

# 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.

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.

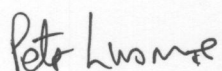
Our decision to discontinue the hostel project meant that we contacted each donor or grant provider and arranged to either return the donations/grants to them or to gain permission to repurpose the donations for the general use of the charity.

## **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', is positioned below the approval text.

# **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: **P Thatcher**

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**

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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>		<b>690</b>	<b>1,389</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)

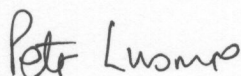
	Note	2024 £	2023 £
<b>Receipts</b>			
Donations		0	0
Grants	3	1,940	380
Bank Interest			
Gift Aid Recovered			
<b>Total receipts</b>		<b>1,940</b>	<b>380</b>
<b>Payments</b>			
Client support		0	172
Expenses		75	62
<b>Total payments</b>		<b>75</b>	<b>234</b>
<b>Net receipts/(payments) for the year</b>		<b>1,865</b>	<b>146</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>		<b>£</b>	<b>£</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>		<b>39,957</b>	<b>64,640</b>
<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>		<b>39,957</b>	<b>64,640</b>

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



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.