

Company registration number: 07149873

Charity registration number: 1145286

Encompass Southwest

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025



Encompass Southwest

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Encompass Southwest

Reference and Administrative Details

Trustees: Stephen Cresswell
Irene Hockin
Beryl Evans
Elizabeth Steele
Neil Warburton
Duncan Affleck

Charity Registration Number 1145286

Company Registration Number 07149873

Registered Office The charity is incorporated in England and Wales.
Unit C2
Fishleigh Court, Fishleigh Rd
Roundswell Business Park
Barnstaple
Devon
EX31 3UD

Auditor Westcotts (SW) LLP
47 Boutport Street
Barnstaple
Devon
EX31 1SQ

Bankers National Westminster Bank plc
41 High Street
Barnstaple
Devon
EX31 1BZ

CAF Bank Limited
Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Encompass Southwest

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Structure, Governance and Management

Established in 1996 as Barnstaple Poverty Action Group (BPAG), the organisation registered as a charity in 2000 and incorporated on 31 March 2012 to become Encompass Southwest.

The organisation is governed by a Board of Trustees, currently numbering six volunteers who are all drawn from the communities in which the organisation works. Encompass Southwest is completely independent and has no religious or political affiliations.

Trustee Recruitment

During the financial year, Encompass Southwest had 26 different projects, and our work was supported by around 11 volunteers. The Board aims to meet at least every two months to consider reports from the Chief Officer. The Board receives reports and management reviews of operational policies and procedures, and proposals for improvements in operational and organisational practices and services.

Encompass Southwest has no contracts that any Trustee has, or had, any direct interest in, either during or at the end of the financial period.

The Trustees are mindful of the skill sets of the Trustees. The Trustees undertake regular training. New Trustees are elected by the board and are recruited through volunteering, introductions, advertising or targeting specific relevant experience.

Mrs C Fisher is Chief Officer, in conjunction with the board, she responsible for both the strategic and operational direction of the organisation.

Objectives

Encompass Southwest's Charitable activities ("Objectives") are specifically restricted to the following: "The relief of persons within Devon, Cornwall, Somerset and Dorset who are in conditions of hardship, distress and need, including the relief of homelessness, rough sleeping and to reduce the impact of poverty and financial exclusion by providing effective client-focused services".

It's not only about the work, but the way in which we do it...

The Board of Trustees is proud to introduce Encompass Southwest's Annual Report this year. The report highlights the incredible work undertaken by our dedicated team and partners to support people experiencing multiple disadvantages across North Devon and beyond. It reflects our shared commitment to delivering trauma-informed, person-centered support that empowers individuals to rebuild their lives and have their voices heard.

Despite the continued challenges faced by our communities, Encompass Southwest has remained steadfast in its mission to respond with compassion, innovation, and resilience.

The Year in Numbers

These figures tell part of the story, but every number represents a life that has been impacted.

In 2024-25, 1559 people received support from Encompass. 1286 of these individuals have received support, which has either led to or positively impacted changes in their lives.

Encompass Southwest

Trustees' Report

We have supported 1809 clients to attend statutory or community appointments. 358 drop-in activities carried out or supported, and we have brought in £318,002.44 in grants for people experiencing hardship or crisis.

Our service delivery is split into 5 key areas, which include:

1. Housing & Rough Sleeper Outreach

- *Housing First in North Devon and Torridge*
- *Torridge Rough Sleeper Outreach (Rough Sleeper Initiative)*
- *Ripple Project (Youth Housing First)*
- *Streetwise Torridge (Youth Homelessness support)*
- *Know Your Neighbourhood - National Lottery*
- *Food 4 Thought Project*

2. Gender informed services

- *Brave Spaces*
- *Pathfinder - Trauma Stabilisation*

3. Flow & Core Services

- *Primary Care Network*
- *High Flow*
- *National Lottery High Flow*
- *Secondary Care Flow*
- *Community Flow*
- *Community Mental Health Development*
- *HOPE course*
- *Youth Mental Health Discharge Project (Young Devon)*
- *System Change Action Alliance*

4. Supported Accommodation

- *Mixed media needs supported accommodation*
- *High Needs women-only accommodation*
- *High Needs male accommodation*
- *Emergency accommodation*

Welfare & Core Services

- *British Gas Energy Trust (BGET)*
- *Transitions*
- *The Candar Advice Centre*
- *Torridge Household Fund*

Overview of the year

Outreach:

Encompass Southwest

Trustees' Report

Outreach is about showing up - in the right place, at the right time, with the right kind of support. We meet people where they are - in their communities, on the streets, in temporary housing, in hospitals, or wherever support is needed most. Under this umbrella are multiple projects, each designed to respond to different needs while sharing the same foundation: trust, connection, and consistency.

