



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

Other names charity is known by

Registered charity number (if any)

Charity's principal address

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				
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 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.

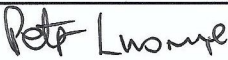
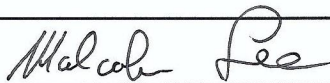
We were able to resume fundraising this year and held a successful Golf Day and are planning additional fundraising activities for 2022.

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

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

Date 02 / 08 / 2022



Receipts and payments accounts

CC16a

For the period
from

01/04/2021

To

31/03/2022

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	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
	-	-	-	-	-
Sub total (Gross income for AR)	47,674	6,610	-	54,284	57,297
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,674	6,610	-	54,284	57,297
A3 Payments					
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	-
Sub total	39,838	2,667	-	42,505	35,903
A4 Asset and investment purchases, (see table)					
Printer	251	-	-	251	-
Furniture and fixtures	-	-	-	-	222
Laptop	-	-	-	-	599
Sub total	251	-	-	251	821
Total payments	40,089	2,667	-	42,756	36,724
Net of receipts/(payments)	7,585	3,943	-	11,528	20,572
A5 Transfers between funds	- 2,960	2,960	-	-	-
A6 Cash funds last year end	38,049	5,244	-	43,293	22,721
Cash funds this year end	42,674	12,147	-	54,821	43,293

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)	33,028	12,147	-
	Deposit Account	9,466	-	-
	Local Giving Account	180	-	-
			-	-
	Total cash funds	42,674	12,147	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


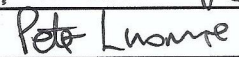
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	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	-
	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
			-	-
			-	-

	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
 Malcolm Lee
 Peter Lusmore

Date of approval
 01/08/2022
 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