



Trustees' Annual Report for the period

		Period start date			Period end date		
From	1st	April	2020	To	31st	March	2021

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			
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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

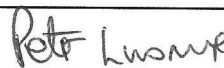
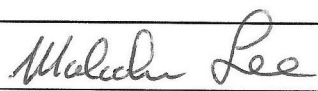
Other optional information

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 £
A1 Receipts					
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	-
	-	-	-	-	-
Sub total (Gross income for AR)	57,077	220	-	57,297	54,961
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	57,077	220	-	57,297	54,961
A3 Payments					
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
	-	-	-	-	-
Sub total	34,786	1,117	-	35,903	42,824
A4 Asset and investment purchases, (see table)					
Furniture and fixtures	222	-	-	222	25
Mobile phone	-	-	-	-	70
Laptop	-	599	-	599	-
Sub total	222	599	-	821	95
Total payments	35,008	1,716	-	36,724	42,919
Net of receipts/(payments)	22,068	- 1,496	-	20,572	12,042
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	15,981	6,740	-	22,721	10,679
Cash funds this year end	38,049	5,244	-	43,293	22,721

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 £
B1 Cash funds	Treasurers Account (Current)	28,731	5,244	-
	Deposit Account	9,120	-	-
	Local Giving Account	176	-	-
	Unbanked Cash	22	-	-
	Total cash funds	38,049	5,244	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

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

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
<i>Malcolm Lee</i>	MALCOLM LEE	08/01/2022
<i>Peter Lusmore</i>	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