



Wintercomfort for the homeless

Annual report and financial statements
for the year ended 31 March 2023

Overstream House, Victoria Avenue, Cambridge CB4 1EG.

Company registration number 02615905.

Charity registration number 1003083

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Report of the Chair of Trustees

This is my first report as Chair of Trustees, having stepped into this role in February 2023. I have been a Wintercomfort Trustee since 2017 so am very aware of the complex and difficult challenges faced by homeless and vulnerably housed people along with the hard work and dedication needed to support them.

Wintercomfort does not just provide welfare, we also deliver vocational training, work experience and employment opportunities. We provide specialist services to particularly vulnerable groups, including women and non-UK nationals, as well as critical 1:1 support regarding housing, maintaining a tenancy, money and debt, health and wellbeing, counselling and social inclusion. Our aim is to support and empower people to secure accommodation and move towards a more positive and independent life.

In 2022/23, as we eased further out of Covid-19, it became evident that we were about to face further severe challenges, most notably the cost-of-living crisis. Prices of essential items soared making it increasingly difficult for low-income households to keep up with their bills and putting many people at risk of homelessness. We witness at firsthand people, including those in employment, unable to pay their rent or mortgage, getting into debt and being forced into temporary accommodation or having to rely on family and friends.

The number of households in temporary accommodation in England is now at its highest since records began. By the end of March 2023, 104,510 households were in temporary accommodation. This number is rising fast, up 10% in the 12 months from March 2022. This is very much in line with our own figures. During 2022/23 we saw a 35% rise in the need for our services from the previous year, supporting 615 people in crisis. During 2023/24 we sadly anticipate seeing more people needing our help. Now more than ever it is vital that we continue to provide our much-needed services to homeless people and individuals on the brink of losing their homes.

I would like to thank all the team at Wintercomfort, led by our Chief Executive Officer Sarah Halls. Every day, they continue to go above and beyond for the people we support. I would also like to thank Rod Cantrill - my predecessor as Chair - and my fellow Board members for giving their time and expertise to ensure Wintercomfort continues to provide a high quality and sustainable service. And to our volunteers, funders and all the local people who have tirelessly fundraised for us throughout the year - it is only with your support that we are able to continue to provide this much needed service. We are sincerely grateful to you all.

Thank you.

Jane Dominey

Chair of Trustees

"I have a home, it is safe. I thank you for everything you have done for me and I am happy to be independent now." Service User.

Report of the Chief Executive Officer

During 2022/23 we saw firsthand the impact of the cost-of living crisis on the most vulnerable in our society. For the first time we saw people in full time employment worried about keeping a roof over their heads and were urgently in need of advice and support to prevent their situation escalating.

At Wintercomfort we are working more and more with people who never would have thought they would be at risk of becoming homeless. To ensure we can reach as many people as possible, we were delighted to secure a 3-year grant with the National Lottery Community Fund, to deliver our new Reaching Out project.

Launched in January 2023 this new initiative enables our specialist Project Workers to work across our community in Foodbanks, accommodation providers, community centres and other community spaces. By becoming mobile and working out in the community, our objective is to reach a much wider audience. We want to support people who may not have considered using Wintercomfort before, either because of stigma, fear, not knowing we existed or because they did not necessarily identify with being homeless or vulnerably housed. By working with people at the earliest opportunity, we hope to prevent people becoming homeless and experiencing the multiple traumas which come from rough sleeping or living in temporary accommodation.

Working more within the community and closer collaborative work with our partners is at the heart of achieving positive results for the people we support. Since April 2022 we have been part of the new cross-partner 'Streets to Home' Partnership. Commissioned by Cambridgeshire County Council, this new working partnership is proving to be highly effective. It has helped to simplify some of our joint working practices, and it has made navigating the housing pathway easier and more efficient, ensuring a more joined-up, comprehensive approach is provided for every individual who needs it.

This year we have seen a 35% increase in people needing our support and our committed and dedicated team have continued as always to deliver an extremely high-quality service. During 2022/23, we supported 615 homeless or vulnerably housed adults (2021/22: 456) and 64 people gained accredited or non-accredited qualifications (2021/22: 54). During this time, with our support 32 people (2021/22: 40) gained paid employment and 92 (2021/22: 25) individuals gained accommodation through advice and support from our Housing Support and Prevention Service.

As always, none of this amazing work would be possible without the incredible efforts of our team and I would like to take this opportunity to thank the staff, our loyal volunteers, and our Trustees, all of whom play a vital part in delivering the positive outcomes we see every day. It is their continued dedication, experience and constant compassion and kindness, which makes such a difference to the people we support.

With very best wishes

Sarah Halls, CEO.

Trustees report

Beneficiaries of the work of Wintercomfort for the homeless

Adults who are rough sleeping or vulnerably housed in Cambridge.

Homeless people are one of the most chronically excluded and marginalised groups in our society. There are several types of homelessness, all of whom Wintercomfort supports:

Rough sleeping: living and sleeping in outside conditions often with little to no shelter.

Statutory homeless: this is when local authorities have deemed a person to have a 'priority need' and that it is the council's duty to house them; this is usually in hostels, shelters, and other forms of temporary accommodation.

Hidden homeless: people who may be considered homeless but whose housing situation is not "visible" on the streets or in official statistics. This can include people living with friends or family, sofa surfing, living in a vehicle or squatting.

People at risk of homelessness: this category of homelessness means someone at significant risk of being pushed into homelessness such as people in low paid jobs, living in poverty and poor quality or insecure housing.

People become homeless for a variety of different reasons. Often it is because of a lack of affordable housing, poverty, and unemployment. We see people who are forced into homelessness when they leave prison or the care system because they have no home to go to. Many women experiencing homelessness have been forced to flee a violent or abusive relationship.

Life events can also play a part including childhood trauma, bereavement, family/relationship breakdown, job loss and debt. Mental health and substance misuse is highly prevalent with the people we support. Sometimes these factors have contributed to them becoming homeless and in other cases mental health problems and addiction issues develop from having to cope with the trauma of being homeless.

Homelessness is not a choice people make, and it could happen to anyone.

Case study one: Vikki's story

Vikki describes her early childhood as happy. Unfortunately, in her teens, she fell in with 'the wrong crowd' and, began to dabble in drug use.

As Vikki's drug use increased, she became involved in drug-related criminal activity to support her addiction. She fell pregnant with her first child and gave birth to her second child whilst serving a 6-month prison sentence for drug related offences. Vikki's parents took in her two children, providing them with the stability that she herself was unable to give at that time. Vikki and her partner then decided to move to Cambridge, where he had family connections, to make a fresh start.

Trustees Report

Beneficiaries of the work of Wintercomfort for the homeless

However, with no firm plan in place, she arrived in the city with nowhere to stay and spent her first night in Cambridge sleeping in a tent at the railway station. Homeless and away from her family, she felt isolated and alone. In her vulnerable state, she found herself falling back into old patterns of behaviour. In time though, Vikki managed to piece her life back together. She met someone new, someone she describes as 'absolutely straight' who provided her with stability and support. They married and had a daughter (now 10).

Unfortunately, some years later, the marriage broke down. Tragically, this coincided with the sudden death of her brother. Grieving and struggling to cope, she began to use drugs again and her ex-husband took full custody of their daughter. Consumed by addiction and caught up in dealing drugs to fund her habit, Vikki was beaten and attacked multiple times. She spent more time in prison and although she was offered accommodation at different times, her drug use prohibited her from sustaining it.

At the start of the pandemic, Vikki was offered accommodation in a women's only hostel that provided full-time support. She made the decision to embrace this opportunity and to stop taking the drugs that had so negatively impacted her life. Whilst in accommodation, Vikki heard about Overstream Clean (Wintercomfort's social enterprise business) and took the opportunity to start as a volunteer. Once familiar with the routine, she gained further training within the team which led to a part-time job and then a full-time position as a cleaner. Working at Wintercomfort enabled Vikki to access other support services available. Colleagues helped her to access funding, clothes, physio for her past injuries, and 1:1 counselling support.

Vikki has also started working at our Women's Evenings, where she supports women currently using our services. Here, she shares her past experiences and provides inspiration and reassurance for others that life can change.

"Some of the women are so young and timid, they lack confidence, and I can relate to their experience so much. I want to build them up. I tell them to take time, take every day as it comes and don't think too far ahead. Change is possible, and I am proof of that." Vikki

Case study two: Vitalijs' Story

Vitalijs has battled substance and alcohol addiction for many years. This has been a significant contributing factor to his homeless status, and he has experienced many years of rough sleeping. At the outset of the pandemic in 2020, Vitalijs was involved in an accident which left him with life-changing injuries to his leg. Despite this obvious trauma, his accident and subsequent hospitalisation allowed him to address and overcome his substance dependency. Throughout his recovery, Vitalijs relied on daily support from Wintercomfort, particularly during the lockdown restrictions. As he built trust with his project worker and the wider team, he was further able to engage with support to build a life for himself beyond homelessness.