Brave Spaces - *Brave Spaces* aims to eradicate domestic violence for women in Devon. Now funded long term through the *Devon Domestic Abuse Alliance*: a partnership between ourselves, North Devon Against Domestic Abuse (NDADA), CoLab Exeter, More Positive Me, The Olive Project, CRAFT Training and Development and Surviving Abuse North Devon, the project offers safe accommodation, assertive community outreach, women-only groups, trauma stabilisation, and prevention programmes for women facing multiple disadvantages.

Housing First - A nationwide model funded locally, our *Housing First* project provides secure housing and tailored support for those most vulnerable, including people experiencing homelessness or rough sleeping in North Devon and Torridge. Guided by seven core principles- including "housing is a right" to "harm reduction" - support is responsive, flexible and person-led.

Torridge Rough Sleepers - Working to reduce rough sleeping, this council-funded project combines outreach and casework with short-term modular accommodation. Our support covers immediate needs and longer-term housing solutions, helping people rebuild stability. We are often working to meet the immediate needs of those sleeping rough due to inadequate and insecure housing options.

In-Reach (Young Devon) - who have stayed on the paediatric ward in hospital, our *In-Reach* project offers young people mentoring, wellbeing support, advocacy, and links to other services wherever it best suits the individual.

The Ripple Project - This independently funded project supports care-experienced young people and young people (aged 18–30) at risk of homelessness. With small caseloads and holistic support, Ripple addresses housing alongside benefits, careers, health, relationships, and hobbies.

Housing – More than A Roof

Our accommodation services provide more than just a roof over someone's head - they offer stability, safety, and the space to recover and grow. Across a range of properties, from a nine-bedroom town centre house to individual flats, we provide 36 rooms with low, medium, and high levels of support, meeting a wide range of needs.

We walk alongside people as they move from crisis to independence, supporting those with complex needs, including mental health issues, substance misuse, trauma, and domestic abuse. This includes our dedicated female-only accommodation for women who have experienced domestic abuse.

Day to day, our team helps residents maintain their tenancy, build life skills, and prepare for independent living.

One of our greatest achievements this year has been the relationships formed between residents and support staff. Challenges remain, particularly the lack of affordable, suitable housing for people to move on to. This reflects a wider systemic issue, but also highlights the resourcefulness and resilience of our team.

Navigating Finances Together - Making complex systems work for the people they are meant to serve

Encompass Southwest

Trustees' Report

There are different ways that we support with financial advocacy. Our primary offer includes The Transitions Project, funded by the British Gas Energy Trust (BGET), delivered in partnership between Navigate Charity and Encompass Southwest under the name WisErmoney. This works to strengthen the financial well-being and resilience of adults (18+) living in rural communities across Torridge and West Devon. We support people who are experiencing, or are at risk of, poverty, hardship, and financial or social exclusion.

The past 12 months have brought significant change. Many people have been required to move from previous income-based benefits to Universal Credit. For those who are not confident with technology, this transition has been daunting. Challenges include limited internet access, difficulty navigating online systems, and the lack of face-to-face help as more services move to remote or telephone-based support. At the same time, the wider shift to digital - from utility bills and banking to benefit applications - has hit rural areas hard, with local bank closures adding.

At Encompass, we are proud to walk alongside each person, helping them celebrate milestones, overcome barriers, and take confident steps toward independence.

Further barriers. Coupled with the rising cost of living, more people than ever are reaching out for support.

We provide tailored money and debt advice, including budgeting, payment plans, debt management, maximising income, applying for grants, and ensuring people claim the benefits they're entitled to.

We also address hidden challenges: the anxiety of opening a post, answering the phone, or responding to creditors. We stand alongside people through the entire process - opening letters together, advocating with agencies, and creating realistic payment plans - so they can move forward with confidence and control.

As one of the few services in Torridge and West Devon offering face-to-face and home visits, we provide practical, hands-on support. We help people make informed money decisions, prioritise spending (such as rent to prevent homelessness), and, where needed, connect them to specialist agencies.

