



Wintercomfort for the homeless

Annual report and financial statements
for the year ended 31 March 2025

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

Since our last annual report, the homelessness crisis across England has continued to escalate. The government reported that in autumn 2024, an estimated 4,667 people were sleeping rough on a single night, an increase of 20% from 2023 and 164% higher than in 2010, when national records began. The number of households in temporary accommodation has also reached new highs, with 126,040 households living in such conditions as of September 2024, a 15.7% rise in just one year.

At Wintercomfort, we have witnessed these trends reflected in the continued rise in demand for our services. In 2024/25, we supported 800 individuals in crisis, marking a 30% increase over the past two years. The cost-of-living crisis, rising rents, mortgage instability, and chronic underinvestment in social housing have all contributed to increasing housing insecurity across our community.

In December 2024, we published an independent evaluation of our women's service, Winter Women, conducted by The Charity Spark. Homelessness among women in Cambridge is a growing concern, often compounded by trauma, violence, and social isolation. Since its inception, Winter Women has provided a safe, gender-specific space offering holistic support, including accommodation assistance, mental health counselling, life skills training, and access to essential resources.

The evaluation underscored the programme's profound impact, highlighting that 167 women were supported through Winter Women in the past year. Many reported feeling safer, more confident, and better prepared to manage everyday challenges. Participants gained crucial support in areas such as housing stability, emotional wellbeing, and peer connection. The report also commended the service's client-led approach, while offering practical recommendations for growth, particularly in expanding peer-facilitated activities and further confidence-building opportunities, activities which we are intending to further develop during 2025/26. A copy of this report can be found on our website.

As always, our work would not be possible without our incredible team, led by our CEO Sarah Halls. The team's professionalism and dedication ensure we deliver meaningful change to those we serve. I would also like to express my sincere gratitude to my fellow Board members, whose guidance ensures Wintercomfort's resilience and strategic growth. Finally, to our funders, volunteers, and supporters - thank you. Your generosity is the backbone of our work, enabling us to continue supporting some of the most vulnerable individuals in our community with dignity and care.

Thank you.

Jane Dominey

Chair of Trustees

"I started joining a women's group and it's been absolutely amazing. They've helped me out really well." – Service user

Report of the Chief Executive Officer

Over the past year, Wintercomfort has continued to provide vital support to individuals facing homelessness or at risk of losing their homes. In 2024/25, we supported over 800 people in crisis, offering a broad range of services tailored to individual needs. We helped 92 people move from homelessness into secure accommodation and provided tenancy support to 166 others to help them stay in their homes.

Education and skills development remained a cornerstone of our work. A total of 151 individuals took part in basic skills learning, 95 received job skills training, and 45 achieved accredited or non-accredited qualifications. Notably, 31 people gained paid employment, many through our own social enterprise, Overstream Clean & Garden.

Financial stability is key to preventing homelessness, and this year we delivered debt and money advice to 138 people. We also helped 202 individuals access 341 poverty relief grants, offering much-needed breathing room during difficult times.

We also strengthened our outreach work in the community. Through mobile services at housing providers, food banks, and community centres, we supported 258 individuals, many of whom may not have otherwise accessed help. This proactive approach enables us to intervene early and prevent homelessness before it takes hold.

Our support extends beyond practical help. Emotional wellbeing and mental health support play a crucial role in recovery and resilience. Our in-house counsellors provided one-to-one counselling to 30 people, and a further 112 accessed broader mental health services. Our sports and social inclusion programme reached 79 participants, helping to reduce the isolation and loneliness that often accompany homelessness.

Wintercomfort remains Cambridge's only day service offering this depth and breadth of support. We know that homelessness is complex, and that securing housing is only one part of the solution. Real, lasting change comes from addressing the root causes, whether that's trauma, poor mental health, addiction, or lack of opportunity and building people's confidence and skills for independent living.

I am immensely proud of our dedicated team at Wintercomfort. Their compassion, professionalism, and tireless efforts continue to transform lives. I also want to extend heartfelt thanks to our funders, corporate partners, community groups, and individual donors. Your generosity and ongoing support are invaluable—and deeply appreciated.

