

CORNERSTONE WARMINSTER

England & Wales · Charity number 1157440

Details

Status Registered

Legal form CIO

Registered 2014-06-11

Register [View on the Charity Commission register](#)

Contact

Address Cornerstone Warminster
Central Car Park
Warminster
Wiltshire
BA12 9BT

Phone 01985 220657

Email info@cornerstone-warminster.org

Website www.cornerstone-warminster.org

Activities

Objects: TO PREVENT OR RELIEVE POVERTY AMONGST THE INHABITANTS OF WARMINSTER AND THE SURROUNDING AREA BY THE PROVISION OF SUCH SERVICES AND FACILITIES AS THE TRUSTEES ACTING WITHIN A CHRISTIAN ETHOS MAY FROM TIME TO TIME THINK FIT

Activities: Cornerstone, is a local charity set up to help relieve poverty and distress whilst promoting social inclusion and cohesion amongst the people of the Warminster community area irrespective of age, gender, sexual orientation, disability, race or religion. It also provides a mobile service to the community hospital, those physically unable to attend, and those in more isolated communities.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£5,595	£7,482	-	-
2024-03-31	£4,548	£6,534	-	-
2023-03-31	£4,266	£8,001	-	-
2022-03-31	£3,934	£5,340	-	-
2021-03-31	£3,617	£4,127	-	-

Trustees

Name	Role	Appointed
DENIS VAUGHAN TONES BSc Hon Ms	Chair	2013-10-26
EVA BURTON		2014-04-01
Geoffrey Michael Samways		2013-10-26
Hilton Holding		2015-04-01
Janet Billinge		2017-03-20
Karen Patricia Woollard		2018-05-09
Michael Tansey		2021-07-14
PAULA THORPE		2014-04-01
PHILIP SHORT		2014-11-01

CORNERSTONE WARMINSTER

England & Wales - Charity number 1157440

Accounts



Cornerstone Warminster

Cornerstone Warminster.
Central Car Park,
Warminster,
Wiltshire.
BA12 9BT

01985 220657

TRUSTEES ANNUAL REPORT

For the Year Ending 31st March 2025

Summary by Chair of Trustees for period 1st April 2024 to 31st March 2025

This year has seen a slight rise in the overall level of activity with a total of 734 episodes of assistance between our static Town Centre location (698) and from our Mobile Team (36). Next year it is planned to appoint a dedicated trustee to oversee the mobile service for greater continuity and standardisation of procedures. Overall, this brings the total number of client interactions since opening (June 2014) to 6604. One of the less welcome developments this year has been the suspension of our Counselling Service, due to the departure of our qualified Lead Counsellor who managed the service on a voluntary basis. On the positive side, the recent collaboration with the Wiltshire Citizens Advice Buro has enabled further advice to be offered to our clients in our main location. This has been possible due to a grant from the County Council under their Household Support Fund initiative.

Cornerstone has continued to work with local government agencies, such as the “Rough Sleeper Team” as well as other local charities and healthcare professionals. Referrals from the medical centre’s Social Prescriber has played a significant part in directing some of the most vulnerable in our community to our Mobile Service. There remains a critical shortage of local authority (housing association) accommodation for single people below state pension age. We anticipate that the forthcoming changes in the law in respect of improved tenancy rights will further reduce the number of low-cost private lettings available.

Volunteer training has remained a priority to keep pace with developments and provide accurate information to our clients. As well as in-house training, external face-to-face and online learning has been achieved with the help of *Wiltshire Money* and the *Benefits Training Company*. In addition, Cornerstone is a member of the *Warminster Health and Wellbeing Forum*, which meets regularly to share information and help find solutions to local concerns. Group training was provided at our Volunteers Forum in October.

There have been no safeguarding incidents to report. The main safeguarding challenges have been ensuring all volunteers are trained to the appropriate level, maintaining records and identifying training providers.

In terms of financial management, expenditures came within the annual budget allocation.

Our biggest challenge continues to be the recruitment of new volunteers. Although we have had some success this year, since most volunteers are in the post-retirement age group (average 67) the search for new people is continuous.

Cornerstone Client Data
1 April 2024 – 31 March 2025

1. Summary

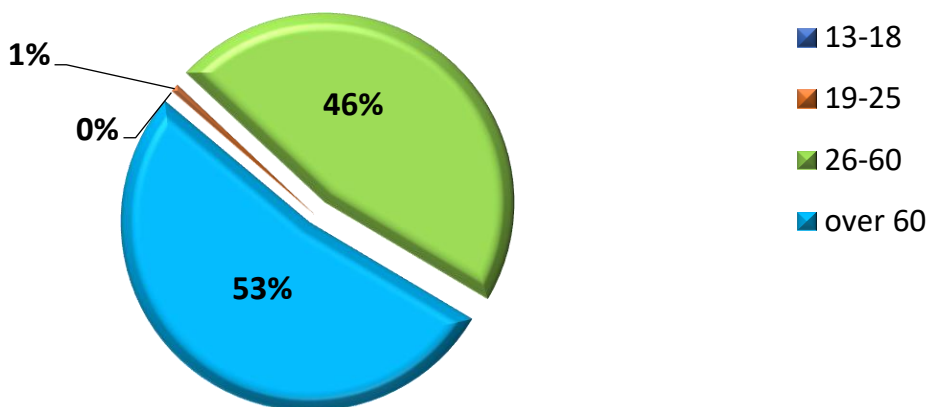
During the reporting period Cornerstone provided **698** episodes of assistance from its static town centre location, with Mobile Cornerstone providing **36** episodes of assistance over the same period. See analysis below.

2. Analysis – Static Cornerstone

- **Age Breakdown.**

Over half the clients fell within the over 60 years group, which is a slight rise on the previous year. Those belonging to the broad age range of between 26 and 60 years of age made up the next largest group. There was one client in the 13-18 group and 5 in 19-25 age group. In general, a similar pattern to last year.

Fig 1. Age Breakdown



- **Degree of Need.**

In order to try and assess the nature of the assistance given by Cornerstone, a general 1 to 5 'degree of need' scale has been used. This scale is based upon an individual's personal circumstances. The vast majority of episodes (71%) relate to clients facing hardship and distress (level 3), through to the most severe instances when serious consequences are likely to occur if the situation is left unchecked (level 5). This highlights the fact that people seeking help are facing generally more serious situations than in previous years. The proportion requiring the most basic help has increased to 13% (from 9%), reflecting a rise in those that need help dealing with situations requiring on-line access/IT skills. In order to clarify how the scale works in practice, two examples are set out below:

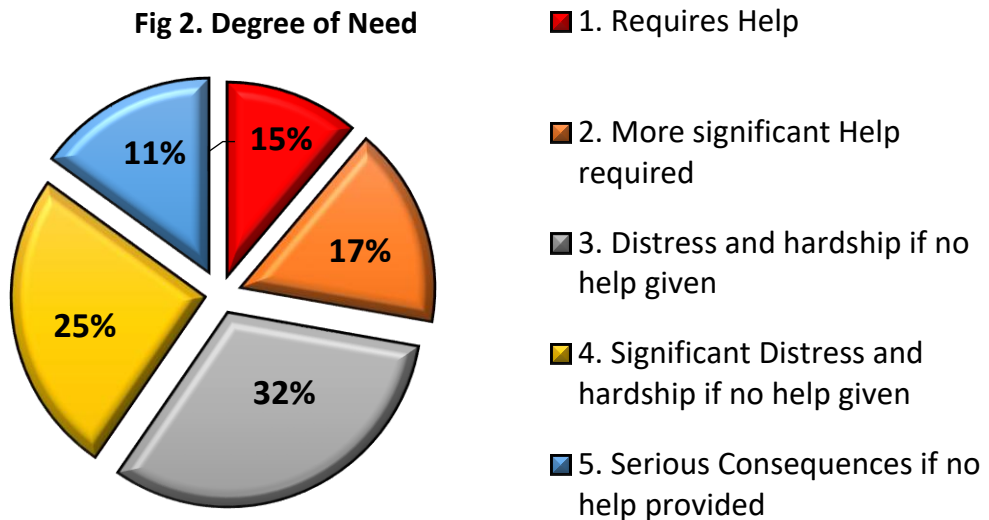
- **1. Requires Help.**

May require help with such things as accessing and completing on-line forms

- **5. Serious Consequences if no help provided.**

A typical example might be someone who is homeless (sleeping rough), unemployed, no source of income (or limited benefits), in severe financial trouble, in despair and feels there is no one else to turn to.

Fig 2. Degree of Need



- **Gender Breakdown**

As seen at Fig 3 below, the proportion of male and female clients, at roughly 50% each, is similar to previous years. Of those classified as need level 5, the proportion of females was 45% and males was 55%. doubled

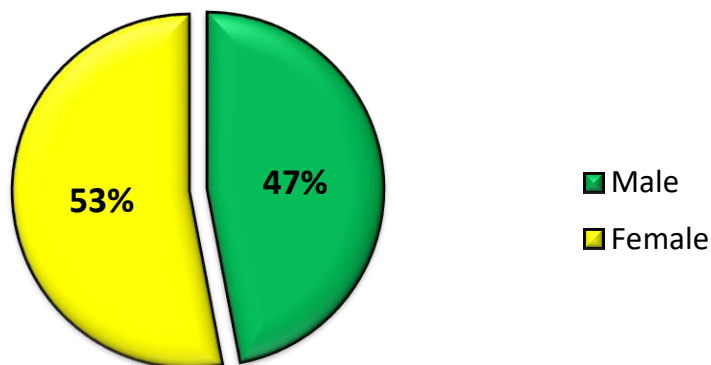
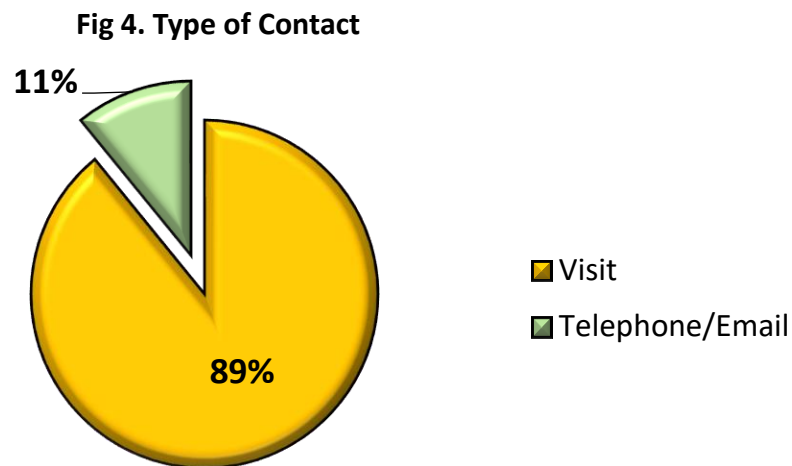


Fig 3. Gender Ratio

- **Type of Contact.**

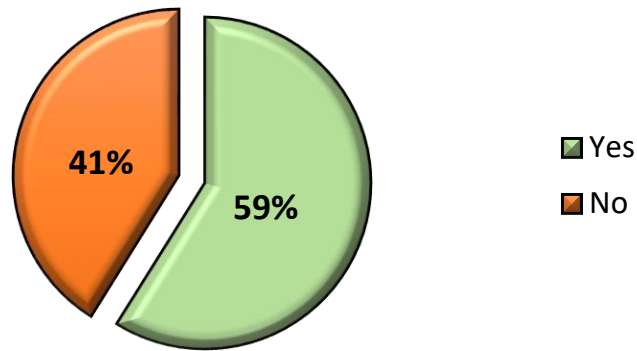
As seen at Fig 4 below, the vast majority of contacts made by clients seeking assistance comprised personal visits to the Cornerstone centre. Although less than half of those seeking assistance stated how they heard about Cornerstone, friends and family were the usual means cited. Others heard about cornerstone through word of mouth or simply saw the sign as they passed the building and came seeking help. Other referrals came from the likes of Wiltshire Council, the Food Bank, the Avenue Surgery’s Social Prescriber or as a response to Cornerstone’s own publicity such as the Warminster Journal, flyers, and website. With less than half of those seeking assistance stating how they heard about Cornerstone, all of the above figures serve only to indicate that referrals come via a range of professional and voluntary organisations as well as the more traditional sources.