Our Ilfracombe Advice Centre offers both drop-in and appointment-based support for local people facing complex challenges. Over the past year, the centre has provided advice on energy, welfare, family support, appeals, employment, and signposting to specialist help. Acting as an interagency hub, it has hosted partners including Job Centre Plus/DWP, WisErmoney, 361 energy and MIND workshops.

"Before I met Encompass, I was lost. I didn't know anything about benefits or what help was out there. I had no money coming in and didn't want to see anyone. The support I got made a huge difference - they helped sort out my debts, guided me through my benefits tribunal, and now I'm financially stable. Having someone there to help and guide me has been fantastic. I'm more at ease now, and I even go to Headway, which keeps me socially active. Encompass has helped me find my new normal, and I'm just taking life as it comes."

Feedback from Alex, who was referred to us following a life-changing stroke.

FLOW – Health Starts with Being Heard

Our FLOW programmes offer a unique, human-first approach to support. We see people beyond their symptoms or service labels, recognising that true wellbeing comes from understanding and responding to the full context of someone's life. Through a Team Around the Person approach, FLOW brings together local partners to help people identify what really matters to them and take steps towards their own goals. We have coordinated and facilitated 16 of these meetings this year.

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Trustees' Report

Active across Northern Devon and Exeter, FLOW supports people with multiple and complex needs, creating space to build relationships and make their own decisions. We work with partners including the NHS, local authorities, and the National Lottery.

Because the approach is flexible, the support we offer is equally varied: helping someone find alternative housing, connecting them to community resources, providing advocacy, attending appointments, building confidence, or even joining a yoga session.

Our teams face real challenges: long waiting lists, closure of community services, and uncertainty around funding. Many people we meet have "slipped through the gaps" - feeling unheard, socially isolated, lonely, and without anyone to advocate for them. FLOW caseworkers become that link, offering both a voice and a listening ear to those most vulnerable in our communities.

HIU Flow

- 57% Reduction in ED attendances
- 56% Reduction in Emergency Admissions
- 61% Reduction in Ambulance Conveyances

Community Flow

- 41% reduced re-admission rate to the hospital
- £470,000 Cost saving to the NHS in 2024-25

Innovation and Transformation

At Encompass, we are committed to being part of the cultural and system change needed to create a system that works for everyone - inclusive, accessible, and fair. This means actively contributing to work that re-imagines how services are designed and delivered.

One piece of this jigsaw is our pivotal role in developing the System Change Action Alliance (SCAA) - a partnership of voluntary and public sector organisations, health providers, and commissioners united by the belief that support systems should be built around the whole person. Our focus has been on challenging the current system for people with multiple and complex needs. We have helped drive the alliance forward, holding the coordination and facilitation roles that keep its energy and momentum alive. The SCAA's "test and learn" approach values trying new ideas as an essential step in creating meaningful change.

Thinking Ahead

Thinking ahead, the philosopher Heraclitus famously stated, "nothing endures but change", and that has never been more relevant than within the third sector. This next year will see Encompass go through a leadership restructure to prepare ourselves for what is on the horizon, to ensure that we have strength at our core to allow our teams to continue to be brave and courageous in their approaches, and to be able to respond to changes in both current and future landscapes. We will invest in our teams to ensure that we continue to provide value-driven support to the people who need it most. We will continue to triangulate the data we collect to ensure we are telling real stories, backed up by data, to influence social policy, and enable sustainable change in the future.

There are some key changes affecting our funders 25-26, which include: The Local Government Restructure and the NHS 10-year plan. To mitigate this, our new restructuring will enable our Chief Officer to take a more outward-facing/horizon-scanning perspective to ensure that the charity is aware of the impact of these changes to enable us to prepare appropriately.

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Trustees' Report

Finally, we must remember that behind every struggle or setback lies a lifetime of resilience, triumph, and valuable lessons. This year's report celebrates those stories, our shared achievement, and will guide our future and the unwavering commitment of the Encompass team to create positive change in our community.

Financial Review

We have continued to work hard this year to ensure that our income continues to grow. This includes setting targets for grant-funded projects and identifying new sustainable funding streams and building upon our existing partnerships.

Financially, we are in a stronger place than we have been in previous years, with a record turnover of £1,872,707. However, this does not mean that we can afford to take our eyes off the ball. Whilst many projects are now funded for the next 12 months, we are actively seeking funding for 26/27.