Trustees Report

Beneficiaries of the work of Wintercomfort for the homeless

As Vitalijs regained his mobility, he was keen to seek employment. Using funds from the Cambridge Community Foundation, Wintercomfort was able to help Vitalijs get ID documents in place to enable him to seek work. We were also able to purchase a number of essential items to help him become work-ready including a bike lock and items of clothing. Vitalijs is now doing very well, sustaining his tenancy in a shared house, and holding down two cleaning jobs, one in the Grafton Centre and one at Addenbrookes Hospital. His employers both report that they find him to be reliable and hard-working.

“Wintercomfort have done so much to help me over the past two years. I am really happy to be working now and am grateful to everyone who helped me get into this position.” Vitalijs

Trustees Report

Objectives and activities

Our charity was founded in May 1991, over 31 years ago, in response to a clearly identified need to support those who find themselves homeless and/or vulnerably housed in Cambridge. We now deliver a range of services that don't just meet the potentially life threatening, immediate urgent needs of the people we support but also strive to facilitate lasting and proactive change in their lives.

OUR MISSION

- Wintercomfort supports those with experience, or who are at risk, of homelessness by offering essential welfare services and social, learning and work opportunities to enable people to achieve their potential and to make positive, long-lasting changes to their lives.

OUR VISION

- To be welcoming, non-judgemental, offering a safe and secure place for people to access welfare, support, advice and learning in a trusted environment 7 days a week.
- To be service user focussed and deliver high quality services.
- To equip staff and volunteers with the tools and training they need to deliver excellence in everything that we do.
- To develop diverse income and funding streams to ensure that Wintercomfort is not reliant on any one source of funding and ensure that we have sufficient reserves to be sustainable.

OUR VALUES

- To be non-judgemental, inclusive, respectful of others, compassionate and caring.
- To be flexible, innovative, and responsive.
- To empower people to help themselves, champion personal development, and positive change.

Wintercomfort is the only information, advice, training, and support centre for those who are homeless or vulnerably housed in Cambridge. We offer vital activities designed to provide learning, training and improve self-esteem; empowering those we support to move out of homelessness, as well as a free daily welfare service. Because those we help often have multiple issues, it is essential that we take a person-centred, trauma-informed approach. We are open seven days a week. Wintercomfort provides several services from its city centre location and out in the community.

Trustees Report

Objectives and activities.

Housing support and prevention service: Housing advice and practical support is provided to help people navigate the housing pathway. Once accommodation has been secured, support is continued to ensure the tenancy is maintained including education and guidance on managing bills and learning to budget. A home furnishing fund is available to help with essential white goods and soft furnishings. Tenancy support is also provided to those who are struggling to maintain their accommodation, aiding with issues such as being overcrowded or poor living conditions.

Employment, training, and volunteering: Support to gain vocational qualifications, assistance with CV writing, literacy and numeracy, job searches and interview preparation and practice. Our social enterprise Overstream Clean and Garden (a professional cleaning and gardening business) provides training, and paid employment opportunities. People can gain additional work experience and food hygiene accreditation through volunteering within our commercial kitchen. Specialist work attire is provided as well as a work reference where appropriate.

Money and debt advice: Delivered by experienced Money and Debt Advisors, this service provides practical advice and support on issues such as benefit entitlements, rent arrears, money management, debt, negotiating with creditors and repayment planning. This service helps people to gain the knowledge they need to reduce their debts and manage their money better.

Counselling and therapy: 1:1 counselling is available to all those who use our services. Sessions can be delivered in person or via telephone. Our trained, highly qualified counsellors cover a wide spectrum of issues including support for those recovering from addiction, low-moderate depression and anxiety, health anxieties, accommodation worries, abuse, childhood trauma, family breakdown, parenting, bereavement, and relationship issues.

Health and wellbeing: Assisting with GP registrations, access to dental treatment, accompanying service users to medical appointments, referrals to drug and alcohol support services, specialist sexual health and hepatitis clinic and monthly footcare clinic.

Women's only service: Independent Sexual Violence Advisor accredited 1:1 support for women including emotional support, accommodation help and advice. We make referrals to a wide range of general and gender informed services such as counselling and practical support, to ensure they have the basics to maintain their dignity. We provide toiletries, sanitary items and clean clothes, advice and guidance on how to stay safe, with access to physical and mental health support and personal development plans. Regular group activities take place including evening sessions, coffee mornings, cooking sessions, sports activities and arts and crafts.

Trustees Report

Objectives and activities.

Non-UK national support: Including support for those at risk of exploitation and trafficking through modern slavery, support with official documentation, help with immigration services including legal advice, translation services and English language tuition.

Social inclusion and sports: Including a weekly reading group, museum visits, fishing trips, outings, and gardening. We also offer daily and weekly sports & exercise programmes including individual fitness plans.

Digital inclusion: We offer free access to computers at the centre alongside support to use online services and improve digital skills as required. We help people to set up online banking, manage benefits, access healthcare services, create email accounts and to use social media and other platforms to promote inclusion and connectivity.

Welfare support: Includes a free daily breakfast and lunch for rough sleepers. There is daily access to showers, toiletries, laundry services, free clothing, and footwear, helping people to maintain a sense of dignity and self-respect. Food and fuel vouchers are provided, along with sleeping bags and mobile phones and data top-ups where necessary.

Outreach work: This year we have increased our presence within the local community, delivering outreach advice clinics at housing providers foodbanks and other community spaces. We want to ensure those we have not reached before and those who may not have considered using Wintercomfort, either because of stigma, fear or because they assume Wintercomfort only offers support to those sleeping rough, have access to our services.

In setting the objectives of the Charity, the Trustees have due regard for the public benefit guidance set out by the Charity Commission.

How did we meet our objectives?

LEARNING, DEVELOPMENT AND EMPLOYMENT

Throughout 2022/23, 64 people (2021/22: 54) gained accredited or non-accredited qualifications, this included Construction Skills Certification Scheme (CSCS) and IOSH Managing Safety Scheme, Colour Coding and Infection Control, Health and Safety, Introduction to Cleaning, Manual Handling, Sharps Handling, Washroom Hygiene and Housekeeping. 43 people (2021/22: 75) volunteered with Overstream Clean & Garden or within our commercial Kitchen. 83 (2021/22: 137) people gained work ready skills including writing CVs, learning job seeking skills and interview techniques. 55 people (2021/22: 50) people gained knowledge around maintaining employment including time keeping, money management and appropriate behaviour in the workplace and 32 (2021/22: 40) gained paid employment, mainly within Overstream Clean & Garden, the hospitality sector, or the construction industry.

Trustees Report

How did we meet our objectives?

HOUSING SUPPORT AND PREVENTION SERVICE

During 2022/23, our Housing Support and Prevention Service provided accommodation support and advice to 250 people (2021/22: 192) and we supported 92 people to gain accommodation (2021/22: 25) In addition, we supported a further 130 people to maintain their tenancy (2021/22: 117).

This year our Housing Support and Prevention Team began to deliver new drop-in clinics at food banks and community spaces to reach a wider audience who might not have accessed our services before. Through this channel we have been able to carry out more preventative work, supporting people to maintain their current accommodation and deal with issues such as rent arrears, debt, and housing disrepair.

For those needing to secure accommodation, we explained their options and supported them closely through the housing pathway. If they were particularly vulnerable (mainly presenting with mental health issues), we made phone calls on their behalf or attended meetings with them. Where applicable, we encouraged people to register and bid on Home-Link. Through our Streets to Home Partnership, we worked closely with housing providers to ensure that people's rights were respected, and the accommodation offered was the most appropriate for their needs. During the year, our Housing Advisor sat on the Housing First Panel, providing recommendations on suitable candidates for the programme.

Once into accommodation we continued to deliver support, providing people with white goods and soft furnishings through our own furnishings fund where needed, and we also helped them to apply for poverty relief grants. During the year we helped 114 people secure 243 poverty relief grants (2021/22: 53). We continued to provide weekly support until we felt they were able to manage independently. Sustained support is critical to ensuring they do not put their tenancy at risk and repeat the homelessness cycle, that often happens when support is rescinded too quickly.

Alongside this practical advice, we provided ongoing emotional support to ease the transition of life away from the streets and to help people feel connected to their new communities, thus improving the chances of successful integration and sustained tenancies.

COUNSELLING AND WELLBEING

This year we delivered 648 counselling sessions (2021/22: 659). As part of our work, it is essential people can access free mental health support, from an organisation they know, trust, and feel comfortable with.