With very best wishes

Sarah Halls

CEO

“Before my self-confidence was really knocked down. It was next to none. But since I've been coming back here at Wintercomfort, again, it really helped my self-confidence, and it really helped to build my strength up.” – Service user

Trustees report

Beneficiaries of the work of Wintercomfort for the homeless.

Wintercomfort exists to help adults who are rough sleeping, vulnerably housed and/or at risk of homelessness.

The charity's beneficiaries include many individuals facing multiple disadvantages with problems including substance misuse, poor mental and physical health and contact with the criminal justice system as well as homelessness. The charity does not work directly with children (but does support adults who are parents). It does not provide specialist provision in the areas of mental and physical health (assessment and treatment), and asylum and immigration (but does support individuals who have no recourse to public funds).

Adults who are rough sleeping or vulnerably housed in Cambridge.

People who are homeless are amongst the most chronically excluded and marginalised individuals in our society. There are several types of homelessness, all of which Wintercomfort supports:

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

Statutory duty to house: this is when local authorities have deemed a person meets relevant criteria under homelessness legislation 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, boat, caravan 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.

Those who are homeless or vulnerably housed face multiple disadvantages. They have limited access to basic needs such as food and hygiene and are highly vulnerable to exploitation and violence. Those we help often have poor physical and/or mental health. Some are battling alcohol or drug dependencies, and many have low educational attainment and little to no training or work experience, but nearly all want to find a job.

Most will have suffered some level of significant trauma including job loss, eviction, severe poverty, family breakdown, leaving an institution such as care or prison or fleeing domestic abuse. Many of those we work with have experienced childhood trauma and have little or no knowledge of what is a healthy, caring relationship. They have a severely fractured or no support network and are extremely isolated and alone. All these issues make it so much harder for them to develop healthy relationships, improve self-confidence, gain employment, or build a better future for themselves, without significant support.

Trustees report

Service User Case Studies

CH is a 35-year-old woman with complex physical and mental health conditions, including ADHD, autism, dissociative identity disorder, and a history of substance abuse. Currently in recovery on a methadone script, she has endured lifelong abuse. She originally fled her previous accommodation due to violence and sought safety in Cambridge, where she registered with Wintercomfort.

In early September 2024, CH reached out to Wintercomfort in a deeply distressed state, facing eviction and fearing homelessness. Due to her fragile mental health, she struggled to articulate her situation, and the stress exacerbated her health issues, leading to insomnia, alopecia, and loss of appetite. CH had been temporarily housed by Cambridge City Council (CCC) as a priority case due to fleeing violence, but after nearly two years, the council determined that she was intentionally homeless, citing alcohol consumption at a previous property where drinking was prohibited.

Wintercomfort stepped in to advocate for CH, contacting CCC, exploring legal avenues, and attempting to file a new homelessness application while emphasising her vulnerability. Despite CCC's efforts to support her, CH struggled to engage with the process, leading to miscommunication and missed payments.

Through persistent advocacy, Wintercomfort successfully negotiated an extension of her eviction, allowing CH to remain housed while securing alternative accommodation. Wintercomfort facilitated her transition by organising transport and reducing her anxiety, ensuring she was supported throughout the entire process. CH would like to have counselling support and tenancy support going forward. CH has now moved and is in her new home - she says:

'I felt for the first time in my life that someone had my back. I haven't experienced this before, not in my entire life! – I am so very grateful and Wintercomfort are so amazing, just so amazing – I still cannot even believe it!'

CCC Housing advice Partnership Manager, Housing and Homelessness Initiatives Team said:

"This highlights a good piece of joint working and initiative from the Senior Tenancy Support Officer at Wintercomfort. A homeless applicant received a negative decision from the Council and was not engaging well with services, which was leading to the likelihood that she would be rough sleeping. The Senior Tenancy Support Officer reached out to the individual, who has mental health issues and a former drug user and managed to get her to engage. Through Wintercomfort's hard work, they managed to convince the individual to engage and take up an offer of accommodation. If it wasn't for Wintercomfort's tenacity and support, the individual would have been rough sleeping. This is a great example of joint working for a couple of reasons, firstly the Tenancy Support Officer evidenced to the individual that services were looking out for her best interests and managed her expectations about the options available. The second reason is that they coordinated between the local authority and Streets to Home partners to identify an accommodation option and directly help her to move into this accommodation. Wintercomfort did more in a week with getting the individual to engage, than Housing Advice managed to do in a year."