- **Returners.**

As seen at Fig 5 below, over half of all episodes of assistance involved prior attendees. Return visits can relate to protracted or more complex issues which require further assistance, or because of their ongoing general situation they continue to experience various other difficulties. Because a level of trust and confidence tends to develop, clients often look to Cornerstone for practical or moral support when dealing with subsequent personal challenges.

Fig 5. Repeat Visit?



3. Mobile Cornerstone – Summary

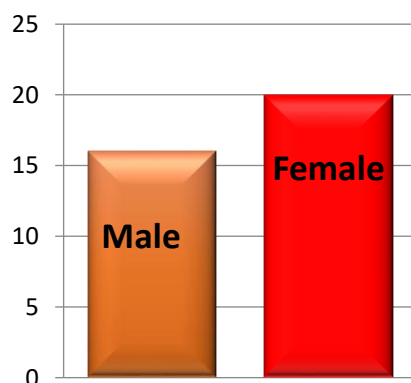
This service has been designed especially for those in our community who find it difficult to travel to our Warminster town centre location because of a lack of mobility. Typically, this might be due to a physical disability or lack of transport, especially in the more isolated villages and hamlets. As well as undertaking home visits upon request, the Mobile Cornerstone team has continued to engage with local communities in the more isolated locations. In addition to this, on a number of occasions Cornerstone has accompanied individual clients to specialist appointments, such as benefit appeals hearings, specialist health assessments and Job Centre appointments.

Mobile Cornerstone has provided **36** episodes of assistance. We believe the introduction of a dedicated trustee to oversee the Mobile service will improve the quality of the service provided. In addition, using trusted and known people (but non-cornerstone volunteers) to act as chaperones and comply with safeguarding requirements will also alleviate the workload of our main venue volunteers.

4. Analysis – Mobile Cornerstone Gender Breakdown

As seen at Fig 6 below, the majority of mobile clients were female.

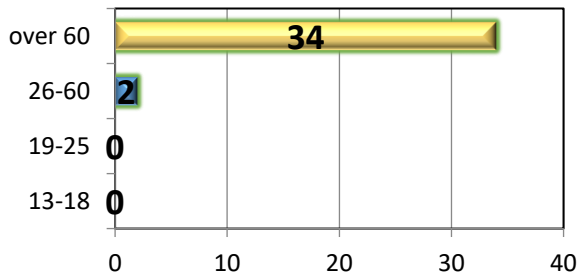
Fig 6. Gender Ratio



- **Age Breakdown.**

The vast majority of Mobile Cornerstone clients were aged over 60 years, with very few under 60 years.

Fig 7. Age Breakdown



- **Venue of Assistance**

Apart from a few visits to rough sleepers' locations and accompanying clients to specialist appointments, Mobile visits have taken place in the clients' home, following a written request.

**Cornerstone Training Overview:
1st April 2024 to 31st March 2025**

We are still operating with a reduced number of Volunteers; this is a combination of a post-Covid slump and a reflection of the older demography of the group. There are more opportunities for face-to-face training but some training by external organisations continues to be offered via Zoom. In addition to the cascading of information and training as it is received, the primary method of training is in the form of shadowing on the job.

- Wiltshire Money continued to offer relevant support via Zoom, email and face-to-face training. They send out weekly updates and monthly newsletters. Any useful/relevant information was forwarded to Trustees and Volunteers.
- The *Benefits Training Company* continue to send relevant updates and support, via email or Webinar. As above, anything relevant was disseminated as appropriate. This is quite an expensive option.
- Cornerstone is a member of the Warminster Health and Wellbeing Forum. We are one of 40+ organisations across Warminster and the surrounding villages who meet quarterly to share information and concerns. Any new and relevant information and support is disseminated amongst Trustees and Volunteers and, where appropriate, displayed in the general area. We hosted one of the many exhibitors stands at the HWF Fair.

- Cornerstone Volunteer Forum met on 15th October. This was combined with the celebration of the 10th anniversary of Cornerstone. Volunteers and Trustees were able to share their good news stories as well as any concerns or perceived needs. Feedback from Wiltshire Money and the Rough Sleepers' Forum.
- We continue to liaise with and signpost other local support groups that might be of interest and/or benefit to either clients or Volunteers.

Fundraising Report **1st April 2024 – 31st March 2025**

Fundraising during our 11th Financial year has been low key. We have no current Grant applications in at the moment. Future Grant applications will be to: Warminster Area Board (for Capital items only)

We have been blessed by many Personal donations, and donations from local organizations. We currently use Charities Aid Foundation (CAF). They collect the Gift Aid on our behalf. We have been unable to put on a Quiz Night this year or Lent Lunches.

We have received Donations from The District Community Membership Scheme, Warminster Baptist Church, St Johns Carol Service & The Church of the Living God.

It is very difficult to find grants for running costs for the Charity, as such we look to Fundraising efforts and personal donations including Standing orders to keep the Charity going.

Cornerstone Volunteer Report **1st April 2024 to 31st March 2025**

In March 2025 there were 21 volunteers – 16 active and on the rota and 5 inactive (but wanting to stay as volunteers) and 9 Trustees. We continue to recruit by word of mouth and specific talks in our churches.

All volunteers and trustees have completed application forms, have had references taken up and have been checked by DBS. They have read the Safeguarding Document and signed to say so. New volunteers have interviews and induction before proceeding further. Blank rotas are available for volunteers to add their own names for convenient dates. Training is still given 'in house' and volunteers also attend relevant outside training courses where applicable.

We held our tenth Anniversary Celebrations at our Volunteer Forum on 15th October. We looked back with gratitude – acknowledged our achievements –

thanked our present volunteers for their valued commitment and support – and looked forward to the next ten years!

I would like to thank all volunteers for their support and commitment to Cornerstone and the invaluable work they do in supporting the vulnerable in our society. It is very much appreciated – thank you.

Safeguarding Report **1st April 2024 to 31st March 2025**

Cornerstone remains committed to putting Safeguarding at the forefront of its priorities to protect its clients and volunteers alike.

A Safeguarding Policy is in place and is updated to ensure it complies with current Regulations and GDPR requirements are complied with. All Trustees and Volunteers are DBS checked and updated as necessary. Safeguarding Training is undertaken through a Salisbury Diocese Link. Trustees complete Basic, Foundation and Leadership modules and those involved in recruitment of new Trustees or Volunteers complete a Safer Recruitment module. Volunteers complete the Basic and Foundation modules. The Training is monitored and refreshed every three years.

Any significant Safeguarding concerns are reported to the Trustees who decide what action needs to be taken. There have been no significant events during the period of this Report.

Cornerstone Warminster Accounts
Year ended 31st March 2025

		<u>Restricted</u>	<u>Unrestricted</u>	2025	2024
	Notes	£	£	<u>Total</u>	<u>Total</u>
				£	£
<u>Incoming Resources</u>					
Income from Donations	1		3,591.16	3,591.16	3,140
Income from Fundraising Events			1,074.05	1,074.05	0
Counselling			650.00	650.00	1,390
Expense Refunds			0.00	0.00	18
Rent Received			280.00	280.00	0
Total Incoming Resources		0.00	5,595.21	5,595.21	4,548
<u>Resources Expended</u>					
Rent			2,700.00	2,700.00	2,475
Computer Costs			641.49	641.49	413
Equipment Purchases			0.00	0.00	0
Phone & Broadband			1,047.33	1,047.33	1,035
Insurance			96.00	96.00	96
Counselling Costs			2,170.00	2,170.00	2,016
Stationery & Printing			36.31	36.31	120
Client Expenses		140.00	406.17	546.17	200
Office Expenses			44.14	44.14	0
Kitchen Utilities/Resources			123.53	123.53	132
Sundry Expenses			76.99	76.99	47
Total Resources Expended		140.00	7,341.96	7,481.96	6,534
Surplus/(Deficit) for the year		-140.00	-1,746.75	-1,886.75	-1,986
Depreciation			0.00	0.00	0
Surplus/(Deficit) after depreciation		-140.00	-1,746.75	-1,886.75	-1,986

Cornerstone Warminster Accounts
Year ended 31st March 2025

Balance Sheet as at 31st March 2025

	Notes	2025		2024	
		£	£	£	£
<u>Fixed Assets</u>	2		0.00		0
<u>Current Assets</u>					
Cash in Bank		12,300.37		14,187	
Petty Cash		<u>27.92</u>		<u>28</u>	
		12,328.29		14,215	
<u>Current Liabilities</u>					
Creditors		<u>0.00</u>		<u>0</u>	
			12,328.29		14,215
Net Current Assets			<u><u>12,328.29</u></u>		<u><u>14,215</u></u>
 <u>Represented by:-</u>					
<u>Unrestricted Funds:</u>					
Balance at 1 April 2024		13,553.89			
Less: Deficit for the year		<u>1,746.75</u>			
Balance at 31 March 2025			11,807.14		13,554
<u>Restricted Funds:</u>					
Balance at 1 April 2024		661.15			
Less: Deficit for year		<u>140.00</u>			
Balance at 31 March 2025			521.15		661
			<u><u>12,328.29</u></u>		<u><u>14,215</u></u>

Cornerstone Warminster Accounts for Year ended 31st March 2025

Notes to the Accounts year ended 31st March 2025

	2025	2024
	£	£
1		
<u>Income from Donations</u>		
Warminster Relief in Need	0.00	400
General Donations	1,315.00	1,891
CAF	1,303.16	761
St Johns Heytesbury	0.00	88
District Community Membership Scheme	300.00	0
Warminster Baptist Church	250.00	0
St John's Carol Service	123.00	0
Church of the Living God	300.00	0
	<u>3,591.16</u>	<u>3,140</u>
2		
<u>Fixed Assets</u>		
Computer Equipment at Cost	2,144.00	2,144
Depreciation:		
At 1 April 2024	2,144.00	2,144
Charge for the year	0.00	0
At 31 March 2025	<u>2,144.00</u>	<u>2,144</u>
Net Book Value at 31 March 2025	<u>0.00</u>	<u>0</u>

CORNERSTONE WARMINSTER

England & Wales - Charity number 1157440

Accounts



Cornerstone Warminster

Cornerstone Warminster.
Central Car Park,
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BA12 9BT

01985 220657

TRUSTEES ANNUAL REPORT

For the Year Ending 31st March 2024

Summary by Chair of Trustees

This year has seen approximately the same level of activity with 714 episodes of assistance recorded from our static Town Centre location and 44 provided by our Mobile Team (down from 76). Whether this decline is a one-off, remains to be seen. Perhaps greater publicity or devoting further resources will be necessary if this becomes a trend. Next year's results should provide a clearer picture and help determine further action. Overall, this brings the total number of client interactions since opening (June 2014) to 5870. In addition, the Counselling Service continued to offer counselling therapy to those on low income who would otherwise be excluded due to affordability.

A positive development this year has been the collaboration with Wiltshire County Council's 'Rough Sleeper Team'. This has involved participation in the weekly on-line operational meeting via Teams, which allows multi-agency sharing of information and common approaches to various associated issues. We believe that this has led to a more efficient response in the placements of a number of rough sleepers. Nevertheless, the critical shortage of Council-controlled (housing association) accommodation for single people below State Pension will continue exacerbate the problem.

Volunteer training has remained a priority in order to keep abreast of developments and provide accurate information to our clients. As well as in-house training, external face-to-face and online learning has been achieved with the help of *Wiltshire Money* and the *Benefits Training Company*. In addition, Cornerstone is a member of the *Warminster Health and Wellbeing Forum*, which facilitates 40+ organisations across Warminster and the surrounding villages to meet regularly, share information and help find solutions to local concerns.

In terms of financial management, expenditures came within the annual budget allocation - albeit leaving an overall deficit for the year.