During the year, we continued to provide a flexible approach offering both face-to-face appointments as well as remote sessions via telephone. A significant proportion of those using the counselling service have substance misuse issues and this was the primary reason for their counselling. Other issues included, low-moderate depression and anxiety, health anxieties, accommodation issues, employment, abuse, childhood trauma, family breakdown, parenting, bereavement, and relationship issues. The impact of the counselling on people's progress was significant. Every person who engaged with the service during 2022/23 showed an improvement in managing their mental wellbeing.

Trustees Report

How did we meet our objectives?

In addition to our counselling, the overall wellbeing of the people we support remained paramount. During the year, 336 (2021/22: 210) people received some form of medical/wellbeing support. Acting as a hub for other partner services, we were able to host monthly foot care clinics, lung clinics, Hep C and HIV testing, twice weekly Drug and Alcohol drop-in sessions, weekly visits from the DDSP (supporting people with mental health and drug addiction) and regular visits from the Access Surgery Team. All partner services have reported that the ability to host clinics and visits at Wintercomfort is of significant value in achieving engagement in their services. Where necessary, our team supported people to make and attend appointments with other healthcare providers including dentist appointments and encouraging people to registers with the Access Surgery. Overall, a large proportion of people reported an increase in physical and mental wellbeing from working with Wintercomfort.

WOMEN'S SERVICE

During the year, we worked with 145 (2021/22: 134) women who were homeless or vulnerably housed. Throughout the year 605 key working sessions took place either face to face or via telephone or Zoom. These sessions focused on a variety of different issues including emotional support, personal development, life skills, money management, housing advice, family issues, isolation and loneliness, mental wellbeing, sexual abuse and violence, relationship issues, health anxieties, job skills and benefit advice.

Peer support is incredibly beneficial to the women who use Wintercomfort, and we have delivered several group activities to help encourage women to build connections with one another. Our weekly cooking sessions have proven to be highly popular. Most of the sessions are around learning to cook cheap, nutritious meals using mainly ingredients found in food banks.

A new activity for this year has been the introduction of women's evenings between 5pm-9pm every Tuesday and Thursday. This provided a safe space for women at night and a variety of activities have been delivered including craft sessions, movie night, knitting sessions, pamper evenings, darts and a boxercise class. These sessions helped build women's confidence and enabled them to know they are not alone.

Domestic abuse and sexual violence remained a prominent and serious issue for the women we supported and during 2022/23 there were 58 separate instances of support in this area. As part of their personal development plan, we worked closely with each individual, supporting them to develop self-worth and to understand the difference between a healthy relationship and one that is coercive and abusive. Our Senior Women's Project Worker is trained in supporting women who are/have experienced abuse and we worked closely with Cambridge Women's Aid, ISVA and the Police to ensure they were fully supported.

The cost-of-living crisis continues to be a serious concern for the women we support and during the year we helped secure 130 different poverty relief grants for 50 women.

Trustees Report

How did we meet our objectives?

SOCIAL INCLUSION AND SPORTS

The positive link between regular physical exercise and positive mental and physical health is well documented. During the year our Sports Project Workers worked with a staggering 158 people on 1,693 occasions (2021/22: 47 people on 539 occasions) Activities undertaken included the gym, badminton, swimming, cycling, walking, aerobics, circuits, racket sports and boxercise. There were also some sessions exclusively for women, including a weekly yoga class.

“My life was completely changed. Now I am no longer sleeping outside. I have food and a one room flat with a double bed and shower. I feel safe now. Wintercomfort also helped me find a GP. Now I am volunteer at a food bank and looking for paid work. A lot has changed in a year.”

Day trips continued to be popular. In addition to our monthly museum trips, this year we launched ‘Fishing for Wellbeing’, in partnership with Housing First and the Willow Edge Angling Group. Fishing is relaxing and provided some much-needed respite from people’s often problematic lives. Getting fresh air and chatting whilst fishing has been extremely beneficial for people’s wellbeing and has been thoroughly enjoyed by all those who attended.

NO RECOURSE TO PUBLIC FUNDS (NRPF)

During the year we provided (via IR Immigration Law), free legal advice to 77 people who have NRPF (2021/22: 65). Project Workers along with our translator worked with this cohort to explain the rights that pre-settled and settled status provides, as well as the general conditions for acquiring settled status. Significant time has been spent acquiring the necessary paperwork such as passports and National Insurance numbers, and we have attended meetings with individuals if we felt additional support was required. We have also worked closely with this group to secure paid employment as private rental is often their only housing option.

Wintercomfort recently had an independent evaluation report produced regarding our services to the migrant community over the past 3 years. The report found that the programme had a profound impact on those it supported. It found that 75% of the people we worked with, would not have had the same outcomes had it not been for Wintercomfort’s activities.

Case Study Three: Olga’s story

Olga was sleeping on the streets and did not have a place to work. An acquaintance of hers advised her to go to Wintercomfort for some food. Olga said she needed a warm place to just be in and have some hot drinks. She then spoke to a support worker in her own language and began to understand how Wintercomfort could help with her long-term problems.

Trustees Report

How did we meet our objectives?

She worked with a support worker to complete the paperwork so that she could live and work in the UK legally. Olga now works at a recycling centre, sorting different materials. Whilst she must work reduced hours because she has an illness, she is pleased to be able to earn a wage. When she was recently taken ill, Wintercomfort staff helped her get access to a GP and then supported her to get to the hospital. Now she has a job, a home and access to a GP.

“In the beginning things were extremely bad because I didn’t have a place to live in and now things are very good. Because I have a place to live in, a job and access to medical care. There’s nothing more that I think I could ask for from Wintercomfort, they have helped me so much.” Olga

Wintercomfort’s Outcomes

- 92 individuals gained accommodation through advice and support from our Housing Support and Prevention Service.
- 130 individuals maintained their tenancies through advice and support from our Housing Support and Prevention Service.
- 1,171 key working session took place.
- 648 counselling sessions were provided.
- 32 individuals gained employment.
- 63 individuals took part in basic skills workshops.
- 64 individuals gained accredited/non accredited qualifications.
- 43 individuals volunteered within Overstream Clean & Garden or in our commercial kitchen.
- 83 attended work ready 1-2-1s sessions.
- 55 individuals took part in maintaining employment training.
- 145 women benefitted from our bespoke women’s only service.
- 77 NRPF individuals received free, high quality legal advice and support.
- 104 individuals received some form of medical / wellbeing support, e.g., foot care clinics, lung clinic, HIV testing, sexual health, dentist, and GP.
- 75% of service users reported increased physical and mental wellbeing from working with Wintercomfort.

Trustees Report

Achievements and Performance.

Attendance information

During this financial year Wintercomfort supported 615 (2021/22: 456) people who were homeless or vulnerably housed, an increase of 35% from last year. Over the year, people visited Wintercomfort 11,139 times (2021/22: 7,540).

Statistic	2020/21	2021/22	2022/23
Total number of individuals	476	456	615
Total number of visits	5,767	7,540	11,140

Statistic	Q1 2022/23	Q2 2022/23	Q3 2022/23	Q4 2022/23
Total people supported	237	275	305	317
Visits to centre	2,330	2,960	3,107	2,743
Breakfasts & lunches served	1,381	2,670	1,839	1,766
Average visits per individual	9.8	10.8	10.1	9.9

Employees

Wintercomfort operates an equal opportunities recruitment programme. Over the year, 45% (2021/22: 52.5%) of Wintercomfort's staff team reported having had experience of homelessness. All frontline staff are enhanced DBS checked and trained in safeguarding of vulnerable adults (SOVA).

Volunteers

Volunteers play an important role in providing Wintercomfort's services for those who are homeless or vulnerably housed. As a charity, we know and appreciate the value, skills, and experience that volunteers can bring. In the last year Wintercomfort has worked with 9 volunteers from the local community on a regular basis, and more volunteers on a less regular basis. All volunteers are recruited to the needs of the charity and the people we support. They all have a comprehensive induction, training, and on-going support from their designated Project Worker.

We are so privileged to have such a wonderful team of committed and gifted volunteers who work tirelessly every week to support the most vulnerable people in our society. We are committed to providing volunteers with a safe, fulfilling and rewarding experience, as well as offering the opportunity to meet new people, experience new things and help to make a real difference to the lives of homeless people in Cambridge. We could not deliver our services without our volunteers, and we are immensely grateful to them.

All front-line volunteers are enhanced DBS checked.

Trustees Report.

Fundraising aims and achievements.

Thanks to the generosity of our supporters our total income for the year was £1,126,028.

The summer of 2022 saw the complete refurbishment of our two shower rooms and basement area. This work was undertaken at no cost to Wintercomfort by the recently opened Cambridge office of international construction company MACE Group. The cost of the works totalled approximately £40,016, representing a significant financial saving for Wintercomfort and a great improvement in the facilities for those we support. MACE continued their support of Wintercomfort throughout the year, making an additional financial donation of £1,000 and entering a team into the 2023 Cambridge Half Marathon. The MACE runners raised over £3,000 in sponsorship and match funding.

