



# Trustees' Annual Report for the period

Period start date		Period end date		
From	1st April 2022	To	31st March	2023

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

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
<b>Independent Examiner</b>	Mr Peter Thatcher	10 Sumerling Way, Bluntisham, HUNTINGDON, PE28 3XT
<b>Accountant</b>	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 (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.

--

**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

## 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	
Position (eg Secretary, Chair, etc)	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

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

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

	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	-
			-	-
			-	-

	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	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