Our biggest challenge continues to be the recruitment of new volunteers, with the demography of our current team lending urgency to the situation.

Cornerstone Client Data

1 April 2023 – 31 March 2024

1. Summary

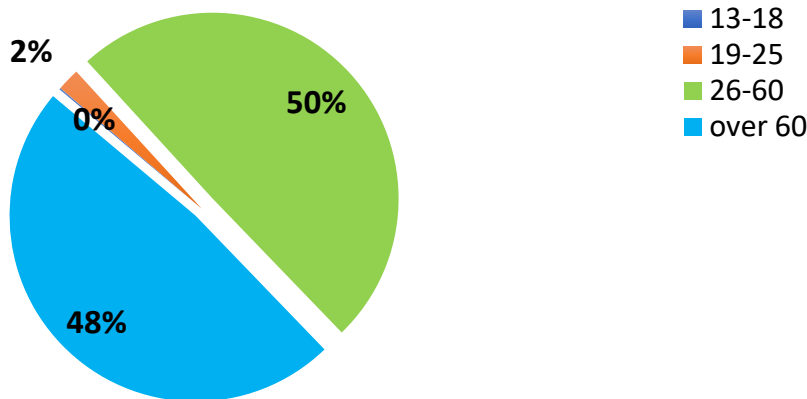
During the reporting period Cornerstone provided **714** episodes of assistance from its static town centre location, with Mobile Cornerstone providing **44** episodes of assistance over the same period. The Counselling Project has continued to provide counselling sessions to those on low income. See analysis below.

2. Analysis – Static Cornerstone

- **Age Breakdown.**

Half the clients fell within the broad age range of between 26 and 60 years of age, which has become a regular trend. The proportion of clients over 60 years requiring help was also similar to previous years and was the next largest group. There were no clients in the 13-18 group and only a small number in 19-25 age group – a similar number to previous years.

Fig 1. Age Breakdown



- **Degree of Need.**

In order to try and assess the nature of the assistance given by Cornerstone, a general 1 to 5 ‘degree of need’ scale has been used. This scale is based upon an individual’s personal circumstances. The vast majority of episodes (71%) relate to clients facing hardship and distress (level 3), through to the most severe instances when serious consequences are likely to occur if the situation is left unchecked (level 5). This highlights the fact that people seeking help are facing generally more serious situations than in previous years. The proportion requiring the most basic help has increased to 13% (from 9%), reflecting a rise in those that need help dealing with situations requiring on-line access/IT skills. In order to clarify how the scale works in practice, two examples are set out below:

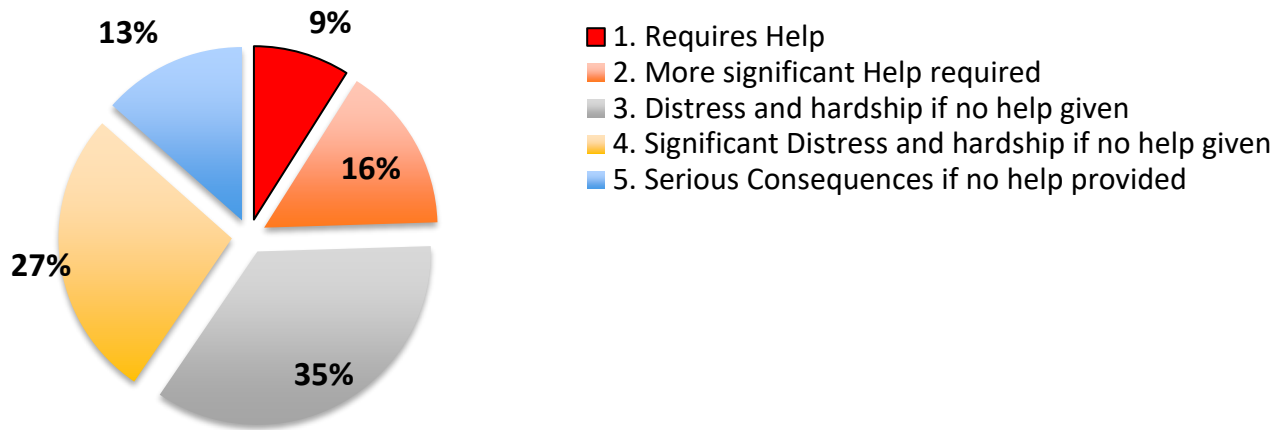
- **1. Requires Help.**

May require help with such things as accessing and completing on-line forms

- **5. Serious Consequences if no help provided.**

A typical example might be someone who is homeless (sleeping rough), unemployed, with no source of income (or limited benefits), in severe financial trouble, in despair and feels there is no one else to turn to.

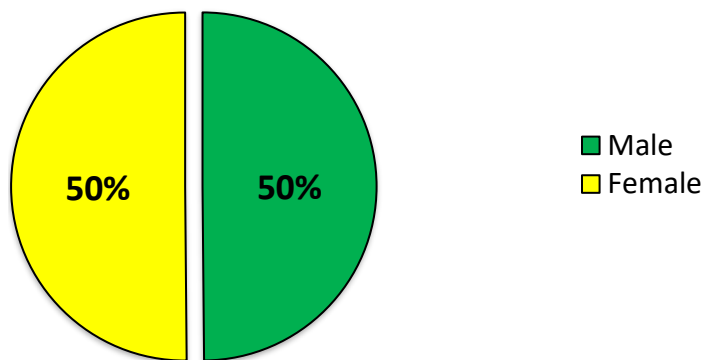
Fig 2. Degree of Need



- **Gender Breakdown**

As seen at Fig 3 below, the proportion of male and female clients, at 50% each, is similar to previous years. However, of those classified as need level 5, the proportion of females has doubled (42%, up from 21% the previous year).

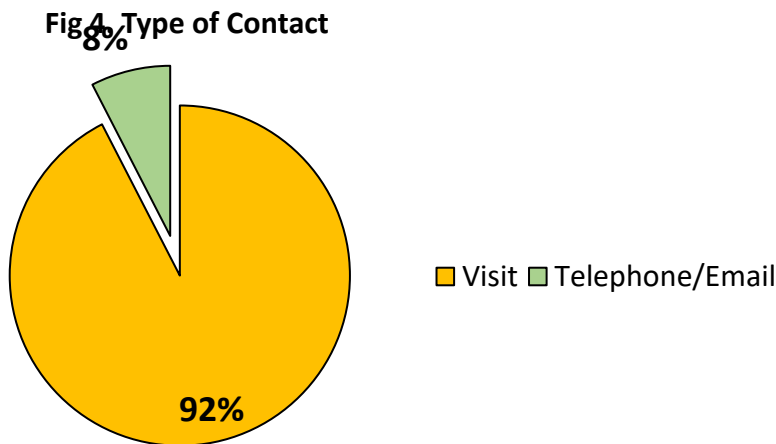
Fig 3. Gender Ratio



- **Type of Contact.**

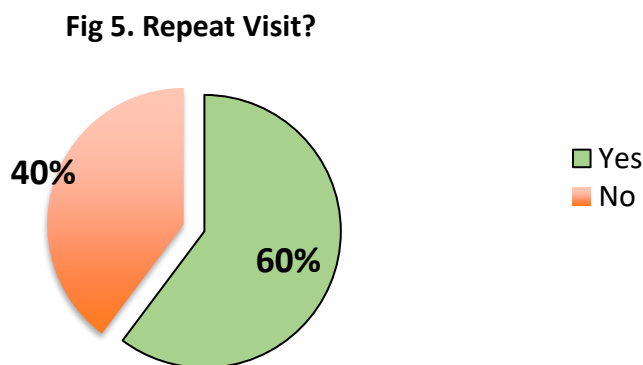
As seen at Fig 4 below, the vast majority of contacts made by clients seeking assistance comprised personal visits to the Cornerstone centre. Although less than half of those seeking assistance stated how they heard about Cornerstone, friends and family were the usual means cited. Others heard about cornerstone through word of mouth, or simply saw the sign as they passed the building and

came seeking help. Other referrals came from the likes of Wiltshire Council, the Food Bank, the Avenue Surgery’s Social Prescriber or as a response to Cornerstone’s own publicity such as the Warminster Journal, flyers, and website. With less than half of those seeking assistance stating how they heard about Cornerstone, all of the above figures serve only to indicate that referrals come via a range of professional and voluntary organisations as well as the more traditional sources.



- **Returners.**

As seen at Fig 5 below, over half of all episodes of assistance involved prior attendees. Return visits can relate to on-going or more complex issues that require further assistance, or that because of their general socio-economic situation they continue to experience various other difficulties. Because a level of trust and confidence tends to develop, clients often look to Cornerstone for practical or moral support when dealing with subsequent personal challenges.



3. Mobile Cornerstone – Summary

This service has been designed especially for those in our community who find it difficult to travel to our Warminster town centre location because of a lack of

mobility. Typically, this might be due to a physical disability or lack of transport, especially in the more isolated villages and hamlets. As well as undertaking home visits upon request, the Mobile Cornerstone team has continued to engage with local communities in the more isolated locations. In addition to this, on a number of occasions Cornerstone has accompanied individual clients to specialist appointments, such as benefit appeals hearings, specialist assessments and Job Centre appointments.

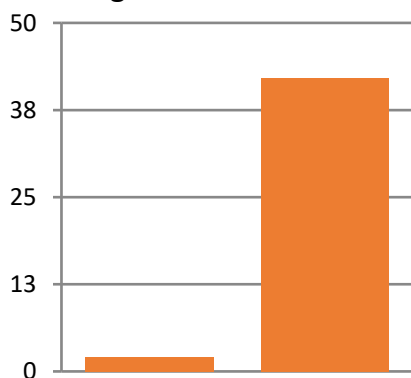
Mobile Cornerstone has provided **44** episodes of assistance, a decrease from the 76 episodes the previous year. Whether this decline is a one-off remains to be seen. Perhaps greater publicity or devoting further resources will be necessary if this becomes a trend. Next year's results should provide direction.

4. Analysis – Mobile Cornerstone

- **Gender Breakdown**

As seen at Fig 6 below, the vast majority of mobile clients were female.

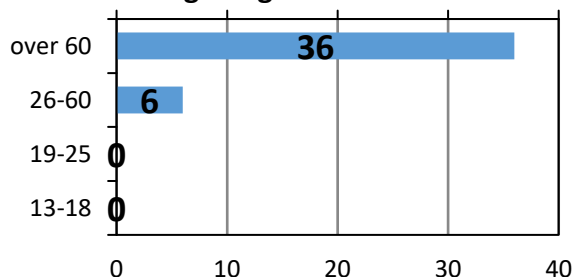
Fig 6. Gender Ratio



- **Age Breakdown.**

The majority of Mobile Cornerstone clients were aged over 60 years, with relatively few under 60 years.

Fig 7. Age Breakdown



- **Venue of Assistance**

Apart from a few visits to rough-sleepers' locations, Mobile Cornerstone visits have taken place in the clients' home.

5. Warminster Counselling Project

Under the Lead Counsellor, four qualifying counsellors were offered a placement with the counselling service. This served two purposes: First, it provided a free or very low-cost counselling service to those who would otherwise be denied therapy because of affordability. Second, it provided trainee counsellors with a means of gaining the requisite number of hours for Level 4 accreditation. We operate with two dedicated counselling rooms and offer 2 sessions per counselling room each day we are open (Monday, Wednesday and Friday). Counselling sessions have continued to be provided throughout the year.

The metric chosen to measure the Project's output is the total number of counselling sessions undertaken (as opposed to the number of clients). This is because one client may require 6 sessions, whilst another may require 12. Thus, simply stating that 2 clients were counselled would fail to reflect the counselling support provided or the resources used.

Cornerstone Training Overview: 1st April 2023 to 31st March 2024

We are still operating with a reduced number of Volunteers; this is a combination of a post-Covid slump and a reflection of the older demography of the group. There are more opportunities for face-to-face training but some training by external organisations continues to be offered via Zoom. In addition to the cascading of information and training as it is received, the primary method of training is in the form of shadowing on the job.