We continue to work hard to build our reserves and aim to ensure that we have a minimum of 6 months' reserves in the future.

At the end of this year, we have £256,471 in reserves/general funds, which will be held in accordance with our reserves policy as set by the Board of Trustees.

Statement of trustees' responsibilities

The trustees (who are also the directors of Encompass Southwest for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Encompass Southwest

Trustees' Report

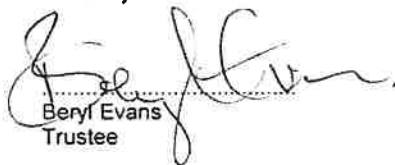
Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 12/12/25 and signed on its behalf by:


Beryl Evans
Trustee

Encompass Southwest

Independent Auditor's Report to the Members of Encompass Southwest

Opinion

We have audited the financial statements of Encompass Southwest (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Encompass Southwest

Independent Auditor's Report to the Members of Encompass Southwest

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of trustees' responsibilities (set out on page 7), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Encompass Southwest

Independent Auditor's Report to the Members of Encompass Southwest

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience and through discussion with the trustees and other management and from inspection of the charity's regulatory correspondence. We communicated identified laws and regulations throughout our team, and remained alert to any indications of non-compliance throughout the audit.
- The charity is subject to laws and regulations that govern the preparation of the financial statements, including financial reporting legislation, and other charity legislation. The charity is also subject to many other laws and regulations where the consequences of non-compliance could have a material impact on the amounts or disclosures within the financial statements, including employment, anti-bribery and certain aspects of charity legislation.
- Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. In any audit, there remains a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Encompass Southwest

Independent Auditor's Report to the Members of Encompass Southwest

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.


Catherine Williams FCA DChA (Senior Statutory Auditor)
For and on behalf of Westcotts (SW) LLP,
Chartered Accountants and Statutory Auditors
47 Boutport Street
Barnstaple
Devon
EX31 1SQ

Date: 21 December 2025

Encompass Southwest

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	3	102,363	1,235,350	1,337,713	1,112,750
Charitable activities	4	489,151	35,095	524,246	512,508
Investment income	5	10,748	-	10,748	4,851
Total income		<u>602,262</u>	<u>1,270,445</u>	<u>1,872,707</u>	<u>1,630,109</u>
Expenditure on:					
Raising funds	6	(980)	(1,985)	(2,965)	(2,354)
Charitable activities	7	<u>(628,346)</u>	<u>(1,162,841)</u>	<u>(1,791,187)</u>	<u>(1,679,200)</u>
Total expenditure		<u>(629,326)</u>	<u>(1,164,826)</u>	<u>(1,794,152)</u>	<u>(1,681,554)</u>
Net (expenditure)/income		(27,064)	105,619	78,555	(51,445)
Transfers between funds		<u>33,657</u>	<u>(33,657)</u>	-	-
Net movement in funds		6,593	71,962	78,555	(51,445)
Reconciliation of funds					
Total funds brought forward		<u>249,878</u>	<u>127,379</u>	<u>377,257</u>	<u>428,702</u>
Total funds carried forward	18	<u>256,471</u>	<u>199,341</u>	<u>455,812</u>	<u>377,257</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 18.

The notes on pages 16 to 28 form an integral part of these financial statements.

Encompass Southwest

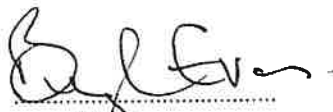
(Registration number: 07149873)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	14	16,239	21,652
Current assets			
Debtors	15	75,867	114,521
Cash at bank and in hand		<u>402,572</u>	<u>303,116</u>
		478,439	417,637
Creditors: Amounts falling due within one year	16	<u>(38,866)</u>	<u>(62,032)</u>
Net current assets		<u>439,573</u>	<u>355,605</u>
Net assets		<u>455,812</u>	<u>377,257</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		199,341	127,379
Unrestricted income funds			
Unrestricted funds		<u>256,471</u>	<u>249,878</u>
Total funds	18	<u>455,812</u>	<u>377,257</u>

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 13 to 28 were approved by the trustees, and authorised for issue on 12/12/25 and signed on their behalf by:


Irene Hockin
Trustee


Beryl Evans
Trustee

The notes on pages 16 to 28 form an integral part of these financial statements.