Trustees Report

Objectives and activities.

Our charity was founded in May 1991, over 33 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. Our work enables people to achieve positive long-lasting change and realise their potential.

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 – Services delivered.

Housing Support and Prevention: We provide tailored housing advice and hands-on support to help individuals navigate the housing system. Once accommodation is secured, we offer ongoing tenancy support, including guidance on budgeting, cooking, and managing household bills to promote long-term stability. A home furnishing fund is also available to help with essential white goods and soft furnishings. For those at risk of losing their home, we assist with challenges such as overcrowding, rent arrears, or poor living conditions.

Employment, Training and Volunteering: Our services support individuals in gaining vocational qualifications, improving CVs, developing literacy and numeracy skills, and preparing for job interviews. Through our social enterprise, Overstream Clean & Garden, we provide training and paid work opportunities in cleaning and gardening. Volunteering in our commercial kitchen offers work experience and the chance to gain a food hygiene certificate. We also supply specialist work attire and offer references to aid career progression.

Money and Debt Advice: Delivered by experienced advisors, this service helps individuals understand benefit entitlements, manage rent arrears, and create realistic debt repayment plans. We provide practical support with creditor negotiations and financial education to build long-term money management skills and reduce debt.

Counselling and Therapy: We offer one-to-one counselling, available in person or by phone, led by qualified professionals. Support is available for a wide range of issues including addiction, anxiety, depression, trauma, abuse, bereavement, family breakdown, parenting concerns, and relationship difficulties.

Health and Wellbeing: We help individuals register with GPs and dentists, accompany them to appointments when needed, and refer them to specialist drug and alcohol services. Our health support also includes access to a sexual health and hepatitis clinic and a monthly footcare clinic.

Women's Only Service: Our dedicated women's service provides one-to-one emotional and practical support, including help with accommodation. We refer women to both general and gender-specific services, and supply essential items like toiletries, sanitary products, and clean clothing. We offer advice on safety, access to health services, and support with personal development. Regular group activities—such as cooking classes, sports, arts and crafts—encourage peer connection and build confidence.

“I have struggled and felt very stuck and hopeless for a long time now, however since receiving support from Wintercomfort this has definitely changed! They helped me so much and it has made me feel and be a lot more confident, I now feel able to do the things I need to do and am in a much better place now. I wouldn't have been able to do it without Wintercomfort's help”. Service user

Trustees Report

Objectives and activities – Services delivered.

Social Inclusion: We offer a range of inclusive activities to support wellbeing, build confidence, and foster community connection. These include a weekly men’s group, cooking sessions, museum visits, fishing trips, gardening, and group outings.

Digital Inclusion: Free computer access is available at our centre, along with one-to-one support to help individuals improve their digital skills. We assist with setting up online banking, managing benefits, accessing healthcare services, creating email accounts, and using social media to promote digital confidence and reduce isolation.

Welfare Support: We provide free daily breakfast and lunch for rough sleepers, as well as access to showers, laundry facilities, toiletries, clothing, and footwear, helping people maintain dignity and self-respect. Additional support includes food and fuel vouchers, sleeping bags, mobile phones, and data top-ups, based on individual need.

Outreach Work: Our outreach team delivers advice clinics at housing providers, food banks, and other community venues to reach those who may not yet be aware of our services. We aim to break down barriers such as stigma, fear, or misconceptions that Wintercomfort only supports rough sleepers, ensuring broader access to our full range of 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

During 2024/25, 45 individuals (2023/24: 73) achieved accredited or non-accredited qualifications. These included certifications such as the Construction Skills Certification Scheme (CSCS), IOSH Managing Safely, Colour Coding of Cloths and Infection Control, Health and Safety, Introduction to Cleaning, Manual Handling, Sharps Handling, Washroom Hygiene, Housekeeping and Food hygiene levels 1 & 2.