- Wiltshire Money continued to offer relevant support via Zoom, email and face-to-face training. They send out weekly updates and monthly newsletters. Any useful/relevant information was forwarded to Trustees and Volunteers.
- The *Benefits Training Company* continue to send relevant updates and support, via email or Webinar. As above, anything relevant was disseminated as appropriate. This is quite an expensive option.
- Cornerstone is a member of the Warminster Health and Wellbeing Forum. We are one of 40+ organisations across Warminster and the surrounding villages who meet quarterly to share information and concerns. Any new and relevant information and support is disseminated amongst Trustees and Volunteers and, where appropriate, displayed in the general area.

- Cornerstone Volunteer Forum met on 26th April. A representative from the Fudge Trust spoke to us regarding the charitable fund available for those in need in Warminster. Volunteers and Trustees were able to share their good news stories as well as their concerns.
- We signpost other local support groups that might be of interest to either clients or Volunteers. For example, the Chat Cafe in Warminster is a weekly opportunity (Thursdays) for local residents to meet in a safe place. On 18th January they had a representative of the Victim Support Team in attendance - which they kindly brought to our attention.

Fundraising Report **1st April 2023 – 31st March 2024**

Fundraising during our 10th Financial year has been low key. We have no current Grant applications in at the moment. Future Grant applications will be to:

Warminster Area Board (for Capital items only)

Warminster Town Council.

Wiltshire Community Foundation (for Counselling Costs)

We have been blessed by many Personal donations, and donations from local organizations. We currently use Charities Aid Foundation (CAF). They collect the Gift Aid on our behalf. We have been unable to put on a Quiz Night this year or Lent Lunches.

We have received Donations from Warminster Relief in Need and St Johns Trust Heytesbury.

It is very difficult to find grants for running costs for the Charity, as such we look to Fundraising efforts and personal donations including Standing orders to keep the Charity going.

Cornerstone Volunteer Report **1st April 2023 to 31st March 2024**

As at 31st March 2024 there were 22 volunteers and 9 Trustees.

All volunteers and trustees have completed application forms, have had references taken up and have been checked by DBS. They have read the Safeguarding Document and signed to say so. New volunteers have interviews and induction before proceeding further. Blank rotas are available for volunteers to add their own names for convenient dates. Training is still given

‘in house’ and volunteers also attend relevant outside training courses where applicable.

In April 2023 a new volunteer considered working in Admin – to understudy in the office as part of training.

Our Volunteer Forum was held on April 26th when we had speaker Fran Pearson talking about the Fudge Trust

In September efforts were made to recruit more volunteers by inviting church leaders to our sessions to view the work we do as part of our ministry in Warminster. Also, by giving talks about our charity to various churches and other organisations in town. Eva also contacted volunteers on our list who have not been on the Rota for a while.

I would like to thank all volunteers for their support and commitment to Cornerstone and the invaluable work they do in supporting the vulnerable in our society. It is very much appreciated – thank you.

Safeguarding Report **1st April 2023 to 31st March 2024**

Cornerstone remains committed to putting Safeguarding at the forefront of its priorities so as to protect its clients and volunteers alike.

A Safeguarding Policy is in place and is updated to ensure it complies with current Regulations and GDPR requirements are complied with. All Trustees and Volunteers are DBS checked and updated as necessary. Safeguarding Training is undertaken through a Salisbury Diocese Link. Trustees complete Basic, Foundation and Leadership modules and those involved in recruitment of new Trustees or Volunteers complete a Safer Recruitment module. Volunteers complete the Basic and Foundation modules. The Training is monitored and refreshed every three years.

Any significant Safeguarding concerns are reported to the Trustees who decide what action needs to be taken. There have been no significant events during the period of this Report.

Cornerstone Warminster Accounts
Year ended 31st March 2024

		<u>Restricted</u>	<u>Unrestricted</u>	2024	2023
	Notes	£	£	<u>Total</u>	<u>Total</u>
				£	£
<u>Incoming Resources</u>					
Income from Donations	1	750.00	2,390.20	3,140.20	3,044
Income from Fundraising Events			0.00	0.00	0
Counselling			1,390.00	1,390.00	810
Expense Refunds			18.41	18.41	412
Total Incoming Resources		<u>750.00</u>	<u>3,798.61</u>	<u>4,548.61</u>	<u>4,266</u>
<u>Resources Expended</u>					
Rent			2,475.00	2,475.00	2,700
Computer Costs			413.44	413.44	497
Equipment Purchases			0.00	0.00	921
Phone & Broadband			1,035.27	1,035.27	889
Insurance			96.00	96.00	137
Counselling Costs			2,015.71	2,015.71	1,680
Stationery & Printing			119.90	119.90	59
Client Expenses		90.00	109.90	199.90	504
Office Expenses			0.00	0.00	0
Kitchen Utilities/Resources			131.54	131.54	109
Sundry Expenses			47.50	47.50	505
Total Resources Expended		<u>90.00</u>	<u>6,444.26</u>	<u>6,534.26</u>	<u>8,001</u>
Surplus/(Deficit) for the year		660.00	-2,645.65	-1,985.65	-3,735
Depreciation			0.00	0.00	0
Surplus/(Deficit) after depreciation		<u>660.00</u>	<u>-2,645.65</u>	<u>-1,985.65</u>	<u>-3,735</u>

Cornerstone Warminster Accounts
Year ended 31st March 2024

Balance Sheet as at 31st March 2024

	Notes	2024		2023	
		£	£	£	£
<u>Fixed Assets</u>	2		0.00		0
<u>Current Assets</u>					
Cash in Bank		14,187.12		16,201	
Petty Cash		<u>27.92</u>		<u>0</u>	
		14,215.04		16,201	
<u>Current Liabilities</u>					
Creditors		<u>0.00</u>		<u>0</u>	
			14,215.04		16,201
Net Current Assets			<u><u>14,215.04</u></u>		<u><u>16,201</u></u>
<u>Represented by:-</u>					
<u>Unrestricted Funds:</u>					
Balance at 1 April 2023		16,199.54			
Less: Deficit for the year		<u>2,645.65</u>			
Balance at 31 March 2024			13,553.89		16,200
<u>Restricted Funds:</u>					
Balance at 1 April 2023		1.15			
Add: Surplus for the year		<u>660.00</u>			
Balance at 31 March 2024			661.15		1
			<u><u>14,215.04</u></u>		<u><u>16,201</u></u>

Cornerstone Warminster Accounts for Year ended 31st March 2024

Notes to the Accounts year ended 31st March 2024

	2024	2023
	£	£
1		
<u>Income from Donations</u>		
Warminster Relief in Need	400.00	400
General Donations	1,890.68	1,072
Fudge Trust	0.00	1,000
CAF	761.52	72
Wiltshire Council	0.00	500
St Johns Heytesbury	88.00	0
Warminster & District Food Bank	0.00	0
Plain Women's Institute	0.00	0
	<u>3,140.20</u>	<u>3,044</u>
2		
<u>Fixed Assets</u>		
Computer Equipment at Cost	2,144.00	2,144
Depreciation:		
At 1 April 2023	2,144.00	2,144
Charge for the year	0.00	0
At 31 March 2024	<u>2,144.00</u>	<u>2,144</u>
Net Book Value at 31 March 2024	<u>0.00</u>	<u>0</u>

CORNERSTONE WARMINSTER

England & Wales - Charity number 1157440

Accounts

Cornerstone Warminster.
Central Car Park,
Warminster,
Wiltshire.
BA12 9BT



Cornerstone Warminster

01985 220657

TRUSTEES ANNUAL REPORT

For the Year Ending 31st March 2023

Summary by Chair of Trustees – November 2023

This year has seen a return to pre-Covid levels of activity with 704 episodes of assistance recorded from our static Town Centre location (up from 486) and 76 provided by our Mobile Team (up from 25). This brings the total number since opening (2014) to 5112. In addition, the Counselling Service recorded a total of 136 one-hour counselling sessions.

One of the biggest challenges this year has been trying to help those who find themselves homeless and sleeping rough, which seems to predominately affect men. There is a critical shortage of Council-controlled (housing association) accommodation for single people below State Pension age. On the positive side, Cornerstone has established a good working relationship with a number of private landlords who are sympathetic to our cause. This had led to 2 rough sleepers finding permanent local accommodation.

Another positive development has been in the operation of Mobile Cornerstone. This is primarily a result of appointing a Trustee to be the permanent lead for all mobile-related matters, leading to better coordination, continuity and subsequently greater uptake.

Last year's problem of finding a replacement Lead Counsellor was resolved by securing the services of a highly qualified and experienced local practitioner. This has allowed our low-cost service (usually free for those on low income) to continue and develop.

One of the ongoing challenges has been volunteer recruitment. For part of the year, the staffing level was reduced by one due to lack of availability. Although this measure was short lived it demonstrated that unless an effective recruitment strategy is produced our services are likely to suffer.

We have continued to look for opportunities to work with local government, local GP practices and other voluntary organisations. In terms of Cornerstone's financial management, our running costs and other planned expenditures came within their annual budget allocation - albeit leaving an overall deficit for the year.

Cornerstone Client Data

1 April 2022 – 31 March 2023

1. Summary

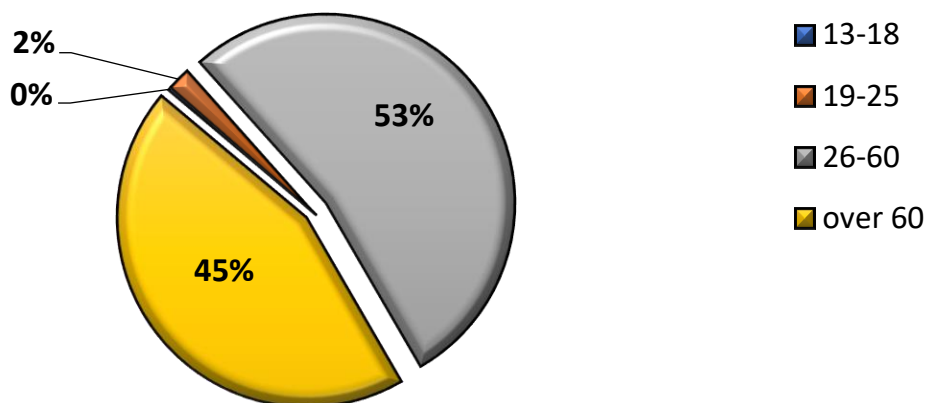
During the reporting period Cornerstone provided **704** episodes of assistance from its static town centre location, with Mobile Cornerstone providing **76** episodes of assistance over the same period. The Counselling Project has provided **136** counselling sessions. See analysis below.

2. Analysis – Static Cornerstone

- **Age Breakdown.**

Over half the clients fell within the broad age range of between 26 and 60 years of age, which has become a regular trend. The proportion of clients over 60 years requiring help was also similar to previous years and was the next largest group. Clients in the 13-18 and 19-25 age groups remained similar to previous years.

Fig 1. Age Breakdown



- **Degree of Need.**

In order to try and assess the nature of the assistance given by Cornerstone, a general 1 to 5 'degree of need' scale has been used. This scale is based upon an individual's personal circumstances. The vast majority of episodes (68%) relate to clients facing hardship and distress (level 3), through to the most severe instances when serious consequences are likely to occur if the situation is left unchecked (level 5). This highlights the fact that people seeking help are facing generally more serious situations than in previous years. The proportion requiring the most basic help has remained stable at 9%. In order to clarify how the scale works in practice, two examples are set out below:

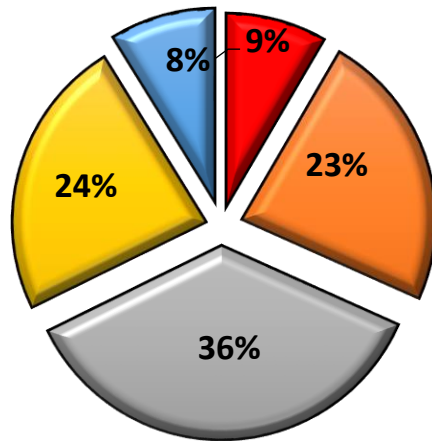
- **1. Requires Help.**

May require help with such things as accessing and completing on-line forms

- **5. Serious Consequences if no help provided.**

A typical example might be someone who is homeless (sleeping rough), unemployed, no source of income (or limited benefits), in severe financial trouble, in despair and feels there is no one else to turn to.