Encompass Southwest

Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash income/(expenditure)		78,555	(51,445)
Adjustments to cash flows from non-cash items			
Depreciation	6	5,413	7,218
Investment income	5	<u>(10,748)</u>	<u>(4,851)</u>
		73,220	(49,078)
Working capital adjustments			
Decrease/(increase) in debtors	15	38,654	(85,090)
(Decrease)/increase in creditors	16	<u>(23,166)</u>	<u>37,417</u>
Net cash flows from operating activities		88,708	(96,751)
Cash flows from investing activities			
Interest receivable and similar income	5	<u>10,748</u>	<u>4,851</u>
Net increase/(decrease) in cash and cash equivalents		99,456	(91,900)
Cash and cash equivalents at 1 April		<u>303,116</u>	<u>395,016</u>
Cash and cash equivalents at 31 March		<u>402,572</u>	<u>303,116</u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 16 to 28 form an integral part of these financial statements.

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Unit C2
Fishleigh Court, Fishleigh Rd
Roundswell Business Park
Barnstaple
Devon
EX31 3UD

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Encompass Southwest meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The accounts are prepared in sterling, the functional currency of the charity.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Tangible fixed assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Motor Vehicles	25% Reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2025 £
Donations			
Donations	7,585	-	7,585
Candar Donations	624	-	624
Gift aid reclaimed	729	-	729
Grants			
Grants received	93,425	1,235,350	1,328,775
	<u>102,363</u>	<u>1,235,350</u>	<u>1,337,713</u>
	Unrestricted funds £	Restricted funds £	Total 2024 £
Donations			
Gift aid reclaimed	449	-	449
Donations	22,003	-	22,003
Candar Donations	6,349	-	6,349
Just Giving Tent appeal	-	2,870	2,870
Gift Aid received	-	623	623
Grants			
Grants received	121,676	958,780	1,080,456
	<u>150,477</u>	<u>962,273</u>	<u>1,112,750</u>

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

4 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2025 £
Invoiced work	15,059	-	15,059
Supported accommodation	474,092	-	474,092
Housing 1st Income	-	35,095	35,095
	<u>489,151</u>	<u>35,095</u>	<u>524,246</u>
	Unrestricted funds £	Restricted funds £	Total 2024 £
Invoiced work	8,312	9,159	17,471
Supported accommodation	462,821	-	462,821
Housing 1st Income	-	32,216	32,216
	<u>471,133</u>	<u>41,375</u>	<u>512,508</u>

5 Investment income

	Unrestricted funds £	Total 2025 £
Bank interest receivable	<u>10,748</u>	<u>10,748</u>
	Unrestricted funds £	Total 2024 £
Bank interest receivable	<u>4,851</u>	<u>4,851</u>

6 Expenditure on raising funds

a) Costs of generating donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2025 £
Costs of raising donations and legacies	<u>980</u>	<u>1,985</u>	<u>2,965</u>
	Unrestricted funds £	Restricted funds £	Total 2024 £
Costs of raising donations and legacies	<u>24</u>	<u>2,330</u>	<u>2,354</u>

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

7 Expenditure on charitable activities

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Charitable activities		616,991	1,162,731	1,779,722
Allocated support costs	8	11,355	110	11,465
		<u>628,346</u>	<u>1,162,841</u>	<u>1,791,187</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Charitable activities		585,752	1,079,780	1,665,532
Allocated support costs	8	13,668	-	13,668
		<u>599,420</u>	<u>1,079,780</u>	<u>1,679,200</u>

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

8 Analysis of support costs

Support costs allocated to charitable activities

	Support costs £	Total 2025 £	Total 2024 £
Audit fees	9,304	9,304	11,862
Payroll costs	2,161	2,161	1,806
	<u>11,465</u>	<u>11,465</u>	<u>13,668</u>

9 Analysis of grants

	2025 £	2024 £
Analysis		
Grants to individuals	<u>11,828</u>	<u>11,718</u>

10 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Depreciation of fixed assets	<u>5,413</u>	<u>7,218</u>

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	938,893	922,538
Social security costs	69,647	75,118
Pension costs	38,733	40,052
	<u>1,047,273</u>	<u>1,037,708</u>

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

The average head count of employees during the year was 46 (2024: 46). The average number of full-time equivalent employees during the year is analysed as follows:

	2025 No	2024 No
Employees	<u>27</u>	<u>34</u>

No employee received emoluments of more than £60,000 during the year.