The Fundraising team was strengthened in September 2022, with the recruitment of a Community Fundraiser. This new position is already proving to be an asset to the organisation, particularly in supporting our social media engagement and work with schools and University groups.

The 2022 Christmas Appeal was a great success, raising just over £103,000. Within this, The Big Give Campaign achieved more than £47,500 within just four days of the seven-day campaign period.

Our annual United for Cambridge Sleepout achieved the highest level of engagement and fundraising support to date, with more than 100 participants and a grand total of £42,749 raised. This was shared equally between Wintercomfort and partner event charity, Cambridge United Foundation.

We were delighted to attract participants from a wide range of local corporate partners including AstraZeneca, Hill, HSBC and HCR Hewitsons.

Trusts and foundations fundraising has been highly competitive, and we are extremely grateful and fortunate to have such a good level of regular and loyal supporters. Our income generation strategy has always been to have a diverse number of income streams, to ensure we are never reliant on just one channel of funding. We will also continue to invest time and resources into our social enterprise, Overstream Clean & Garden, which we believe will be an invaluable source of income over the years ahead.

Wintercomfort's current fundraising team consists of two part-time consultants who specialise in major grant funding bids, as well as a full-time Fundraising and Communications Manager and a part-time Community Fundraiser, who work with our corporate, community and individual donors alongside facilitating a programme of fundraising events. In 2022/23 thanks to the generosity of our supporters, fundraising costs equated to 6% (2021/22: 6.3%) of all our income which we believe is an excellent return on investment.

We honour communication preferences and make a single annual fundraising appeal prior to Christmas each year and otherwise issue a quarterly newsletter to supporters for information only. We strive to reflect the values we have for vulnerable people in our fundraising practices by providing guidance whenever possible. All our fundraising activities comply with the guidelines laid down by the Fundraising Regulator. We have adhered to the fundraising standards and have not received any fundraising complaints.

Trustees Report

Fundraising aims and achievements.

We would like to thank the following trusts and grant makers for their generous support:

29 th May 1961 Trust	Grace Trust
Albert Hunt Trust	Henry Smith Charity
Batterson Chivers Foundation	Hunting Horn General Charitable Trust
Beatrice Laing Trust	Hopstead
Betty Lawes Foundation	John Coates Trust
Bright Funds Foundation fund USA	Sir Jules Thorne Charitable Trust
Britford Bridge Trust	Marsh Christian Trust
Cambridgeshire Community Foundation	Mathworks
Cambridge City Council	Mbili Charitable Trust
Cambridgeshire County Council	National Lottery Community Fund
Cambridge Street Aid	Northwick Trust
Cambridge United Youth & Community Trust	Oley Foundation
Chameleon Trust	Peter Harrison Foundation.
Charities Trust	Pilgrim Trust
City & University Masonic Trust	Polonsky Foundation
Cole Charitable Trust Foundation	Pye Foundation
Condy Trust	Santander Foundation
Ernest Hecht Charitable Foundation	Schroder Charitable Trust
Garfield Weston Foundation	Simon Gibson Trust

and the following companies and organisations for kind donations, goods and services:

twenteightB	Redgate
Amazon Europe	Rotary Club of South Cambridgeshire
AstraZeneca	Tendring Pacific
Birketts LLP	Tesco Cambridge
Cambridge Water	Thomas Watts Machines and Controls
Facebook	St Neots Cycle Club.
Fine & Country	
MACE Foundation	
Project J Ltd	

Trustees Report

Financial review and results for the year

The financial results show a surplus outcome for the year of £11,840 (2021/22: surplus £384). Revaluation losses in the year were £15,820 (2021/22: £7,012), excluding which the net outturn would have been a surplus of £27,660 (2021/22: surplus £7,396). Total reserves at the end of the year are £913,479 (2021/22: £901,639)

Income

Income was £1,126,028 for 2022/23, which is an increase of £77,019 on the previous year (£1,049,009). Of this, £600,635 (2021/22: £452,736) was given for specific projects whilst the remaining £525,393 (2021/22: 596,273) was given or raised for unrestricted use. Income for the year included £40,016 of Gifts In kind from MACE who refurbished the showers at Overstream House free of charge.

Expenditure

Total expenditure increased by £55,755 from the previous year (£1,041,613) to £1,098,368. Expenditure for the year included £40,016 of Gifts in Kind from MACE who refurbished the showers at Overstream House free of charge. There were several additional costs in the year:

- Additional Audit fee (£6k)
- Drain repairs at Overstream House (£3.3k)
- Legal fees (£2.2k)
- Staff recruitment fees (£3.75k)
- Irrecoverable VAT was also higher than budget (£7.2k) due to reduced third party sales.

Wintercomfort anticipates that 2023/24 will be another very challenging year to achieve a breakeven budget, and is redoubling its fundraising efforts as well as maintaining rigorous control over costs.

Trustees report

Financial review and results for the year

Review of investment performance

At the end of the year the value of the corporate bond investments (in the Invesco Perpetual Corporate Bond Fund and the M&G Gilt and Fixed Interest Fund) stood at £93,773 (2021/22: 109,593). These investments reduced by £15,820 in value over the year due to global events beyond our control.

Funds and Reserves

The charity held the following funds at 31 March (£'s)	2023	2022
Restricted funds	89,593	37,334
Designated funds:	237,148	255,713
- Designated strategic fund	90,000	90,000
- Designated fixed assets fund	133,227	151,792
- Designated building fund	13,921	13,921
Remaining free reserves	586,738	608,592
Total	913,479	901,639

Restricted funds are used only for the purposes specified by the donor or grant giver, details of which are given in note 15 to these financial statements. Designated funds are funds set aside by the Trustees for specific purposes according to the needs of the organisation.

The designated strategic reserve provides for major changes to funding and operational matters anticipated in the foreseeable future. The Trustees agreed this could be used as required during the Covid-19 pandemic for future proofing the organisation against the impact of the virus and global events, or on reduced giving levels from individuals.

The designated fixed assets fund represents the cost of the building owned by Wintercomfort and from which its services are run, and the equipment used by the charity. This is because these assets are essential to the running of the charity and the funds cannot be spent elsewhere.

The designated building fund remains to assist in funding building works and improvements to the premises. It should be noted that Overstream House is a Victorian building that requires ongoing maintenance.

Free reserves are held by the Trustees to ensure continuity of service should the charity experience any unexpected changes in circumstances. The Board considers nine months of expenditure to be an appropriate reserves policy. We currently have seven months, and we aim to bring the fund up to target value in the next five financial years, and this goal will be balanced against the likelihood of continued increasing demand for our services and hence increased expenditure over the same period. This will be achieved by attracting corporate giving to cover current activities, freeing up unrestricted income to build reserves and protect services.

The Trustees Report is continued on page 43.

Statement of Trustees responsibilities

The Trustees (who are also directors of Wintercomfort for the homeless for the purposes of company law) are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP (FRS102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Insofar as the Trustees are aware at the time of approving our Trustees annual report:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Auditors

Goodman Jones were appointed as auditors in the year in accordance with Companies Act 2006. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (effective 1 January 2019).

Signed on behalf of the Trustees on 12th December 2023.



Jane Dominey (Chair)

Independent Auditor's Report to the Members of Wintercomfort for the homeless

Opinion

We have audited the financial statements of Wintercomfort For The Homeless (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011 and Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception.

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Trustees Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

Based on our understanding of the charity and sector, we identified that the principal risks of non-compliance with laws and regulations related to sector regulations and unethical and prohibited business practices, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, the Charities Act 2011, Charity Commission and sector regulations, and UK Tax Legislation. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls). Appropriate audit procedures in response to these risks were carried out.