Fig 2. Degree of Need

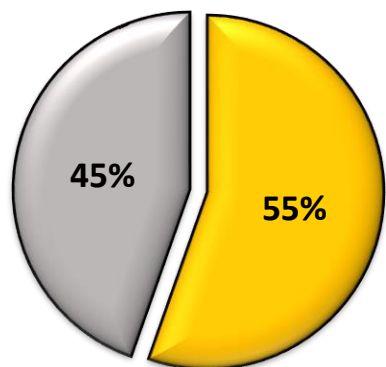


- 1. Requires Help
- 2. More significant Help required
- 3. Distress and hardship if no help given
- 4. Significant Distress and hardship if no help given
- 5. Serious Consequences if no help provided

- **Gender Breakdown**

As seen at Fig 3 below, the proportion of male and female clients was similar to previous years. However, of those classified as need level 5, 79% were males.

Fig 3. Gender Ratio

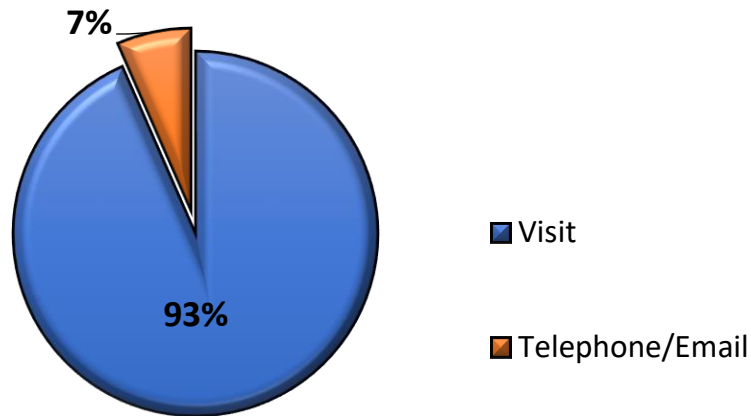


- Male
- Female

- **Type of Contact.**

As seen at Fig 4 below, the vast majority of contacts made by clients seeking assistance comprised personal visits to the Cornerstone centre. Although less than half of those seeking assistance stated how they heard about Cornerstone, friends and family were the usual means cited. Others heard about cornerstone through word of mouth, or simply saw the sign as they passed the building and came seeking help. Other referrals came from the likes of Wiltshire Council, the Food Bank, the Avenue Surgery's Social Prescriber or as a response to Cornerstone's own publicity such as the Warminster Journal, flyers, and website. With less than half of those seeking assistance stating how they heard about Cornerstone, all of the above figures serve only to indicate that referrals come via a range of professional and voluntary organisations as well as the more traditional sources.

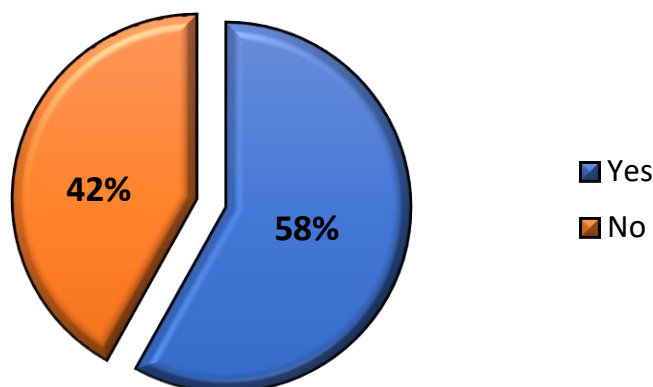
Fig 4. Type of Contact



- **Returners.**

As seen at Fig 5 below, over half of all episodes of assistance involved prior attendees. Return visits can relate to on-going or more complex issues that require further assistance, or that because of their general socio-economic situation they continue to experience various other difficulties. Because a level of trust and confidence tends to develop, clients often look to Cornerstone for practical or moral support when dealing with subsequent personal challenges.

Fig 5. Repeat Visit?



3. Mobile Cornerstone – Summary

This service has been designed especially for those in our community who find it difficult to travel to our Warminster town centre location because of a lack of mobility. Typically, this might be due to a physical disability or lack of transport, especially in the more isolated villages and hamlets. As well as undertaking home visits upon request, the Mobile Cornerstone team has continued to engage with local communities in the more isolated locations. In addition to this, on a number of occasions Cornerstone has accompanied individual clients to specialist appointments, such as benefit appeals hearings, specialist assessments and Job Centre appointments.

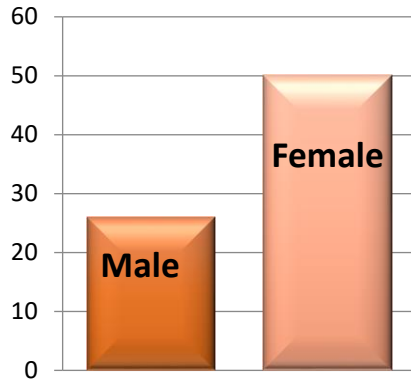
Mobile Cornerstone has provided **76** episodes of assistance, an increase of over 200% on the previous year. This is due to both an increase in demand and the benefits of having a dedicated coordinating Trustee to oversee the mobile element.

4. Analysis – Mobile Cornerstone

- **Gender Breakdown**

As seen at Fig 6 below, around two thirds of mobile clients were female.

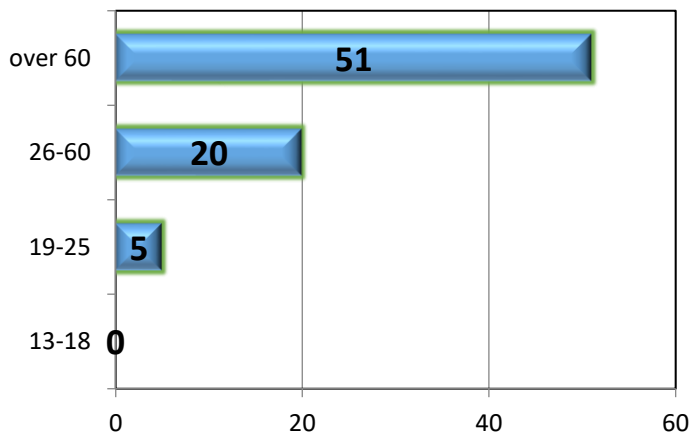
Fig 6. Gender Ratio



- **Age Breakdown.**

Although the majority of Mobile Cornerstone clients were aged over 60 years, for the first time around a third were under 60 years.

Fig 7. Age Breakdown



- **Venue of Assistance**

Apart from a few visits to rough-sleepers, Mobile Cornerstone visits have taken place in the clients' home.

5. Warminster Counselling Project

The new Lead Counsellor took over co-ordinating the counselling service at Cornerstone in at the end of March 2022. At that time there was only 1 counsellor working so the first task was to recruit other counsellors to volunteer. Students undertaking a Level 4 course or higher was the agreed parameter if qualified practicing counsellors (willing to volunteer) were not forthcoming. The previous Lead Counsellor also agreed to take a number of clients for telephone counselling because they were physically unable to attend in person. Over the coming months a further four Level 4 counsellors were recruited, although one has since left. By the time our full service was available some clients had been waiting around 7 months. We operate with two dedicated counselling rooms and offer 2 sessions per counselling room each day we are open (Monday, Wednesday, and Friday). During the year 136 one-hour counselling sessions have been conducted.

The metric chosen to measure the Project's output is the total number of counselling sessions undertaken (as opposed to the number of clients). This is because one client may require 6 sessions, whilst another may require 15. Thus, simply stating that 2 clients were counselled would fail to reflect the counselling support provided or the resources used.

Cornerstone Training Overview: 04/2022 – 03/2023

Cornerstone is now fully open but with a reduced number of Volunteers. There are now some limited opportunities for face-to-face training but almost all training by external organisations is being offered via Zoom. In addition to the cascading of information and training as it is received, the primary method of training is in the form of shadowing on the job.

- Wiltshire Money continued to offer relevant support via Zoom or email. They sent out weekly updates and monthly newsletters. Any useful/relevant information was forwarded to Trustees and Volunteers.
 - ❖ Debt Overview for Non-Advisors, 26th September (Zoom)
 - ❖ Introduction To UC, 3rd October (Zoom)
 - ❖ PIP Overview, 17th October (Zoom)
- The *Benefits Training Company* continued to send relevant updates and support; via email or Webinar. As above, anything relevant was disseminated as appropriate. This is quite an expensive option.

Cornerstone is a member of the Warminster Health and Wellbeing Forum. We are one of 40+ organisations across Warminster and the surrounding villages who meet quarterly to share information and concerns. Any new and relevant information and support is disseminated amongst Trustees and Volunteers and, where appropriate, displayed in the general area.

Fundraising Report. March 2023

Fundraising during our 9th Financial year has been low key.

We have no current Grant applications in at the moment.

Future Grant applications will be to:-

Warminster Area Board (For Capital items only)

Warminster Town Council.

We have been blessed by many Personal donations, and donations from local organizations. We currently use Charities Aid Foundation (CAF). They collect the Gift Aid on our behalf. We have been unable to put on a Quiz Night this year or Lent Lunches.

We received Donations from Warminster Relief in Need, The Fudge Trust and Wiltshire Council

It is very difficult to find grants for running costs for the Charity, as such we look to Fundraising efforts and personal donations including Standing orders to keep the Charity going.

Cornerstone Volunteer Report APRIL2022-MARCH 2023

In March 2023 there were 22 volunteers and 9 Trustees.

All volunteers and trustees have completed application forms, have had references taken up and have been checked by DBS. They have read the Safeguarding Document and signed to say so. New volunteers have interviews and induction before proceeding further. Blank rotas are available for volunteers to add their own names for convenient dates. Training is still given 'in house' and volunteers also attend relevant outside training courses where applicable.

In April 2022 all volunteers were contacted to check on dates for renewing Safeguarding Training.

In July 2022 the rota was reduced to one Trustee and one Volunteer being on duty at our morning sessions due to lack of numbers available. General need for recruiting. All volunteers have choice of covid vaccinations or not but were advised to stay away if feeling unwell.

In October 2022 Volunteer Forum took place - Wiltshire Council gave a talk - Safe and Warm Warminster for Sustainable Energy.

Request made for chaperone volunteers to accompany at Home Visits. It was agreed to invite suitable people who offer even though they're not signed up as volunteers.

I would like to thank all volunteers for their support and commitment to Cornerstone and the invaluable work they do in supporting the vulnerable in our society. It is very much appreciated – thank you.

Safeguarding Report

Cornerstone remains committed to putting Safeguarding at the forefront of its priorities so as to protect its clients and volunteers alike.

A Safeguarding Policy is in place and is updated to ensure it complies with current Regulations and GDPR requirements are complied with.

All Trustees and Volunteers are DBS checked and updated as necessary.

Safeguarding Training is undertaken through a Salisbury Diocese Link. Trustees complete Basic, Foundation and Leadership modules and those involved in recruitment of new Trustees or Volunteers complete a Safer Recruitment module. Volunteers complete the Basic and Foundation modules. The Training is monitored and refreshed every three years.

Any significant Safeguarding concerns are reported to the Trustees who decide what action needs to be taken.

There have been no significant events during the period of this Report – 1st April 2022 to 31st March 2023.