Volunteer engagement remained strong, with 54 people (2023/24: 70) contributing their time and gaining experience through roles with Overstream Clean & Garden or in our commercial kitchen.

Work readiness training also continued to play a vital role in our support services. In total, 95 individuals (2023/24: 95) developed practical employment skills, including CV writing, job searching techniques, and interview preparation. A further 52 people (2023/24: 113) built knowledge essential for maintaining employment, such as time management, budgeting, and appropriate workplace behaviour.

Most notably, 31 individuals (2023/24: 25) secured paid employment during the year, many through Overstream Clean & Garden, as well as in the hospitality, retail and construction sectors.

Trustees Report

How did we meet our objectives?

HOUSING SUPPORT AND PREVENTION SERVICE

In 2024/25, our Housing Support and Prevention Service supported 378 individuals with accommodation advice and assistance (up from 302 in 2023/24). We helped 92 people secure housing (2023/24: 80) and supported 166 to sustain their tenancies (2023/24: 130).

We continued to run drop-in clinics at food banks and community venues, reaching people who might not otherwise engage with our services. These clinics enabled us to carry out vital preventative work, helping Service users address rent arrears, debt, housing disrepair, and access additional support. The most common issues faced remained the rising cost of living, rent affordability, and challenges related to Universal Credit.

Our ongoing partnership with Law Stop (www.lawstop.co.uk) has been invaluable. Their legal experts, specialising in housing, community care, public law, and education support those eligible for Legal Aid. Our Housing Advisor regularly refers service users to them, and their specialists join our drop-in clinics and hold monthly sessions at Overstream House.

For those seeking housing, we offered detailed guidance through the housing pathway, including registration and bidding via Home-Link. We provided hands-on support, attending appointments and making calls for vulnerable service users, particularly those with mental health needs.

Through the Streets to Home Partnership (funded by Cambridgeshire County Council), we collaborated with housing providers to ensure service users' rights were upheld and accommodation met their needs. We also contributed to the Housing First Panel, helping identify suitable candidates for the programme.

Once housed, we continued support through weekly check-ins and practical help, such as supplying white goods and furnishings via our fund and assisting with poverty relief grant applications. This year, we helped 202 people secure 341 grants (2023/24: 195).

Beyond practicalities, we offered emotional support to ease the transition from homelessness, helping people connect with their communities and build the foundations for a stable, independent future.

“At CMC we believe strongly in the power of partnership working and have been pleased to have Overstream Clean supporting us since mid-2016, amongst various charity relationships including the foodbank. I’m really encouraged at the thought that we might be able to host you / your team on alternate Tuesdays, and indeed could see it being beneficial every week if that ever became possible”. - Ian Murray, Chesterton Methodist Church

Trustees Report

How did we meet our objectives?

COUNSELLING AND WELLBEING

This year, we delivered 1:1 counselling to 30 people (2023/24: 60). Providing free, accessible mental health support through a trusted organisation remains a core element of our work.

The ongoing cost-of-living crisis has significantly affected people's mental health. Our counsellors are increasingly supporting individuals facing anxiety about the future, along with concerns around debt, food and fuel poverty. Other common issues include substance misuse, childhood trauma, relationship breakdowns, poverty, depression, and housing insecurity.

For women especially, counselling has addressed the impact of childhood trauma, domestic violence, sexual abuse (past and present), and unhealthy relationships.

Despite the challenges, outcomes have been overwhelmingly positive:

- 100% of those who received counselling reported improved confidence and wellbeing.
- 100% of those struggling with alcohol or drug use reported reduced use or full abstinence. All attributed their progress in part to the counselling support provided.