These procedures included:

- Discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Reading minutes of meetings of those charged with governance;
- Obtaining and reading correspondence from legal and regulatory bodies including HMRC;
- Identifying and testing journal entries;
- Challenging assumptions and judgements made by management in their significant accounting estimates.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members; and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

Use of our report

This report is made solely to the charitable company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's Trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Goodman Jones LLP

Goodman Jones LLP

Chartered Accountants

Statutory Auditors

29-30 Fitzroy
Square London

W1T 6LQ

Date: 13-12-23

Goodman Jones LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006

Statement of financial activities for the year ended 31 March 2023
(Incorporating an Income and Expenditure Account)

	Notes	Unrestricted general funds 2023 £	Unrestricted designated funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:						
Donations	3a	374,499	-	40,016	414,515	438,277
Charitable activities						
Welfare service	3b		-	220,964	220,964	148,949
Learning & Development activities	3b		-	309,973	309,973	242,888
Social enterprise	3b	95,591	-	29,682	125,273	156,588
Other trading activities	3c	50,658		-	50,658	58,644
Other income	3d	-	-	-	-	3,584
Investment income		4,645	-	-	4,645	79
Total Income		525,393	-	600,635	1,126,028	1,049,009
Expenditure on:						
Raising funds		64,786	-	-	64,786	65,765
Charitable activities						
Welfare Service		169,761	-	238,214	407,975	355,126
Learning & Development activities		174,789	-	280,480	455,269	446,131
Social Enterprises		140,656	-	29,682	170,338	174,591
Total Expenditure	4&5	549,992	-	548,376	1,098,368	1,041,613
Net income/(losses) before investment gains		(24,599)		52,259	27,660	7,396
Net losses on investments	7	(15,820)	-	-	(15,820)	(7,012)
Net (Expenditure)/income for the year		(40,419)	-	52,259	11,840	384
Transfers between funds	15	18,565	(18,565)	-	-	-
Net movement of funds		(21,854)	(18,565)	52,259	11,840	384
Total funds at 1 April		608,592	255,713	37,334	901,639	901,255
Total funds at 31 March		586,738	237,148	89,593	913,479	901,639

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.
The attached notes form part of these financial statements.

Balance Sheet as at 31 March 2023

Company number 02615905	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	6		133,227		151,792
Investments	7		93,773		109,593
			<u>227,000</u>		<u>261,385</u>
Current assets					
Debtors	8	76,276		58,352	
Cash at bank and in hand		726,887		651,816	
			<u>803,163</u>		<u>710,168</u>
Creditors: amounts falling due within one year	9	(63,480)		(31,958)	
Creditors: deferred income	10	(53,204)		(37,956)	
			<u>686,479</u>		<u>640,254</u>
Net current assets					
Net assets	14		<u>913,479</u>		<u>901,639</u>
Unrestricted funds					
General funds	15	586,738		608,592	
Designated funds	15	237,148		255,713	
			<u>823,886</u>		<u>864,305</u>
Restricted funds					
	15		89,593		37,334
			<u>913,479</u>		<u>901,639</u>
Total funds	15		<u>913,479</u>		<u>901,639</u>

The attached notes form part of these financial statements. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime. The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006. The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006. However, an audit is required in accordance with section 144 of the Charities Act 2011. The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements were approved by the Board of Trustees on 12th December 2023 and signed on their behalf by:

J Dominey

J Dominey (Chair of Trustees)

I Barker

I Barker (Treasurer)

Statement of cash flows for the year ended 31 March 2023

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Net cash (used by)/provided by operating activities		<u>88,561</u>	<u>(92,120)</u>
Cash flows from investing activities:			
Proceeds from the sale of property, plant and equipment		-	-
Purchase of property, plant and equipment	6	<u>(13,491)</u>	<u>(18,613)</u>
Net cash used in investing activities		<u>(13,491)</u>	<u>(18,613)</u>
Change in cash and cash equivalents in the reporting period		75,071	(110,734)
Cash and cash equivalents at the beginning of the reporting period		<u>651,816</u>	<u>762,550</u>
Cash and cash equivalents at the end of the reporting period		<u>726,887</u>	<u>651,816</u>
<u>Reconciliation of net income to net cash flow from operating activities</u>			
Net income for the reporting period (from SOFA)		11,840	384
Adjustments for:			
Depreciation charges	6	32,055	28,437
Losses/(Gains) on investments	7	15,820	7,102
Losses/(Gains) on disposal of tangible assets		-	-
Decrease/(increase) in debtors		(17,924)	(36,714)
Increase/(decrease) in creditors		<u>46,770</u>	<u>(91,239)</u>
Net cash (used by)/provided by operating activities		<u>88,561</u>	<u>(92,120)</u>

Analysis of changes in net debt

	At start of year £	Cashflows £	At end of year £
Cash in hand	551,000	73,284	624,284
Notice deposits	<u>100,816</u>	<u>1,787</u>	<u>102,603</u>
Total	<u>651,816</u>	<u>75,071</u>	<u>726,887</u>

Notes to the accounts

1. Accounting Policies

General Information.

Wintercomfort For the Homeless is a charitable company, limited by guarantee and registered in England and Wales, whose registered office is Overstream House, Victoria Avenue, Cambridge, CB4 1EG. The charity's objects are stated in the Trustees Report on page 8.

Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011. Wintercomfort meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy. The Financial Statements are prepared in Sterling, the functional currency of the charity, and monetary amounts in these financial statements are rounded to the nearest £. Wintercomfort's legal status is shown on page 46.

Going concern

The Trustees have assessed whether the use of the going concern basis is appropriate and have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that there are no material uncertainties about the charity's ability to continue as a going concern and that the organisation's financial performance and 2023-24 budget and financial plans are robust and deliverable. In addition, the reserves position is sufficient to mitigate any adverse financial risks within the next twelve months from the date these financial statements were approved.

Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are recorded at depreciated historical cost and investments are recorded at fair value, being the closing market value rate as shown in note 7. All other assets and liabilities are recorded at cost which is their fair value.

Funds

Unrestricted funds are donations and other income receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes. Restricted funds are to be used for specific purposes as laid down by the grant providers and donors. Expenditure which meets these criteria is charged to the fund together with a fair allocation of management and support costs.

Income

Voluntary income received by way of donations from fundraising activities and unsolicited gifts is included in full in the Statement of Financial Activities when receivable. Performance related grant income is recognised in accordance with meeting the attached performance conditions, while Income for non-performance related grants is recognised when received. Income from social enterprise sales is recognised when the service is performed. Legacies are accounted for when received or when receipt is probable, can be estimated and has been notified before the balance sheet date. Income is analysed according to the activity that produced the resources.

Notes to the accounts

1. Accounting Policies

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

Donated goods and services

Donated professional services are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the time contribution of our volunteers is not recognised.

On receipt, donated professional services are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Expenditure

Expenditure is recognised in the period in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration, comprising the salary, governance and overhead costs of the central function, is apportioned on the basis of time spent on each activity.

Pension

Contributions to employees' personal pension plans are charged to the statement of financial activities in the year in which they become payable. The assets of the scheme are held separately from the assets of the Charity.

Operating Leases

Rentals paid under operating leases are charged to the statement of financial activities on a straight-line basis over the period of the lease.

Fixed assets

Tangible assets are measured at depreciated historical cost. Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable, and the cost or value of the asset can be measured reliably.

Land and buildings include the costs of enhancements to the buildings after acquisition. The land element is not depreciated.

Depreciation is provided at rates calculated to write off the cost of assets over their expected useful life as follows:

Freehold property	2% on cost
Property improvements	5% on cost
Equipment	15% - 25% on cost

Notes to the accounts

1. Accounting Policies

Investments

Quoted investments are valued at the balance sheet date, at market value. Revaluation gains or losses are recognised in the statement of financial activities and attributed to the fund for which the investments are held.

Debtors

Trade and other debtors are recognised at the settlement amount due and prepayments are valued at the invoice amount which relates to future periods after the year end date.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The Charity is exempt from taxation on its income and gains falling within the Corporation Tax Act 2010 as all income and gains are applied to charitable purposes.

2. Critical accounting judgements and accounting estimates

In application of the Charity's accounting policies which are described in note 1, the Trustees are required to make judgements, estimates and assumptions. Estimates and associated assumptions are based on historical experience and other factors considered relevant and are reviewed on an ongoing basis. Critical judgements having the most significant effect on amounts recognised in the financial statements are as follows:

- Recognition of charitable income: Judgement may be required to determine the point at which performance related grant conditions have been met;
- Analysis of charitable expenditure: Judgement is required to allocating charitable expenditure and the related support costs to activities as some expenditure relates to more than one activity;
- Impairment of assets: Judgement is required to determine appropriate depreciation methodology and in considering whether carrying values of assets are impaired.

3. Income

The following grant providers are considered government grants: Cambridge City Council and Cambridgeshire County Council. Further detail on the nature and scope of these grants is given in Note 15. All grants relate to revenue expenditure and are recognised in the periods over which the related costs are recognised. At 31 March 2023 there were no unfulfilled conditions and no amounts were carried forward.

Notes to the accounts

3a. Income from donations	2023	2022
	£	£
Restricted		
Donated goods: food, second-hand clothing & consumables	-	5,964
Donated goods: refurb of showers at Overstream House by MACE.	40,016	-
Donated services: professional services & advice.	-	345
Total restricted	<u>40,016</u>	<u>6,309</u>
Unrestricted		
Donations from individuals	137,227	205,457
Donations from companies and other organisations	20,939	25,359
Unrestricted income from trusts and foundations	65,609	75,966
Appeal donations	106,541	85,241
Gift Aid	<u>44,183</u>	<u>39,945</u>
Total unrestricted	<u>374,499</u>	<u>431,968</u>
Total Donation Income	<u>414,515</u>	<u>438,277</u>

3b. Income from charitable activities

Income from charitable activities is disclosed according to the various programmes for which it is given. Income from local government is restricted and was £174,860 (2021/22: £145,531) including a one-time Infection Control Funding Grant of £nil (2021/22: £13,627), a DCMS Grant of £5,383 (2021/22: £nil), a Warm Spaces Grant of £2,000 (2021/22: £nil), and a heatwave expenses recharge of £316 (2021/22: - £nil).