Cornerstone Warminster Accounts
Year ended 31st March 2023

		<u>Restricted</u>	<u>Unrestricted</u>	2023	2022
	Notes	£	£	<u>Total</u>	<u>Total</u>
				£	£
<u>Incoming Resources</u>					
Income from Donations	1	500.00	2,543.52	3,043.52	2,964
Income from Fundraising Events			0.00	0.00	0
Counselling			810.00	810.00	970
Expense Refunds			412.42	412.42	0
Total Incoming Resources		<u>500.00</u>	<u>3,765.94</u>	<u>4,265.94</u>	<u>3,934</u>
<u>Resources Expended</u>					
Rent			2,700.00	2,700.00	2,700
Computer Costs			497.39	497.39	332
Equipment Purchases			920.92	920.92	0
Phone & Broadband			888.51	888.51	869
Insurance			137.00	137.00	96
Counselling Costs			1,680.00	1,680.00	246
Stationery & Printing			58.98	58.98	199
Client Expenses		498.85	5.30	504.15	650
Office Expenses			0.00	0.00	35
Kitchen Utilities/Resources			109.01	109.01	42
Sundry Expenses			505.49	505.49	171
Total Resources Expended		<u>498.85</u>	<u>7,502.60</u>	<u>8,001.45</u>	<u>5,340</u>
Surplus/(Deficit) for the year		1.15	-3,736.66	-3,735.51	-1,406
Depreciation			0.00	0.00	0
Surplus/(Deficit) after depreciation		<u>1.15</u>	<u>-3,736.66</u>	<u>-3,735.51</u>	<u>-1,406</u>

Cornerstone Warminster Accounts
Year ended 31st March 2023

Balance Sheet as at 31st March 2023

	Notes	2023		2022	
		£	£	£	£
<u>Fixed Assets</u>	2		0.00		0
<u>Current Assets</u>					
Cash in Bank		16,200.69		19,936	
Petty Cash		0.00		0	
		16,200.69		19,936	
<u>Current Liabilities</u>					
Creditors		0.00		0	
			16,200.69		19,936
Net Current Assets			16,200.69		19,936
<u>Represented by:-</u>					
<u>Unrestricted Funds:</u>					
General Purpose Fund					
Balance at 1 April 2022		19,936.20			
Less: Deficit for the year		3,736.66			
Balance at 31 March 2023		16,199.54			19,936
<u>Restricted Funds</u>					
Balance at 1 April 2022		0.00			
Add: Surplus for the year		1.15			
Balance at 31 March 2023			1.15		0
			16,200.69		19,936

Cornerstone Warminster Accounts for Year ended 31st March 2023

Notes to the Accounts year ended 31st March 2023

	2023	2022
	£	£
1		
<u>Income from Donations</u>		
Warminster Relief in Need	400.00	250
General Donations	1,072.00	1,285
Fudge Trust	1,000.00	0
CAF	71.52	891
Wiltshire Council	500.00	0
Upton Lovell PCC	0.00	263
Warminster & District Food Bank	0.00	0
Plain Women's Institute	0.00	275
	<u>3,043.52</u>	<u>2,964</u>
2		
<u>Fixed Assets</u>		
Computer Equipment at Cost	2,144.00	2,144
Depreciation:		
At 1 April 2022	2,144.00	2,144
Charge for the year	0.00	0
At 31 March 2023	<u>2,144.00</u>	<u>2,144</u>
Net Book Value at 31 March 2023	<u>0.00</u>	<u>0</u>

CORNERSTONE WARMINSTER

England & Wales - Charity number 1157440

Accounts

Cornerstone Warminster.
Central Car Park,
Warminster,
Wiltshire.
BA12 9BT



Cornerstone Warminster

01985 220657

TRUSTEES ANNUAL REPORT

For the Year Ending 31st March 2022

Summary by Chair of Trustees – November 2022

On the 14 April 2021 Cornerstone fully reopened for client visits, whilst maintaining good anti-Covid practises such as hand and equipment sanitising and adequate ventilation. Having started with a slower uptake than pre-Covid times, demand increased steadily to record a total of 486 episodes of assistance from our static location and 25 provided by Mobile Cornerstone. This brings the total number since opening (2014) to 4,355. In addition, the Counselling Service recorded a total of 200 one-hour counselling sessions.

One characteristic that has stood out this year has been an increase in the ‘degree of need’ of those seeking help. That is, in pre-Covid times around 50% of clients would be classed as level 3 to 5 (see client data below). However, over this period the proportion has risen to 90%, indicating severe need and more serious consequences for client wellbeing should assistance not be provided. The vast majority of the neediest (Level 5) were males, perhaps reflecting the fact that the majority of homeless rough sleepers tend to be male.

There has been a marked increase in demand for Mobile Cornerstone. Although the first home visit did not take place until November 2021, up to 3 home visit requests per week has become the norm. This has led to the appointment of a Trustee to act as the dedicated home visit coordinator and seeking suitable non-Cornerstone volunteers to act as chaperones.

A particular challenge facing Cornerstone will be finding a replacement for our qualified Lead Counsellor who is moving from Warminster. The future of our valuable counselling service depends upon finding a like-minded practitioner willing to provide their time free of charge, or at least at a minimal cost.

One of the more unfortunate consequences of the Covid pandemic has been a reduction in the number of volunteers. This has been exacerbated by the inability to carry out normal recruiting drives and an ageing volunteer group, a number of which now feel just too vulnerable to continue. This may have an impact on our ability to sustain full manning or current opening days.

A further negative impact has been in the area of volunteer training. For example, our normal, regular in-house group events, such as the ‘volunteer forum’ have not been possible. Nevertheless, some very useful online training has been provided by Wiltshire Money. Similarly, volunteers were also able to access online Safeguarding training in order to address the training needs identified in our safeguarding audit.

In terms of Cornerstone’s financial management, running costs and other planned expenditures came within their annual budget allocation - albeit leaving an overall deficit for the year. A future drain on resources may arise should a regular payment be necessary to attract a suitable new Lead Counsellor. This may require additional fundraising efforts.

Cornerstone Client Data 1 April 2021 – 31 March 2022

1. Summary

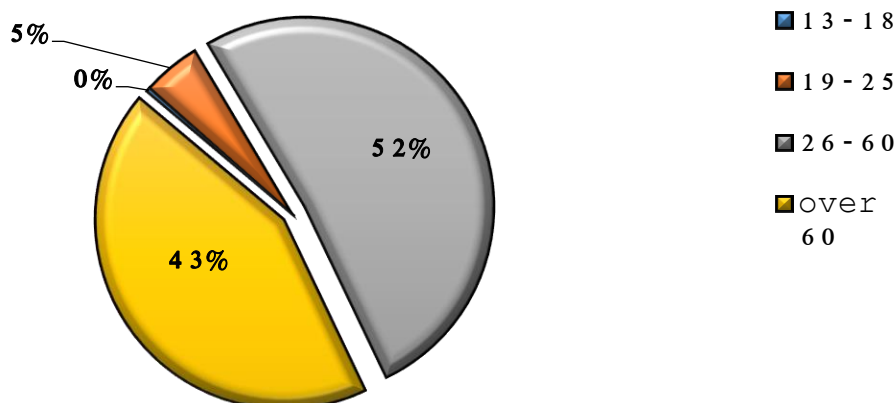
During the reporting period Cornerstone provided **486** episodes of assistance from its static town centre location, with Mobile Cornerstone providing **25** episodes of assistance over the same period. The Counselling Project has provided **200** counselling sessions. See analysis below.

2. Analysis – Static Cornerstone

- **Age Breakdown.**

Around half the clients fell within the broad age range of between 26 and 60 years of age, which has become a regular trend. The proportion of clients over 60 years requiring help was the next largest group. Clients in the 13-18 and 19-25 age groups remained similar to previous non-Covid years.

Fig 1. Age Breakdown



- **Degree of Need.**

In order to try and assess the nature of the assistance given by Cornerstone, a general 1 to 5 ‘degree of need’ scale has been used. This scale is based upon an individual’s personal circumstances. Unlike previous years (53%), over the vast majority of all episodes (61%) relate to clients facing hardship and distress (level 3), through to the most severe instances when serious consequences are likely to occur if the situation is left unchecked (level 5). This highlights the fact that people seeking help are facing generally much more serious situations than in previous years. The proportion requiring the most basic help has dropped to 8%. To clarify how the scale works in practice, two examples are set out below:

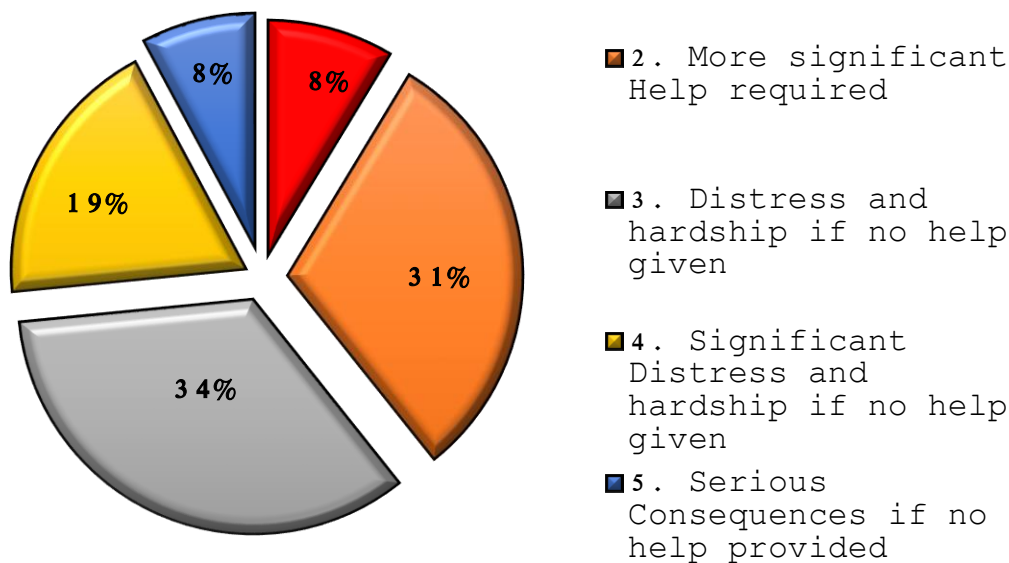
- **1. Requires Help.**

May require help with such things as accessing and completing on-line forms

- **5. Serious Consequences if no help provided.**

A typical example might be someone who is homeless (sleeping rough), unemployed, no source of income (or limited benefits), in severe financial trouble, in despair and feels there is no one else to turn to.

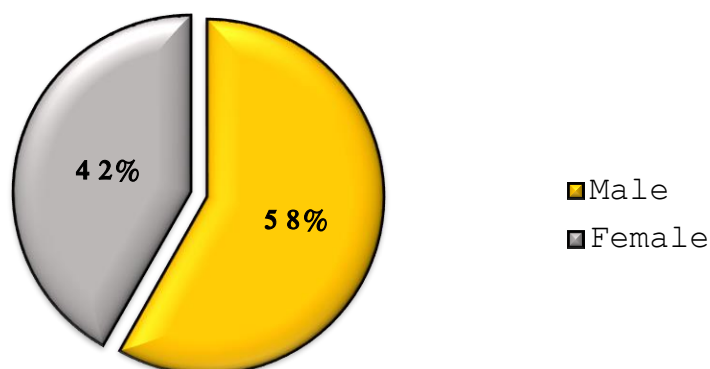
Fig 2. Degree of Need ■ 1. Requires Help



- **Gender Breakdown**

As seen at Fig 3 below, the proportion of male and female clients was similar to previous years. However, of those classified as need level 5, 82% were males.

