counselling as an option or meeting in informal outside meetings with clients to offer informal support. We expect to fully re-open our offices and return to normal working as soon as possible. We will continue raising awareness of our services with the various GP practices in the area.

## Section E

## Financial review

Brief statement of the charity's policy on reserves

To maintain sufficient funds for one year's operating costs (excluding staff costs)

Details of any funds materially in deficit

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Cornerstone has three main sources of income, direct donations from individuals, churches and companies who support the aims of the charity, grants made following applications to various public organisations and fundraising.

Fundraising was not possible this year however we were able to take advantage of COVID-19 support grants distributed via Huntingdonshire District Council and Huntingdon Freeman's Trust and the HMRC Coronavirus Job Retention Scheme as sources of income.

## Section F

## Other optional information

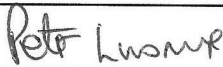
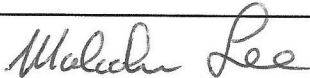
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## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Peter Lusmore	Malcolm Lee
Position (eg Secretary, Chair, etc)	Treasurer	Chairman

Date

08/01/2022



**Receipts and payments accounts**

**CC16a**

For the period  
from

01/04/2020

To

31/03/2021

**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	31,595	-	-	31,595	28,081
Grants	605	220	-	825	12,596
Fund Raising	1,019	-	-	1,019	11,726
Bank Interest	19	-	-	19	50
Gift Aid Recovered	2,727	-	-	2,727	2,209
Other Income	911	-	-	911	299
Coronavirus Support Schemes	20,201	-	-	20,201	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>57,077</b>	<b>220</b>	<b>-</b>	<b>57,297</b>	<b>54,961</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>57,077</b>	<b>220</b>	<b>-</b>	<b>57,297</b>	<b>54,961</b>
<b>A3 Payments</b>					
Salaries and other staff costs	19,318	-	-	19,318	19,834
Fund Raising Costs	137	-	-	137	4,199
Rent, Rates, Power and Utilities	10,840	-	-	10,840	11,124
Repairs	614	-	-	614	241
Supervision	-	160	-	160	160
Office expenses (including telephone, software, stationary, postage)	1,622	131	-	1,753	1,219
Advertising (including website and printing costs)	515	-	-	515	982
Insurances (Professional indemnity, contents etc)	1,140	-	-	1,140	828
Subscriptions and Memberships	25	129	-	154	115
Client support (including Mum's group)	-	82	-	82	1,860
Donations made	550	-	-	550	795
Cambridge centre setup & training	-	615	-	615	1,156
Miscellaneous	27	-	-	27	311
	-	-	-	-	-
<b>Sub total</b>	<b>34,786</b>	<b>1,117</b>	<b>-</b>	<b>35,903</b>	<b>42,824</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Furniture and fixtures	222	-	-	222	25
Mobile phone	-	-	-	-	70
Laptop	-	599	-	599	-
<b>Sub total</b>	<b>222</b>	<b>599</b>	<b>-</b>	<b>821</b>	<b>95</b>
<b>Total payments</b>	<b>35,008</b>	<b>1,716</b>	<b>-</b>	<b>36,724</b>	<b>42,919</b>
<b>Net of receipts/(payments)</b>	<b>22,068</b>	<b>- 1,496</b>	<b>-</b>	<b>20,572</b>	<b>12,042</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>15,981</b>	<b>6,740</b>	<b>-</b>	<b>22,721</b>	<b>10,679</b>
<b>Cash funds this year end</b>	<b>38,049</b>	<b>5,244</b>	<b>-</b>	<b>43,293</b>	<b>22,721</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Treasurers Account (Current)	28,731	5,244	-
	Deposit Account	9,120	-	-
	Local Giving Account	176	-	-
	Unbanked Cash	22	-	-
	<b>Total cash funds</b>	<b>38,049</b>	<b>5,244</b>	<b>-</b>

(agree balances with receipts and payments account(s)) OK OK OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Replacement fridge (second hand)	General	25	10
	Mobile phone for Cambridge	Restricted	70	50
	Laptop for Cambridge	Restricted	599	599
	Shelving	General	222	222
	Furniture and fixtures	General	1,228	569
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MALCOLM LEE	08/01/2022
	PETER LUSMORE	8/1/22

**Independent Examiner's Report to the Trustees of  
Cornerstone Care in Confidence on the accounts  
for the year ended 31 march 2021**

**Respective responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 7/1/2022

Name: Peter Thatcher FCA

Address: 10 Sumerling Way, Bluntisham PE28 3XT