Notes to the accounts

3b. Income from charitable activities

For the year ended 31 March 2023	Welfare	Learning & development	Social enterprise	Total 2023
	£	£	£	£
Learning & development programme	48,343	112,800	13,716	174,860
Pathways & progression projects	38,951	58,427	15,966	113,344
Housing support	27,675	7,200	-	34,875
Financial Support	8,000	12,000	-	20,000
Digital & Financial Empowerment	20,493	30,739	-	51,232
Moving forward project	3,320	4,980	-	8,300
Access & outreach project worker	16,000	24,000	-	40,000
Employment programme	13,726	23,590	-	37,316
Catering Training	-	1,250	-	1,250
Women's project	9,200	13,800	-	23,000
Service User Small Grants	20,131	-	-	20,131
Equipment funding	4,292	6,437	-	10,729
Health & Wellbeing project worker	2,000	3,000	-	5,000
Migrant Project	1,000	-	-	1,000
Sports project worker	3,000	4,500	-	7,500
Tenancy Advisor	4,833	7,250	-	12,083
Total restricted	<u>220,964</u>	<u>309,973</u>	<u>29,682</u>	<u>560,619</u>
Social enterprise	-	-	95,591	95,591
Total	<u>220,964</u>	<u>309,973</u>	<u>125,273</u>	<u>656,210</u>

Notes to the accounts

3b. Income from charitable activities

For the year ended 31 March 2022	Welfare	Learning & development	Social enterprise	Total 2022
	£	£	£	£
Learning & development programme	39,293	91,685	14,553	145,531
Pathways & progression projects	29,182	43,773	21,286	94,241
Housing support	8,000	12,000	-	20,000
Financial Support	5,100	7,650	-	12,750
Foodbank	400	600	-	1,000
Moving forward project	8,000	12,000	-	20,000
Access & outreach project worker	15,627	23,440	-	39,067
SE supervision & training	-	-	18,750	18,750
Employment programme	12,654	18,980	-	31,634
Catering Training	2,800	4,200	-	7,000
Women's project	19,040	28,560	-	47,600
Service User Small Grants	8,853	-	-	8,853
Total restricted	<u>148,949</u>	<u>242,888</u>	<u>54,590</u>	<u>446,427</u>
Social enterprise	-	-	101,998	101,998
Total	<u>148,949</u>	<u>242,888</u>	<u>156,588</u>	<u>548,425</u>

3c. Income from other trading activities	2023	2022
	£	£
Fundraising Events	39,239	37,518
Internal cleaning	10,395	18,303
Cambridge Housing Society Limited	395	790
Service User Meals	629	-
Food Recharge to Cambridge City Council	-	2,033
At 31 March	<u>50,658</u>	<u>58,644</u>

All income from other trading activities was unrestricted.

3d. Other Income	2023	2022
	£	£
Furlough Reclaim	<u>nil</u>	<u>3,584</u>

Notes to the accounts

4. Analysis of expenditure on charitable activities

For the year ended 31 March 2023	Direct costs £	Staff costs £	Support costs £	Depreciation £	Donated Items £	Total 2023 £
Charitable activities						
Welfare	72,568	231,358	51,139	12,895	40,016	407,975
Learning & Development	29,005	347,036	63,273	15,955	-	455,269
Social enterprise	12,188	142,232	12,712	3,206	-	170,338
Raising funds	64,786	-	-	-	-	64,786
Total	<u>178,547</u>	<u>720,626</u>	<u>127,124</u>	<u>32,055</u>	<u>40,016</u>	<u>1,098,368</u>
For the year ended 31 March 2022	Direct costs £	Staff costs £	Support costs £	Depreciation £	Donated Items £	Total 2022 £
Charitable activities						
Welfare	68,361	228,955	40,270	11,230	6,309	355,125
Learning & Development	36,831	343,433	51,505	14,363	-	446,132
Social enterprise	9,082	152,468	10,197	2,844	-	174,591
Raising funds	65,765	-	-	-	-	65,765
Total	<u>180,039</u>	<u>724,856</u>	<u>101,972</u>	<u>28,437</u>	<u>6,309</u>	<u>1,041,613</u>

4a. Analysis of support costs

For the year ended 31 March 2023	Welfare £	Learning & development £	Social enterprise £	Total 2023 £
Governance (note 5)	5,077	6,282	1,262	12,621
Office costs	6,514	8,059	1,619	16,192
Finance	14,622	18,091	3,635	36,348
I.T. & Telephones	5,058	6,259	1,258	12,575
Professional advice	3,244	4,013	806	8,063
Premises and utilities	16,624	20,568	4,132	41,325
Total	<u>51,139</u>	<u>63,273</u>	<u>12,712</u>	<u>127,124</u>

Support costs are allocated on the percentage of time spent by staff on each activity.

Finance costs include irrecoverable vat amounting to £20,500 (2021/22: £10,477).

Notes to the accounts

4b. Analysis of support costs

For the year ended 31 March 2022	Welfare	Learning & development	Social enterprise	Total 2022
	£	£	£	£
Governance (note 5)	2,429	3,106	615	6,150
Office costs	3,510	4,489	889	8,888
Finance	11,292	14,442	2,860	28,594
I.T. & Telephones	4,675	5,979	1,184	11,838
Professional advice	878	1,123	223	2,224
Premises and utilities	17,486	22,364	4,428	44,278
Total	<u>40,270</u>	<u>51,503</u>	<u>10,199</u>	<u>101,972</u>

5. Governance costs	2023	2022
	£	£
Audit fees	12,350	6,150
Trustee expenses	<u>271</u>	<u>-</u>
At 31 March	<u>12,621</u>	<u>6,150</u>

5a. Net movement in funds for the year	2023	2022
	£	£
This is stated after charging:		
Depreciation on fixed assets owned	32,055	28,437
Profit on disposal of tangible fixed assets	-	-
Other operating leases - equipment (see note 12)	1,200	2,400
Audit fees	12,350	6,150

5b. Staff costs and numbers	2023	2022
	£	£
Staff costs were as follows:		
Salaries, wages and other staff costs	658,220	660,186
Social security costs	48,748	48,884
Pension contributions	<u>13,658</u>	<u>15,786</u>
At 31 March	<u>720,626</u>	<u>724,856</u>

Notes to the accounts

5c. Full-time equivalent number of employees during the year was as follows:

Charitable activities	18.8	19.6
Management and administration	<u>4.6</u>	<u>3.5</u>
At 31 March	<u>23.4</u>	<u>23.1</u>

The average headcount during the year was 39.2 (2021/22: 38.0). No employee received emoluments of more than £60,000 in either the current or prior years. Staff costs of the Senior Management Team (see page 46) during the year totalled £197,652 (2021/22: £200,408) including £4,180 employer's pension contributions (2021/22: £4,931).

6. Tangible fixed assets

	Land and buildings £	Plant and machinery £	Total £
Cost			
At 1 April 2022	378,390	155,589	533,979
Additions	895	12,596	13,491
Disposals	-	-	-
At 31 March 2023	<u>379,285</u>	<u>168,185</u>	<u>547,470</u>
Depreciation			
At 1 April 2022	270,000	112,188	382,188
Charge for the year	7,025	25,030	32,055
Disposals	-	-	-
At 31 March 2023	<u>277,025</u>	<u>137,218</u>	<u>414,243</u>
Net book value at 31 March 2023	<u>102,260</u>	<u>30,967</u>	<u>133,227</u>
Net book value at 1 April 2022	<u>108,390</u>	<u>43,402</u>	<u>151,792</u>

7. Investments

	2023 £	2022 £
Corporate bond fund investments:		
Market value as at 1 April	109,593	116,605
Revaluation	<u>(15,820)</u>	<u>7,012</u>
Market value as at 31 March	<u>93,773</u>	<u>109,593</u>
Investments are UK based and comprise:		
Invesco Perpetual Corporate Bond	45,517	50,739
M&G Gilt and Fixed Interest Fund	<u>48,256</u>	<u>58,854</u>
	<u>93,773</u>	<u>109,593</u>
Historical cost	<u>100,000</u>	<u>100,000</u>

Notes to the accounts

8. Debtors	2023	2022
	£	£
Trade debtors	29,674	27,778
Other debtors	39,072	24,809
Prepayments	<u>7,530</u>	<u>5,765</u>
At 31 March	<u>76,276</u>	<u>58,352</u>

9. Creditors: Amounts falling due within one year	2023	2022
	£	£
Trade creditors	12,012	8,521
Taxation and social security	17,275	21,418
Other creditors and accruals	<u>34,193</u>	<u>2,019</u>
At 31 March	<u>63,480</u>	<u>31,958</u>

10. Creditors: Deferred income	2023	2022
	£	£
At 1 April	37,956	100,926
Received during the year	209,435	286,636
Released to income during the year	<u>(194,187)</u>	<u>(349,606)</u>
At 31 March	<u>53,204</u>	<u>37,956</u>

Deferred income relates to performance-based trust and foundation grant income given for the delivery of specific projects but which the charity is not yet entitled at the balance sheet date.