Fig 3. Gender Ratio

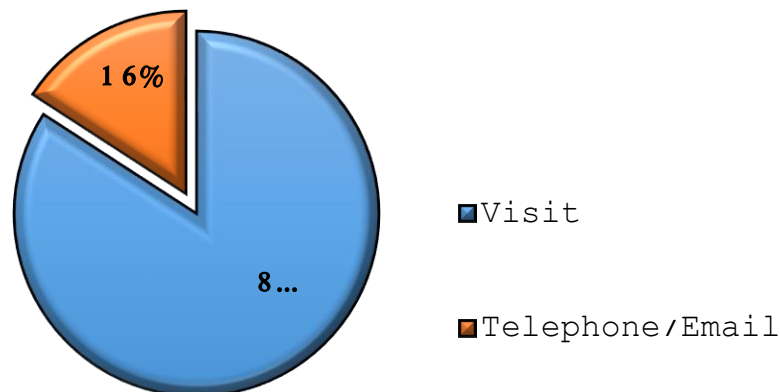


- **Type of Contact.**

As seen at Fig 4 below, the vast majority of contacts made by clients seeking assistance comprised personal visits to the Cornerstone centre. Although less than half of those seeking assistance stated how they heard about Cornerstone,

friends and family were the usual means cited. Others heard about cornerstone through word of mouth, or simply saw the sign as they passed the building and came seeking help. Other referrals came from the likes of Wiltshire Council, the Food Bank, the Avenue Surgery’s Social Prescriber or as a response to Cornerstone’s own publicity such as the Warminster Journal, flyers, and website. With less than half of those seeking assistance stating how they heard about Cornerstone; all of the above figures serve only to indicate that referrals come via a range of professional and voluntary organisations as well as the more traditional sources.

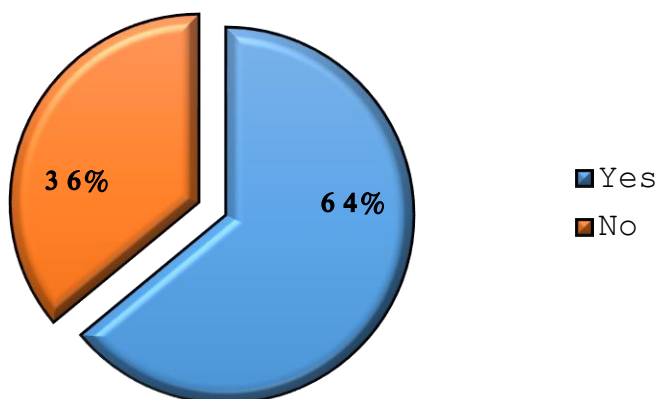
Fig 4. Type of Contact



- **Returners.**

As seen at Fig 5 below, about two thirds of all episodes of assistance involved prior attendees. Return visits usually relate to on-going or more complex issues that require further or on-going assistance. Many of Cornerstone’s clients are some of the most vulnerable in the community and often have several inter-related issues requiring attention. Because a level of trust and confidence tends to develop, clients look to Cornerstone for practical or moral support when dealing with other subsequent personal challenges.

Fig 5. Repeat Visit?



3. Mobile Cornerstone – Summary

During this reporting period Mobile Cornerstone has provided **25** episodes of assistance.

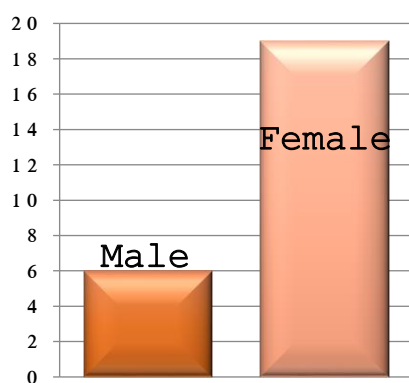
This service has been designed especially for those in our community who find it difficult to travel to our Warminster town centre location because of a lack of mobility. Typically, this might be due to a physical disability or lack of transport, especially in the more isolated villages and hamlets. As well as undertaking home visits upon request, the Mobile Cornerstone team has continued to engage with local communities in the more isolated locations. In addition to this, on a number of occasions Cornerstone has accompanied individual clients to specialist appointments, such as benefit appeals hearings, specialist assessments and Job Centre appointments.

4. Analysis – Mobile Cornerstone

- **Gender Breakdown**

As seen at Fig 6 below, around three quarters of mobile clients were female.

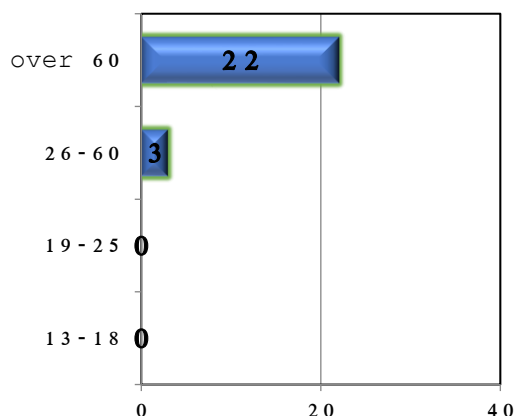
Fig 6. Gender Ratio



- **Age Breakdown.**

The vast majority of Mobile Cornerstone clients were aged over 60 years.

Fig 7. Age Breakdown



- **Venue of Assistance**

Apart from a few visits to rough-sleepers, Mobile Cornerstone visits have taken place in the clients' home.

5. Warminster Counselling Project

The metric chosen to measure the Project's output is the total number of counselling sessions undertaken (as opposed to the number of clients who have received counselling). This is because each client receives the number of sessions appropriate to his or her circumstances. For example, one client may require 4 sessions, whilst another may require 12. Thus, simply stating that 2 clients were counselled would fail to reflect the counselling support provided or the resources used. The total number of counselling sessions provided up to 31 March 2022 (each of one-hour duration) was **200**. The counselling team comprises three counsellors and one Lead counsellor. During this year an additional counselling room was made available to cope with the growing demand.

Cornerstone Training Overview: 04/2021 – 03/2022

Cornerstone remained closed during Lockdown and didn't reopen until August – December 2020. The second Lockdown necessitated closure until April 2021. All face-to-face training opportunities had been, and continued to be, suspended for that period.

- Wiltshire Money continued to offer relevant support via Zoom or email. They sent out weekly updates and monthly newsletters. Any useful/relevant information was forwarded to Trustees and Volunteers.
- The *Benefits Training Company* continued to send relevant updates and support, via email or Webinar. As above, anything relevant was disseminated as appropriate.
- May 2021 - Information received from CAP regarding significant changes to their support package. Details disseminated at Trustees' Meeting on 16th June 2021. Details outlined and shared with Volunteers.
- July 2021 - Wiltshire Money emailed PDFs: *Guide for Landlords and Renting*. Trustees and Volunteers informed, and copies kept in Office for reference.
- February 2022 Wiltshire Money Forum (Zoom);
 - Cost of Living Crisis
 - Wiltshire Council Community Engagement Team

- Shared information and links
 - Local cost of Living Support
Relevant/useful information and link shared.
- February 2022 – Wiltshire Money Forum (Zoom)
 - When Lockdown was lifted, we were able to open (with some restrictions), but not opening fully until September 2021. However, several our older, and more vulnerable Volunteers, have not felt able to return. We have had to operate a more limited service, i.e., one Trustee + one Volunteer (instead of two). Consequently, it isn't possible to shadow or peer mentor. As and when we are able to recruit more Volunteers, this will be reinstated.

Cornerstone Volunteer Report APRIL2021-MARCH 2022

In April 2021 Eva contacted all volunteers to update their availability to volunteer post lockdown. Two volunteers resigned at this time. One more resigned in September. Two new volunteers joined us during the year. In December 2021 there were 21 volunteers and 9 Trustees.

All volunteers and trustees have completed application forms, have had references taken up and have been checked by DBS. They have read the Safeguarding Document and signed to say so. New volunteers have interviews and induction before proceeding further. Blank rotas are available for volunteers to add their own names for convenient dates. Training is still given 'in house' and volunteers also attend relevant outside training courses where applicable.

In June 2021 Michael Tansey became a Trustee. Eva contacted all volunteers to ask if they were available for Home Visits with Karen. 8 volunteers offered to do this.

On 1st August 2021 volunteers joined in with a Churches Together in Warminster event in the Park to promote our charity.

On 30th September 2021 we all enjoyed a Cheese and Wine Evening with fun quizzes and lots of laughter.

In November 2021 it was suggested that we try to have both male and female volunteers on duty at each session

In February 2022 Eva contacted all volunteers to check their Safeguarding Training. All volunteers are required to do Foundation and Basic Awareness Training.

I would like to thank all volunteers for their support and commitment to Cornerstone and the invaluable work they do in supporting the vulnerable in our society. It is very much appreciated – thank you.

Safeguarding Report

Cornerstone remains committed to putting Safeguarding at the forefront of its priorities so as to protect its clients and volunteers alike.

A Safeguarding Policy is in place and is updated to ensure it complies with current Regulations and GDPR requirements are complied with.

All Trustees and Volunteers are DBS checked and updated as necessary.

Safeguarding Training is undertaken through a Salisbury Diocese Link. Trustees complete Basic, Foundation and Leadership modules and those involved in recruitment of new Trustees or Volunteers complete a Safer Recruitment module. Volunteers complete the Basic and Foundation modules. The Training is monitored and refreshed every three years.

Any significant Safeguarding concerns are reported to the Trustees who decide what action needs to be taken.

There have been no significant events during the period of this Report – 1st April 2021 to 31st March 2022

Fundraising Report. March 2022

Fundraising during our 8th Financial year has been low key.

We have no current Grant applications in now.

We will be looking to apply to the following soon:

Wiltshire Community Foundation for The Cornerstone Counselling Project

Warminster Area Board (For Capital items only)

Warminster Town Council.

We have been blessed by many Personal donations, and donations from local organizations. We currently use Charities Aid Foundation (CAF). They collect the Gift Aid on our behalf. We have been unable to put on a Quiz Night this year or Lent Lunches, due to Covid 19.

We applied for a grant from a government organisation called Faith New Deal.

We are still waiting for a reply. We received Donations from Warminster Relief in Need and The Salisbury Plains WI and Upton Lovel PCC.

It is very difficult to find grants for running costs for the Charity, as such we look to Fundraising efforts and personal donations including Standing orders to keep the Charity going.

Cornerstone Warminster Accounts
Year ended 31st March 2022

		<u>Restricted</u>	<u>Unrestricted</u>	2022	2021
	Notes	£	£	<u>Total</u>	<u>Total</u>
				£	£
<u>Incoming Resources</u>					
Income from Donations	1		2,963.87	2,963.87	2,934
Income from Fundraising Events	2		0.00	0.00	333
Counselling			970.00	970.00	0
Rent Received			0.00	0.00	350
Total Incoming Resources		0.00	3,933.87	3,933.87	3,617
<u>Resources Expended</u>					
Rent			2,700.00	2,700.00	1,350
Computers & Phones			0.00	0.00	36
Computer Costs			331.93	331.93	323
Signage			0.00	0.00	129
Phone & Broadband			869.19	869.19	768
Insurance			96.00	96.00	0
Counselling Costs			246.00	246.00	140
Stationery & Printing			199.47	199.47	30
Client Expenses		500.00	149.65	649.65	1,086
Office Expenses			35.00	35.00	41
Kitchen Utilities/Resources			41.58	41.58	0
Sundry Expenses			171.16	171.16	224
Total Resources Expended		500.00	4,839.98	5,339.98	4,127
Surplus/(Deficit) for the year		-500.00	-906.11	-1,406.11	-510
Depreciation			0.00	0.00	0
Surplus/(Deficit) after depreciation		-500.00	-906.11	-1,406.11	-510

Cornerstone Warminster Accounts
Year ended 31st March 2022

Balance Sheet as at 31st March 2022

	Notes	2022		2021	
		£	£	£	£
<u>Fixed Assets</u>	3		0.00		0
<u>Current Assets</u>					
Cash in Bank		19,936.20		21,342	
Petty Cash		0.00		0	
		19,936.20		21,342	
<u>Current Liabilities</u>					
Creditors		0.00		0	
			19,936.20		21,342
Net Current Assets			19,936.20		21,342
<u>Represented by:-</u>					
<u>Unrestricted Funds:</u>					
General Purpose Fund					
Balance at 1 April 2021		20,842.31			
Less: Deficit for the year		906.11			
Balance at 31 March 2022		19,936.20		20,842	
<u>Restricted Funds</u>					
Balance at 1 April 2021		500.00			
Less: Deficit for the year		500.00			
Balance at 31 March 2022			0.00		500
			19,936.20		21,342