13 Auditors' examination fees

	2025 £	2024 £
Audit fees	<u>9,304</u>	<u>11,862</u>

14 Tangible fixed assets

	Motor vehicles £	Total £
Cost		
At 1 April 2024	<u>38,494</u>	<u>38,494</u>
At 31 March 2025	<u>38,494</u>	<u>38,494</u>
Depreciation		
At 1 April 2024	16,842	16,842
Charge for the year	<u>5,413</u>	<u>5,413</u>
At 31 March 2025	<u>22,255</u>	<u>22,255</u>
Net book value		
At 31 March 2025	<u>16,239</u>	<u>16,239</u>
At 31 March 2024	<u>21,652</u>	<u>21,652</u>

15 Debtors

	2025 £	2024 £
Trade debtors	70,875	113,031
Prepayments	<u>4,992</u>	<u>1,490</u>
	<u>75,867</u>	<u>114,521</u>

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	17,991	21,532
Accruals	20,875	40,500
	<u>38,866</u>	<u>62,032</u>

17 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £38,516 (2024 - £40,001).

18 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
<i>General</i>					
General Funds	180,703	308,215	(338,430)	26,868	177,356
Contingency Fund	32,369	-	(2,180)	-	30,189
Candar Advice Centre	3,493	624	(10,016)	5,899	-
Supported Accommodation	10,000	271,876	(249,189)	-	32,687
Complex Care Teams	-	1,765	(1,765)	-	-
Winter Accommodation	1,661	19,782	(22,333)	890	-
Fixed assets	<u>21,652</u>	<u>-</u>	<u>(5,413)</u>	<u>-</u>	<u>16,239</u>
	<u>249,878</u>	<u>602,262</u>	<u>(629,326)</u>	<u>33,657</u>	<u>256,471</u>
Restricted funds					
Specific Grants	-	20,599	(11,422)	-	9,177
R&C Torridge and West Devon	-	57,278	(54,663)	(2,615)	-
YES Young People Support	-	9,000	(5,500)	-	3,500
DCF - Food for Thought	-	6,620	(4,894)	(1,726)	-
BGET Moneywise	6,324	29,227	(28,872)	(6,679)	-
Ripple Project	26,686	17,500	(28,849)	-	15,337
Housing First/Torridge RSI	26,239	140,041	(123,913)	(15,852)	26,515
HIU One Flow	9,871	130,332	(131,400)	-	8,803

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Brave Spaces	-	141,622	(142,034)	412	-
TDC Covid Hardship	-	27,000	(21,347)	(5,653)	-
Peer Research Pilot DCC	-	-	-	-	-
Public Health	-	39,285	(9,830)	(5,000)	24,455
Youth flow	6,529	29,439	(30,423)	(5,545)	-
Housing Flow	-	20,000	(20,000)	-	-
Streetwise Torridge	-	18,648	(18,496)	(152)	-
OND Community flow	235	121,775	(122,060)	50	-
OND Secondary flow	-	19,437	(19,437)	-	-
Core 20+	-	-	(10,000)	10,000	-
Community Mental Health Lead	-	16,614	(18,044)	1,430	-
National lottery high flow	18,076	107,387	(131,535)	19,717	13,645
Safer streets	8,367	-	131	(8,498)	-
Accommodation Lockers	9,916	-	-	(9,916)	-
HOPE	6,658	26,429	(32,219)	(868)	-
KYN	8,478	17,923	(28,112)	1,711	-
Night Shelter	-	31,100	(26,627)	(4,473)	-
Lower Limb Flow	-	16,666	(16,666)	-	-
EL HIU	-	226,523	(128,614)	-	97,909
	<u>127,379</u>	<u>1,270,445</u>	<u>(1,164,826)</u>	<u>(33,657)</u>	<u>199,341</u>
Total funds	<u>377,257</u>	<u>1,872,707</u>	<u>(1,794,152)</u>	<u>-</u>	<u>455,812</u>

