



Cornerstone Warminster

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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

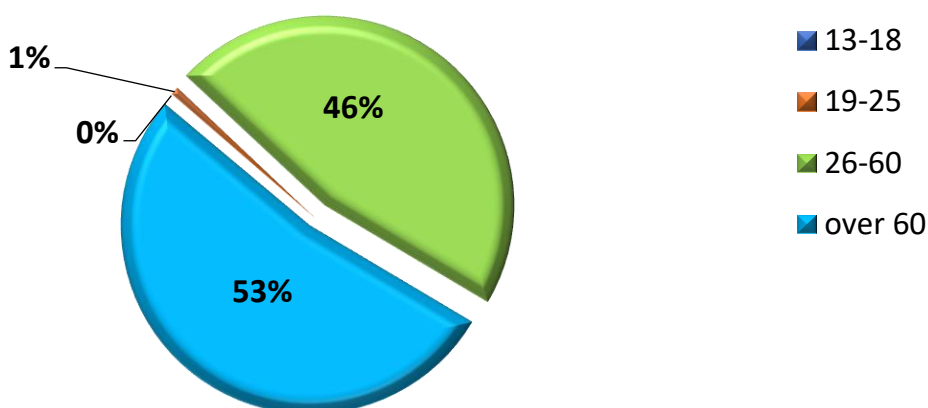
During the reporting period Cornerstone provided **698** episodes of assistance from its static town centre location, with Mobile Cornerstone providing **36** episodes of assistance over the same period. See analysis below.

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:

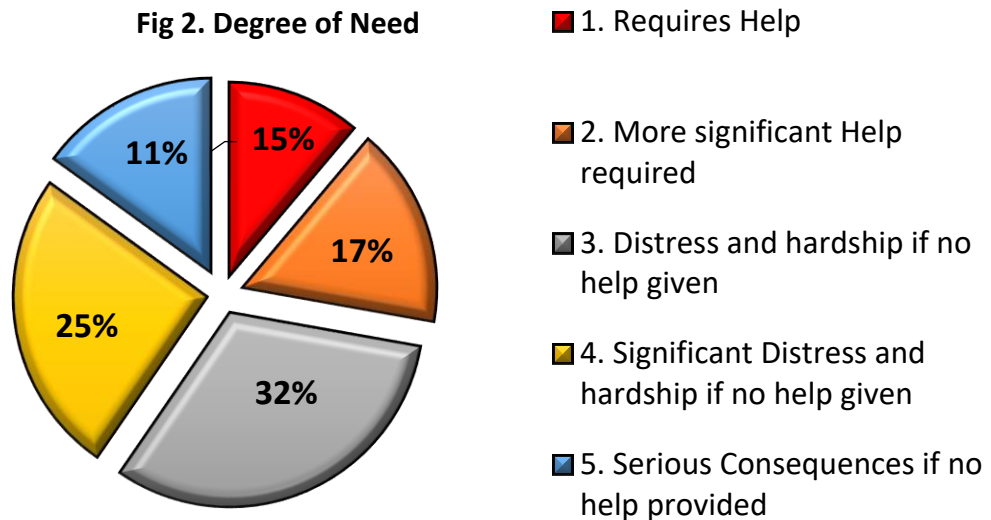
- **1. Requires Help.**

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

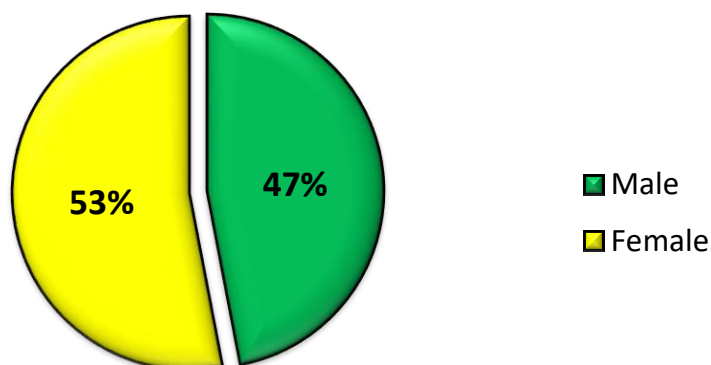
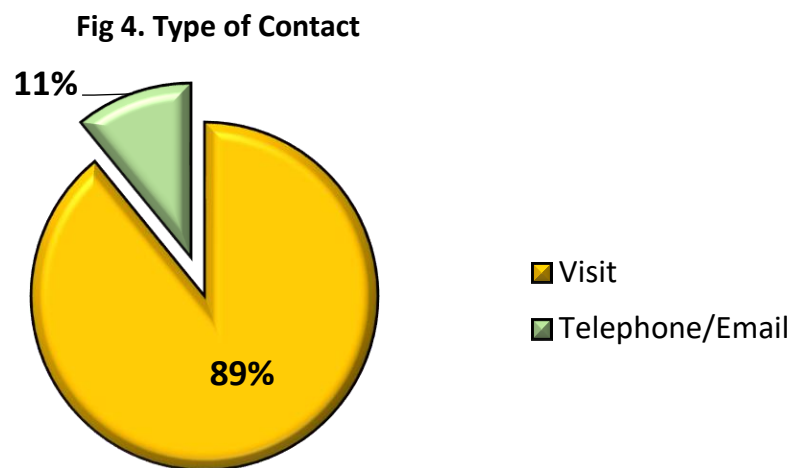


Fig 3. Gender Ratio

- **Type of Contact.**

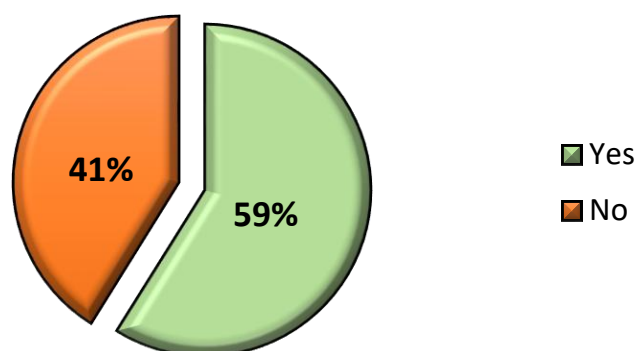
As seen at Fig 4 below, the vast majority of contacts made by clients seeking assistance comprised personal visits to the Cornerstone centre. Although less than half of those seeking assistance stated how they heard about Cornerstone, friends and family were the usual means cited. Others heard about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

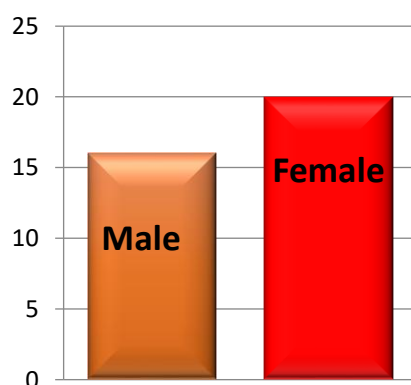
This service has been designed especially for those in our community who find it difficult to travel to our Warminster town centre location because of a lack of mobility. Typically, this might be due to a physical disability or lack of transport, especially in the more isolated villages and hamlets. 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.

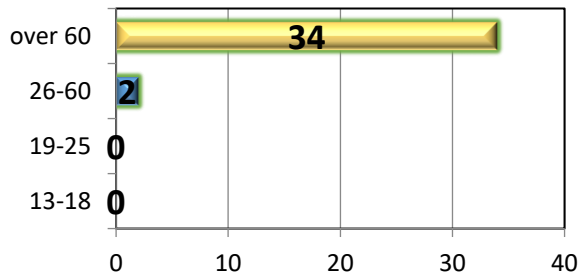
Fig 6. Gender Ratio



- **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

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

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>12,328.29</u>		<u>14,215</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>12,328.29</u>		<u>14,215</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	<u>0.00</u>	<u>0</u>
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>