Cornerstone Warminster Accounts for Year ended 31st March 2022

Notes to the Accounts year ended 31st March 2022

	2022	2021
	£	£
1		
<u>Income from Donations</u>		
Warminster Relief in Need	250.00	409
General Donations	1,285.00	1,205
Fudge Trust	0.00	500
CAF	891.12	587
Upton Lovell PCC	262.75	173
Warminster & District Food Bank	0.00	59
Plain Women's Institute	275.00	0
	<u>2,963.87</u>	<u>2,933</u>
2		
<u>Income from Fundraising Events</u>		
Waitrose	0.00	333
	<u>0.00</u>	<u>333</u>
3		
<u>Fixed Assets</u>		
Computer Equipment at Cost	2,144.00	2,144
Depreciation:		
At 1 April 2021	2,144.00	2,144
Charge for the year	0.00	0
At 31 March 2022	<u>2,144.00</u>	<u>2,144</u>
Net Book Value at 31 March 2022	<u>0.00</u>	<u>0</u>

CORNERSTONE WARMINSTER

England & Wales - Charity number 1157440

Accounts

Cornerstone Warminster.
Central Car Park,
Warminster,
Wiltshire.
BA12 9BT



Cornerstone Warminster

01985 220657

TRUSTEES ANNUAL REPORT

For the Year Ending 31st March 2021

Summary by Chair of Trustees – April 2020 to March 2021

Except for a few months (September-December 2020) Cornerstone remained closed to client visits. Nevertheless, during these periods, working within strict COVID-safe procedures, 101 episodes of assistance were provided from the static location and 17 delivered through the Mobile Cornerstone service.

During the remainder of the year Cornerstone continued to offer remote assistance accessed via email and the office answering machine, both of which were remotely monitored (advertised via website, social media, and door signs). However, as a result of requests of a more urgent nature it was decided that some face-to-face interventions would be inevitable if severe personal hardship was to be avoided. For example, providing direct assistance to rough sleepers in the form of food, clothing, and emergency shelter, whilst seeking to find accommodation. In this respect, Cornerstone found permanent homes for two clients, whilst sustaining a number of others.

It has always been recognised that life is difficult for the illiterate and those with learning difficulties, especially because so much can depend on accessibility to online information. For some, with a lock-down in place the situation became dire. Thus, throughout the closure direct practical assistance was provided. For example, help accessing benefits and other situations when an advocate was really necessary. Some of the more unusual, included emergency stove repair and chimney sweeping (sole source of home heat), supply and installation of domestic appliances, furniture removal, laptops for remote learning, mail delivery (for homeless using Cornerstone's address) and the provision of a mobility scooter. All whilst maintaining social distance and using PPE.

In addition to the above, for a two-week period Cornerstone took on the task of issuing emergency food due to an outbreak of COVID at the local Foodbank. This involved doorstep deliveries.

Cornerstone's Counselling service managed to maintain accessibility through a combination of face-to-face and telephone counselling sessions. This was delivered by a team of 4 qualified counsellors giving their professional help free of charge in order to help the most vulnerable. Despite the difficulties a total of 145 hours of counselling were provided.

Because of the difficulties arising from COVID a number of planned volunteer training opportunities were cancelled. However, some support relating to benefits and personal finances was available via Zoom/Microsoft Teams. Similarly, volunteers were also able to access online Safeguarding training.

In terms of Cornerstone's financial management, running costs and other planned expenditures came within their annual budget allocation - albeit leaving an overall deficit for the year. The loss of rental income from Selwood Housing will impact future income.

One of the unfortunate consequences of the COVID pandemic has been a reduction in volunteers. Although two new volunteers have been recruited several have left, citing ill-health and vulnerability concerns, etc. The situation has been exacerbated by the rise in demand for home visits - no doubt fuelled by a reluctance of the more vulnerable to leave their home. Looking to the future, the recruitment of new volunteers must be a priority.

Cornerstone Training Overview: April 2020 to March 2021

Cornerstone remained closed during Lockdown and didn't reopen until September to December 2020. The second Lockdown necessitated closure until April 2021. All face-to-face training opportunities have been, and continues to be, suspended for this whole period.

- There was a Wiltshire Money Forum (and Benefits Surgery) planned for the 19th of March, 2020 but this was cancelled. Wiltshire Money continued to offer relevant support via Zoom or email. They sent out weekly updates and monthly newsletters. Any useful/relevant information was forwarded to Trustees and Volunteers.
- The *Benefits Training Company* continued to send relevant updates and support, via email or Webinar. As above, anything relevant was disseminated as appropriate.
- Some issues become apparent during Lockdown which we hadn't previously experienced.
 1. Caring for elderly and vulnerable parents. We discovered that Wiltshire has developed a support system called TCOP (Transforming Care for The Older Patient).
 2. Supporting Landlords. We had worked with homeless clients, clients on benefits struggling to pay for their housing and with local landlords who would be willing to accept clients in receipt of benefits. However, during Lockdown we were contacted by landlords whose clients were unable/unwilling to pay their rent despite being in receipt of housing benefit.

3. An increasing number of vulnerable and/or elderly clients who needed home visits. One of the Trustees has taken responsibility for this and has identified several Volunteers who are able to facilitate this need.

All this information was shared with Trustees and Volunteers.

Cornerstone Volunteer Report APRIL2020-MARCH 2021

April to September was a national lockdown so our premises were not open for walk-in sessions. During this time some volunteers did join in with our Trustees to help those in isolation with collecting shopping, medicines and in any other way required.

All volunteers were contacted in August to update their situation for volunteering. Five volunteers stepped down for various reasons. Several more were cautious as some covid restrictions were still in place. Others returned to our open sessions in our premises when we opened in September with our risk assessment in place.

In October two new volunteers joined us which brought the numbers to twenty-three volunteers with eight Trustees. All volunteers are required to do the Basic Awareness Safeguarding Course and are referred to the Safeguarding Officer for this.

All volunteers and trustees have completed application forms, have had references taken up and have been checked by DBS. They have read the Safeguarding Document and signed to say so. New volunteers have interviews and induction before proceeding further. Blank rotas are available for volunteers to add their own names for convenient dates. Training is still given 'in house' and volunteers also attend relevant outside training courses where applicable.

GDPR forms (yellow) are now required to be signed by all volunteers. This ensures that each volunteer is aware of how we store contact details of them. This form is signed at each interview.

Cornerstone has been open for six years now and I would like to thank all volunteers for their support and commitment to Cornerstone and the invaluable work they do in supporting the vulnerable in our society. It is very much appreciated – Thank you.

Safeguarding Cornerstone April 2020- March 2021

Covid restrictions during this time have meant that all safeguarding training have been completed online.

New volunteers are encouraged to use the Diocesan link to do a basic awareness whilst waiting to start and to also do a Foundation course within 1 month of starting.

Safeguarding policy has been updated to ensure it complies with current guidelines and is also GDPR secure.

Training needs continue to be updated and volunteers are asked to refresh their training when appropriate.

Significant events continue to be reported to all Trustees at their regular meetings. Decision is then taken to protect clients and volunteers alike on an individual basis.

This has resulted in one client not being allowed into the building for the protection of volunteers and other clients in the building.

Cornerstone remains committed to putting safeguarding at the forefront of its priorities.

Philip Short -Safeguarding Trustee

Paula Thorpe – Acting Safeguarding Trustee

Fundraising Report. April 2021 to March 2021

Fundraising during our 7th Financial year has been low key.

We have no current Grant applications in at the moment.

We will be looking to apply to the following in the near future: -

Wiltshire Community Foundation for The Cornerstone Counselling Project

Warminster Area Board (For Capital items only)

Warminster Town Council.

We have been blessed by many Personal donations, and donations from local organizations. We currently use Charities Aid Foundation (CAF). They collect the Gift Aid on our behalf. We have been unable to put on a Quiz Night this year or Lent Lunches, due to Covid 19.

Waitrose donated a third of their usual £1000 monthly support to local Charities,

It is very difficult to find grants for running costs for the Charity, as such we look to Fundraising efforts and personal donations including Standing orders to keep the Charity going.

Cornerstone Warminster Accounts

Year ended 31st March 2021

		<u>Restricted</u>	<u>Unrestricted</u>	2021	2020
	Notes	£	£	<u>Total</u>	<u>Total</u>
				£	£
<u>Incoming Resources</u>					
Income from Grants	1	0.00		0.00	260
Income from Donations	2	500.00	2,433.51	2,933.51	2,330
Income From Fundraising Events	3		333.00	333.00	1,235
Counselling			0.00	0.00	579
Rent Received			350.00	350.00	2,060
Total Incoming Resources		<u>500.00</u>	<u>3,116.51</u>	<u>3,616.51</u>	<u>6,464</u>
<u>Resources Expended</u>					
Rent			1,350.00	1,350.00	2,925
Grant Expenditure - Counselling			0.00	0.00	408
Computers & Phones			35.99	35.99	1,137
Computer Costs			323.26	323.26	368
Signage/Covid Expenses			128.71	128.71	174
Phone & Broadband			768.30	768.30	887
Insurance			0.00	0.00	314
Counselling Costs			140.00	140.00	910
Stationery & Printing			29.70	29.70	259
Client Expenses			1,086.09	1,086.09	0
Office Expenses			41.30	41.30	59
Kitchen Utilities/Resources			0.00	0.00	134
Sundry Expenses			223.39	223.39	266
Total Resources Expended		<u>0.00</u>	<u>4,126.74</u>	<u>4,126.74</u>	<u>7,841</u>
Net Incoming Resources		500.00	-1,010.23	-510.23	-1,377
Depreciation				0.00	0
Net Income after depreciation		<u>500.00</u>	<u>-1,010.23</u>	<u>-510.23</u>	<u>-1,377</u>

Cornerstone Warminster Accounts
Year ended 31st March 2021

Balance Sheet as at 31st March 2021

	Notes	2021		2020	
		£	£	£	£
<u>Fixed Assets</u>	4		0.00		0
<u>Current Assets</u>					
Cash in Bank		21,342.31		21,583	
Petty Cash		0.00		0	
		21,342.31		21,583	
<u>Current Liabilities</u>					
Creditors		0.00		0	
		21,342.31		21,583	
Net Current Assets		21,342.31		21,583	
<u>Represented by:-</u>					
<u>Unrestricted Funds:</u>					
General Purpose Fund		20,842.31		21,853	
<u>Restricted Funds</u>		500.00		0	
		21,342.31		21,853	

Cornerstone Warminster Accounts for Year ended 31st March 2021

Notes to the Accounts year ended 31st March 2021

		2021	2020
		£	£
1	<u>Income from Grants</u>		
	Wiltshire Council	0.00	260
		<u>0.00</u>	<u>260</u>
2	<u>Income from Donations</u>		
	Warminster Relief in Need Charity	409.00	250
	General Donations	1,205.00	1,370
	Wonderful/BT My Donate	0.00	360
	CAF	587.20	0
	Lions Club of Warminster	0.00	160
	Upton Lovell PCC	173.36	190
	Warminster & District Food Bank	58.95	0
		<u>2,433.51</u>	<u>2,330</u>
3	<u>Income from Fundraising Events</u>		
	Waitrose	333.00	0
	Christ Church - Lent Lunch	0.00	132
	Quiznight	0.00	399
	Sharon Concert	0.00	454
	Antenaem Singers	0.00	250
		<u>333.00</u>	<u>1,235</u>
4	<u>Fixed Assets</u>		
	Computer Equipment at Cost	2,144.00	2,144
	Depreciation:		
	At 31 March 2020	2,144.00	2,144
	Charge for the year	0.00	0
	At 31 March 2021	<u>2,144.00</u>	<u>2,144</u>
	Net Book Value at 31 March 2021	<u>0.00</u>	<u>0</u>