11. Pension commitments

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension charge represents contributions payable by the charity to the fund.

Total employer contributions paid for the year were £13,658 (2021/22: £15,786). Contributions totalling £1,093 (2021/22: £1,394) were payable to the fund at the balance sheet date.

12. Operating leases	2023	2022
	£	£
The Charity has commitments under non-cancellable operating leases for office equipment which are payable:		
Within one year	1,200	1,200
In two to five years	-	<u>1,200</u>
At 31 March	<u>1,200</u>	<u>2,400</u>

Notes to the accounts

13. Related parties

Trustees received no remuneration in the year (2021/22: £nil). During the year expenses amounting to £271 were paid to Trustees (2021/22: £nil). In the same period the Trustees donated a total of £8,830 including gift aid (2021/22: £7,500).

14. Analysis of net assets between funds

As at 31 March 2023	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets – tangible assets	-	133,227	-	133,227
Fixed assets – investments	93,773	-	-	93,773
Net current assets	<u>492,965</u>	<u>103,921</u>	<u>89,593</u>	<u>686,479</u>
	<u>586,738</u>	<u>237,148</u>	<u>89,593</u>	<u>913,479</u>

As at 31 March 2022	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets – tangible assets	-	151,792	-	151,792
Fixed assets – investments	109,593	-	-	109,593
Net current assets	<u>498,999</u>	<u>103,921</u>	<u>37,334</u>	<u>640,254</u>
	<u>608,592</u>	<u>255,713</u>	<u>37,334</u>	<u>901,639</u>

Notes to the accounts

15a. Movement of funds in year to 31 March 2023

	1 April 2022	Income	Expenditure	Transfers/ Gains & Losses	31 March 2023
Employment & learning service					
Learning & development programme	-	174,860	(174,860)	-	-
Employability programme	-	37,316	(37,316)	-	-
Moving forward project					
Moving forward project	-	8,300	(8,300)	-	-
Migrant project	-	1,000	(1,000)	-	-
Housing support service					
Housing support service	-	34,875	(34,875)	-	-
Tenancy advisor	-	12,083	(12,083)	-	-
Sports activity					
Sports project worker	-	7,500	(7,500)	-	-
Sports program	-	20,000	(5,000)	-	15,000
Other funds					
Progression project	-	103,604	(103,604)	-	-
Stepping forward	-	9,740	(9,740)	-	-
Women only service	-	23,000	(23,000)	-	-
Access & outreach project worker	-	40,000	(40,000)	-	-
Digital & Financial Empowerment	-	51,232	(17,077)	-	34,155
Catering Training	-	1,250	(1,250)	-	-
Equipment funding	-	10,729	(10,729)	-	-
Health & Wellbeing Project Worker	-	5,000	(5,000)	-	-
Support activities	12,201	20,131	(17,027)	-	15,305
Driving lesson fund	477	-	-	-	477
Donated goods & services	<u>24,656</u>	<u>40,016</u>	<u>(40,016)</u>	-	<u>24,656</u>
Total restricted funds	<u>37,334</u>	<u>600,635</u>	<u>(548,376)</u>	-	<u>89,593</u>
Designated funds					
Designated strategic fund	90,000	-	-	-	90,000
Designated fixed assets fund	151,792	-	-	(18,565)	133,227
Designated building fund	<u>13,921</u>	-	-	-	<u>13,921</u>
Total designated funds	255,713	-	-	(18,565)	237,148
General funds	<u>608,592</u>	<u>525,393</u>	<u>(549,992)</u>	<u>2,745</u>	<u>586,738</u>
Total unrestricted funds	<u>864,305</u>	<u>525,393</u>	<u>(549,992)</u>	<u>(15,820)</u>	<u>823,886</u>
Total funds	<u>901,639</u>	<u>1,126,028</u>	<u>(1,098,368)</u>	<u>(15,820)</u>	<u>913,479</u>

Notes to the accounts

15b. Movement of funds in year to 31 March 2022

	1 April 2021	Income	Expenditure	Transfers/ Gains & Losses	31 March 2022
Employment & learning service					
Learning & development programme	-	145,531	(145,531)	-	-
Employability programme	-	31,634	(31,634)	-	-
Moving forward project					
Moving forward project	-	20,000	(20,000)	-	-
Migrant project	-	-	-	-	-
Housing support service					
Housing support service	-	5,000	(5,000)	-	-
Tenancy advisor	-	15,000	(15,000)	-	-
Sports activities	-	12,750	(12,750)	-	-
Other funds					
Progression project	-	94,241	(94,241)	-	-
Women only service	-	47,600	(47,600)	-	-
Foodbank	-	1,000	(1,000)	-	-
Access & outreach project worker	-	39,067	(39,067)	-	-
Social enterprise supervision & training	-	18,750	(18,750)	-	-
Catering Training	-	7,000	(7,000)	-	-
Support activities	12,202	8,854	(8,854)	-	12,201
Driving lesson fund	477	-	-	-	477
Donated goods & services	<u>18,347</u>	<u>6,309</u>		-	<u>24,656</u>
Total restricted funds	<u>31,026</u>	<u>452,736</u>	<u>(446,427)</u>	-	<u>37,334</u>
Designated funds					
Designated strategic fund	90,000	-	-	-	90,000
Designated fixed assets fund	161,615	-	-	(9,823)	151,792
Designated building fund	<u>13,921</u>	-	-	-	<u>13,921</u>
Total designated funds	265,536	-	-	(9,823)	255,713
General funds	<u>604,694</u>	<u>596,273</u>	<u>(595,186)</u>	<u>2,811</u>	<u>608,592</u>
Total unrestricted funds	<u>870,230</u>	<u>596,273</u>	<u>(595,186)</u>	<u>(7,012)</u>	<u>864,305</u>
Total funds	<u>901,255</u>	<u>1,049,009</u>	<u>(1,041,613)</u>	<u>(7,012)</u>	<u>901,639</u>

Notes to the accounts

15c. Movement of funds:

Restricted funds	Explanation
Employment and learning service	Support to gain employment by providing work experience, vocational qualifications, vocational training, education, employability training as well as paid employment opportunities through our social enterprise Overstream Clean and Garden.
Moving forward project	This project supports migrant service users with outcomes around employment and training, legal advice, language skills and accommodation.
Housing support service	Housing advice service supporting people to maintain their tenancies and provide assistance to those moving from homelessness to housing.
Sports activity	Providing a variety of sporting activities to reduce isolation and improve physical and mental wellbeing.
Progression project	The Progression project started in January 2019 and ended in December 2022. The Progression Project focuses on outcomes on basic skills, volunteer work experience, employment, and reducing substance misuse.
Women only service	A variety of support services focused on women.
Foodbank	To support the provision of meals for the homeless in Cambridge
Access and outreach worker	Working out in the community in order to reach a wider audience of those are homeless or vulnerably housed.
Social enterprise supervision & training	To support supervisory services and training towards vocational qualifications and employability in Overstream Clean and Garden.
Digital and financial empowerment	To support the homeless and vulnerably housed, to develop their financial literacy and gain essential digital skills to access appropriate mainstream financial services online.
Catering training	Providing training in catering skills and qualifications to help gain employment in the catering industry.
Equipment funding	Equipment to help improve the lives of those who are homeless or vulnerably housed.
Health and wellbeing services	Providing practical and emotional support including professional counselling to improve both physical and mental wellbeing.
Support activities	The provision of small grants to individuals for specific items from various sources such as CCF, CEA, MEAM, Staywell, Street Aid.
Driving Lesson fund	To provide driving lessons for service users.

Notes to the accounts

15c. Movement of funds: (continued)

Restricted funds	Explanation
Donated goods and services	Gifts in kind.
Designated funds	Explanation
Designated building fund	This represents funds accumulated towards the cost of significant building improvement works required to be undertaken in the next three to five years.
Designated fixed assets fund	This fund represents the book value of Overstream House and the equipment owned by the charity
Designated strategic fund	This fund provides for major changes to funding or operational challenges, such as a pandemic/Covid resurgence.