Beyond counselling, we prioritised holistic wellbeing. In 2024/25, 521 people received medical or wellbeing support (2023/24: 655). Wintercomfort continues to act as a vital hub for partner services, hosting: monthly foot care and lung clinics, Hepatitis C and HIV testing, twice-weekly drug and alcohol drop-ins, weekly visits from the Dual Diagnosis Support Programme (DDSP) and ongoing access to the Access Surgery Team

These services have proven invaluable in promoting engagement and ensuring individuals receive appropriate care. Our team also supports people in registering with GPs, arranging dental appointments, and attending healthcare visits.

As a result of these combined efforts, many of those we support have reported tangible improvements in both their physical and mental wellbeing.

WOMEN'S SERVICE

During the year, we supported 167 women who were homeless or vulnerably housed, a slight increase from 165 in 2023/24. A total of 504 one-to-one key working sessions were delivered, either face-to-face, over the phone, or via Zoom (2023/24: 554). These sessions covered a wide range of issues, including emotional support, personal development, life skills, money management, housing advice, family challenges, isolation, mental wellbeing, sexual abuse and violence, health anxieties, job skills, and benefit advice.

The cost-of-living crisis continued to dominate many of these conversations, with increasing anxiety around paying bills and affording food. In response, we secured 90 separate poverty relief grants to support 58 women facing financial hardship.

Trustees Report

How did we meet our objectives?

Peer support remained a vital part of our approach. Informal conversations during activities such as cooking sessions and evening groups offered a safe space for women to share experiences, build trust, and support one another. Domestic abuse and sexual violence remained a significant concern, and over the year, we supported 33 women in this area. As part of their personal development plans, we worked closely with each individual to help them rebuild self-worth and understand the difference between healthy and coercive or abusive relationships. This work continues to be a crucial part of helping women move forward in their lives with greater confidence and independence.

SOCIAL INCLUSION AND SPORTS

Over the course of the year, our Project Workers supported 79 individuals through 412 activity sessions, compared with 100 people in 2023/24. These sessions included a wide range of physical and wellbeing-focused activities such as gym workouts, badminton, swimming, cycling, walking, aerobics, circuit training, and other racket sports. We also offered women-only sessions, creating safe and empowering spaces for female participants.

Our men's group continues to be a well-attended and valued part of our programme, with 15 to 20 men participating regularly each week. Co-produced with the group members, the sessions provide a supportive and inclusive environment tailored to the needs of our service users. The group promotes wellbeing and personal development through a diverse mix of activities, from PlayStation gaming and board games to creative outlets like drawing and poetry. Each session concludes with the group sharing a meal, reinforcing connection and community.

“Here, you can get a shower, you can get a change of clothes. You can get something to eat. Plus, they help you sort out your finances if you can't sort them out properly yourself.” – Service user

Trustees Report

How did we meet our objectives?

Wintercomfort's Outcomes

- 13,190 total number of visits (2023/24: 9,088)
- 92 individuals gained accommodation through advice and support from our Housing Support and Prevention Service (2023/24: 80)
- 166 individuals maintained their tenancies through advice and support from our Housing Support and Prevention Service (2023/24: 130)
- 378 given accommodation, support and advice (2023/24:302)
- 151 individuals received mental health support (2023/24: 206)
- 31 individuals gained employment (2023/24: 25)
- 45 individuals gained accredited/non accredited qualifications (2023/24: 73)
- 54 individuals volunteered within Overstream Clean or in our commercial kitchen (2023-24: 70)
- 95 attended work ready 1-2-1s sessions (2023/24: 95)
- 138 people received financial support and advice (2023/24: 195)
- 167 women benefitted from our bespoke women's only service (2023/24: 165)
- 115 women attended key working sessions (2023/24: 86)
- 202 people benefitted from applications for financial grants (2023/24: 195)
- 151 individuals received some form of medical / wellbeing support, e.g., foot care clinics, lung clinic, HIV testing, sexual health, dentist, and GP (2023/24: 180)
- 195 individuals had a key working session (2023/24: 204)
- 86 individuals received legal advice (2023/24: 77)
- 106 individuals were given clothes and toiletries (2023/24: 69)

“The staff here are absolutely fantastic. The group is brilliant. If you've got a problem, they will help you. They try and do the best they can. So that you're not feeling down and depressed, and you're walking out of the building more happier than you did when you first walked in. We all help each other if we can.” – Service user

Trustees Report

Achievements and Performance.