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
<i>General</i>					
General Funds	142,495	355,995	(284,963)	(32,824)	180,703
Contingency Fund	7,369	-	-	25,000	32,369
Candar Advice Centre	690	18,358	(15,555)	-	3,493
Supported Accommodation	15,871	212,650	(253,911)	35,390	10,000
Complex Care Teams	-	22,222	(22,222)	-	-
Winter Accommodation	-	17,212	(15,551)	-	1,661
Fixed assets	28,870	-	(7,218)	-	21,652
	<u>195,295</u>	<u>626,437</u>	<u>(599,420)</u>	<u>27,566</u>	<u>249,878</u>
Restricted funds					
Specific Grants	4,645	9,199	(9,764)	(4,080)	-
Contingency Funds	1,881	-	-	(1,881)	-
R&C Torridge and West Devon	-	60,626	(60,626)	-	-
Children In Need 2016	22,708	-	(22,436)	(272)	-
BGET Moneywise	-	35,280	(28,956)	-	6,324
Ripple Project	20,522	20,000	(13,836)	-	26,686
Housing First/Torridge RSI	38,696	114,316	(126,773)	-	26,239
HIU One Flow	3,640	54,498	(48,267)	-	9,871
Brave Spaces	9,282	172,964	(182,246)	-	-
TDC Covid Hardship	-	27,000	(16,430)	(10,570)	-
Youth flow	6,621	22,207	(22,299)	-	6,529
OND Primary	18,403	25,000	(43,426)	23	-
Streetwise Torridge	-	35,521	(35,521)	-	-
OND Community flow	-	52,106	(73,751)	21,880	235
OND Secondary flow	19,775	19,437	(39,424)	212	-
DPT Mental health	2,636	-	132	(2,768)	-
Core 20+	14,148	10,000	(24,084)	(64)	-
Community Flow 2	21,880	-	-	(21,880)	-
Community Mental Health Lead	2,661	32,577	(34,231)	(1,007)	-
National lottery high flow	21,420	126,720	(130,064)	-	18,076
Safer streets	2,338	44,596	(38,567)	-	8,367
Community matters	-	-	(50)	50	-
National Grid Fund	-	-	(50)	50	-
Community Mental Health Navigator	18,151	5,000	(17,831)	(5,320)	-

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Accommodation Lockers	4,000	-	(45)	5,961	9,916
Mental Health Winter Pressure	-	41,512	(33,612)	(7,900)	-
HOPE	-	26,307	(19,649)	-	6,658
KYN	-	16,293	(7,815)	-	8,478
Night Shelter	-	46,156	(46,206)	50	-
EL HIU	-	6,333	(6,333)	-	-
	<u>233,407</u>	<u>1,003,648</u>	<u>(1,082,110)</u>	<u>(27,566)</u>	<u>127,379</u>
Total funds	<u>428,702</u>	<u>1,630,085</u>	<u>(1,681,530)</u>	<u>-</u>	<u>377,257</u>

Unrestricted funds

The trustees have designated part of the unrestricted funds of the charity to ensure that the funds raised specifically for certain projects, and shown as such in the restricted reserves, have sufficient resources to complete these projects. These funds are designated from the general fundraising of the charity.

Restricted funds

Encompass Southwest provides a variety of services which include specialist supported housing and domestic & sexual violence support to women with multiple disadvantages, rough sleeper outreach, Housing First, young person's housing support, High Intensity User (HIU), Mental Health Support, Money and Debt advice and specialist supported accommodation. Many of the funding we receive is restricted funding and for 2024/25 this includes funding which will be carried over into the following financial year: Peer Research Pilot with DCC, National Lottery High Flow and the Eastern Locality High Intensity User Program.

19 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Tangible fixed assets	16,239	-	16,239
Current assets	259,721	218,718	478,439
Current liabilities	<u>(19,489)</u>	<u>(19,377)</u>	<u>(38,866)</u>
Total net assets	<u>256,471</u>	<u>199,341</u>	<u>455,812</u>

Encompass Southwest

Notes to the Financial Statements for the Year Ended 31 March 2025

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	21,652	-	21,652
Current assets	254,898	162,739	417,637
Current liabilities	<u>(26,672)</u>	<u>(35,360)</u>	<u>(62,032)</u>
Total net assets	<u>249,878</u>	<u>127,379</u>	<u>377,257</u>

20 Related party transactions

During the year, the charity paid £80,074 (2024: £19,561) to North Devon Against Domestic Abuse Limited in respect of a partnership agreement. They also received £4,628 (2024: nil) from North Devon Against Domestic Abuse Limited, under the same partnership agreement. Irene Hockin is a Trustee of both charities.