Notes to the accounts

16. Analysis of statement of financial activities figures to 31 March 2022

	Notes	Unrestricted general funds 2022 £	Unrestricted designated funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:						
Donations	3a	431,968	-	6,309	438,277	586,087
Charitable activities						
Welfare service	3b		-	148,949	148,949	156,192
Learning & Development activities	3b		-	242,888	242,888	265,180
Social enterprise	3b	101,998	-	54,589	156,587	135,353
Other trading activities	3c	58,644		-	58,644	25,830
Other income	3d	3,584	-	-	3,584	65,247
Investment income		79	-	-	79	511
Total Income & Endowments		596,273	-	452,736	1,049,009	1,234,400
Expenditure on:						
Raising funds		65,765	-	-	65,765	92,546
Charitable activities						
Welfare Service		206,176	-	148,950	355,126	365,462
Learning & Development activities		203,243	-	242,888	446,131	425,989
Social Enterprises		120,002	-	54,589	174,591	186,576
Total Expenditure	4&5	585,186	-	446,427	1,041,613	1,070,573
Net income before investment gains		1,087		6,310	7,396	163,827
Net losses on investments	7	(7,012)	-	-	(7,012)	(1,584)
Net income for the year		(5,925)	-	6,310	384	162,243
Transfers between funds	15	20,457	(20,457)	-	-	-
Surplus for the year being net movement in funds		164,354	(20,457)	18,346	162,243	162,243
Total funds at 1 April		604,694	265,536	31,025	901,255	739,012
Total funds at 31 March		605,078	265,536	31,025	901,639	901,255

Trustees report (continued)

Financial management and policies

Reserves policy

The Trustees of Wintercomfort aim to oversee and manage a level of reserves in order to meet the current and future needs of our beneficiaries, and to do this by establishing reserves for designated matters and free reserves as explained in the Trustees report on page 19.

Investment policy

The Trustees have decided to retain short term funds in cash reserves which are risk free, provide for seasonal fluctuations in operating cash flows and cover nine months expenditure and to hold medium term investments in corporate bonds and gilt-edged securities.

Governance and management

Governing document

Wintercomfort, a company limited by guarantee, is governed by its memorandum and articles of association. Liability of the members in the event of the company being wound up is limited to £1 each.

The Board

The board of Trustees is responsible for the strategic governance of the charity and all act in their capacity as Trustees as unpaid volunteers. Members of the board who are directors for the purpose of company law who served during the year are set out under legal and administrative details on page 46.

The board meets bi-monthly and receives written reports on all aspects of the charity's work at each meeting. Trustees regularly review the skillsets that would strengthen the board's overall effectiveness. The board operates an equal opportunities recruitment policy and Trustees are recruited to provide specific or general skills. New Trustees follow an induction process and are required to spend some time experiencing the different aspects of the charity's activities to gain an understanding of all aspects of the work of Wintercomfort and to meet key members of staff. All Trustees are required to understand their legal obligations in taking on the role of Trustee. All Trustees are SOVA trained and have an enhanced DBS.

At every annual general meeting (AGM) one third (or the number nearest to one third) of the Trustees retire by rotation, being those who have been longest in office since their last appointment or reappointment. If at the meeting at which a Trustee retires by rotation, the vacancy of the retiring Trustee is not filled he /she shall, if willing to act, be deemed to have been reappointed unless at the meeting it is resolved not to fill the vacancy or unless a resolution for the reappointment of the Trustees is put to the meeting and lost. At the AGM in December 2022, Christine Leonard and Rod Cantrill were the longest in office since the election of Trustees at the last AGM, they retired at this meeting and were duly re-elected. Rod Cantrill stepped down as the Chair of Trustees on 7th February 2023 and was replaced in the role by Jane Dominey on the same date. Tim Tyndall stepped down as a Trustee on 2nd December 2022.

Trustees report

Governance and management

Management

Decisions about matters of procedure, policies, finances, and changes to the way the charity is run are made by the Trustees at bi-monthly board meetings (on a majority vote with a quorum present of three or one third whoever is the greater). The board delegates certain areas of governance to the finance committee. This comprises of the Chair and other Trustees with relevant financial experience. The finance committee meets bi-monthly or more often should the need arise.

The day to day running of the charity is delegated to the chief executive officer (CEO) who is responsible for the delivery of the agreed strategy and for ensuring that the charity's policies are adhered to. The pay of the CEO and the other members of the senior management team (SMT) is reviewed by the Chair and finance committee and benchmarked against equivalent roles in similar sized UK charities, taking into account geographical variations in cost of living. The CEO and SMT are listed in the legal and administrative section of these financial statements and their employment costs are disclosed in note 5 to the accounts.

Staff remuneration and the Living Wage

From 1 April 2023 all staff were paid at or above the Living Wage of £10.42 per hour.

Pensions

Wintercomfort provides pension arrangements for staff using the National Employment Savings Trust (NEST) plan which was chosen as it caters to small organisations such as ours and provides staff with flexibility and control over their arrangements. Wintercomfort contributes the equivalent of 3% of basic salary for all eligible members of staff.

Future plans and activities

Wintercomfort's main aim is to continue to support the homeless and vulnerably housed in Cambridge. Over the years our organisation has evolved and adapted to meet the changing needs of the homeless community. We will continue to do this by listening to our service user views through our Service User Forums and through our 1:1 key working sessions.

Collaboration is at the heart of helping people to progress. As an organisation, we have worked hard to build excellent relationships with all local stakeholders, especially our fellow partners on the Streets to Home partnership. Continuing to deliver a joined-up approach that best supports people's needs whilst ensuring there is no duplication of service remains paramount.

We know that securing paid employment is one of the most sustainable routes out of homelessness. Over the next few years we will be working hard to expand our Overstream Clean and Garden social enterprise, to provide even more training and work opportunities for our service users, whilst supporting it to become more self-sustaining.

Trustees report

Due to the cost-of-living crisis, we know we will continue to see an increase in people needing our support. Our biggest challenge will be raising the much needed funds to meet this increasing demand. We have always endeavoured to have a robust Income Generation Strategy, and to not be overly reliant on one channel of income. We will continue with this strategy, and we will work hard to develop new funding partnerships, especially with the corporate community of Cambridge, to ensure that we continue to help people who are in crisis move forward positively and secure a place to live, which everyone deserves.

Risk and safeguarding

Risk

The Trustees have a risk management process to assess risks to which the charity is exposed. This process identifies the types of risks the charity faces, prioritises them and identifies mitigation strategies. Risk management forms an integral part of all the charity's strategic management thinking and decisions. All projects and services are risk assessed at the outset as well as being regularly updated. Overall responsibility for ensuring that this process is carried out lies with the Board of Trustees and the Chief Executive Officer. Each month progress against strategic objectives is measured and reviewed and the most significant risks to meeting strategic goals are identified and reported to the board.

The Trustees consider that the most significant risks currently facing the charity and their mitigating factors remain as follows:

Risk	Mitigating factors
Failing to raise the income required to deliver services.	Financial planning, scenario planning, management of reserves, risk mitigation strategies.
Failure to provide appropriate care for service users / abuse of service users.	Safeguarding best practice, policy, procedures, training for staff, volunteers and Trustees.
Failure to comply with human resource procedures and / or employment regulations.	Ensure all policies and procedures reflect statutory requirements and good practice and are regularly reviewed.

Safeguarding

Wintercomfort works with vulnerable adults and the policies and procedures that have been implemented to ensure the safety and protection of service users include:

- Safe recruitment policies for staff, Trustees and volunteers working with service users including enhanced DBS (Disclosure & Barring Service) checks for all staff, Trustees and volunteers.
- Safeguarding training for staff and volunteers commensurate with their roles and responsibilities and all Trustees— regularly repeated every 3 years.
- Clear procedures so that staff are aware of how to report concerns.
- Robust risk and safeguarding assessment practices.

Legal and administrative details

Wintercomfort for the homeless (limited by guarantee)

Registered office	Overstream House, Victoria Avenue, Cambridge, CB4 1EG.
Company registration number	02615905
Charity registration number	1003083
Trustees	Jane Dominey (appointed as Chair 7 th February 2023) Christine Leonard (Secretary) Rod Cantrill (resigned as Chair 7 th February 2023) Joanne Crellen Jo Kibble Anne Pollintine Tim Tyndall (resigned as Trustee 2 nd December 2022) Matthew Mckeague (appointed 3 rd October 2023) Ian Barker (appointed as Treasurer 3 rd October 2023)
Chief Executive Officer	Sarah Halls
Senior management team	Chris Goldsmith – Finance Manager Sarah Foreman – Services Manager Melody Brooker – Fundraising and Communications Manager
Bankers	Royal Bank of Scotland 21 Petty Cury Cambridge CB2 3NE
Auditors	Goodman Jones LLP, 29/30 Fitzroy Square, London W1T 6LQ