Attendance information

During this financial year Wintercomfort supported 800 (2023/24:707) people who were homeless or vulnerably housed, an increase of 13% from last year. Over the year, people visited Wintercomfort 13,190 times (2023/24:9,088).

Statistic	2021/22	2022/23	2023/24	2024/25
Total number of individuals	456	615	707	800
Total number of visits	7,540	11,140	9,088	13,190

Employees

Wintercomfort operates an equal opportunities recruitment programme. Over the year, circa 39% (2023/24: 45%) 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).

Community and Corporate 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 addition to our 7 volunteer Trustees, last year Wintercomfort worked with 3 volunteers from the local community on a regular basis, and more corporate 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. All volunteers are enhanced DBS checked and trained in safeguarding of vulnerable adults (SOVA).

We are incredibly fortunate to have a dedicated team of passionate and talented volunteers. Week after week, they give their time and energy to support some of the most vulnerable members of our community. Our commitment is to ensure that volunteering with us is safe, rewarding, and enriching. It's not only an opportunity to make a meaningful difference in the lives of people experiencing homelessness in Cambridge, it's also a chance to meet new people, gain new experiences, and grow personally. Quite simply, we couldn't do what we do without our volunteers. We are deeply thankful for all they give.

Trustees Report.

Fundraising aims and achievements.

Thanks to the generosity of our supporters our total income for the year was £1,013,965 (2023/24: £1,058,389), excluding investment and Social Enterprise income, £161,488 (2023/24: £162,904). Highlights include:

- Our Christmas Appeal, launched in conjunction with The Big Give, generated £89,938 (2023/24: £100,040).
- Our annual sleepout, in partnership with the Cambridge United Foundation was once again held at the Abbey Stadium, with 75 individuals taking part, including corporate supporters of both charities. The event raised £10,241 for Wintercomfort (2023/24: £13,866).
- The Cambridge Half Marathon on March 9th saw 14 runners take part for Wintercomfort, including a service user, Trustees and a team from our corporate supporters, Sitec. In total it raised £5,274 (2023/24: £4,442).
- Aside from these events, Sitec also hosted a sleepout of their own, set around World Homeless Day, and we were one of the charity partners of a new Cambridge event 'Punt and Dine' which brought in £2,500 (2023/24: £nil).

Fundraising through Trusts and Foundations continues to be highly competitive, and we are extremely grateful to have the continued support of our loyal donors. The total raised through Trust and Foundations was in 2024/25 was £451,671 (2023/24: £501,878). Their ongoing generosity enables us to navigate this challenging landscape.

Our income generation strategy is built on the principle of diversity, ensuring we are never dependent on a single funding source.

Wintercomfort's fundraising team is made up of two part-time consultants specialising in major trust and grant applications, a full-time Fundraising Manager, and a full-time Communications Lead. Thanks to the generosity of our supporters, our fundraising costs represented just 6% of total income in 2023/24 and 7% in 2024/25, an excellent return on investment.

We are committed to ethical and respectful fundraising. We honour supporters' communication preferences, making only one fundraising appeal each year, sent in the run-up to Christmas, and sharing quarterly newsletters purely for information.

Our fundraising activities are guided by the values we uphold for those we support: compassion, integrity, and transparency. We fully comply with the Fundraising Regulator's standards and are proud to report that we have not received any complaints about our fundraising practices.

They helped me tremendously with the cost-of-living crisis, - increases in electricity, rents council tax etc. Honestly, the Wintercomfort team have been the brightest star given me a fresh start. I am so grateful." - Service user

Trustees Report

Financial review and results for the year

Wintercomfort achieved a surplus in the year of £33,889. Although this is smaller than 2023/24 (surplus of £125,816), it represents a considerable achievement in the face of ongoing financial pressures. Net investment losses in the year were £ 3,527 (2023/24: £162 gain), excluding which the outturn would have been a surplus of £37,417 (2023/24: surplus £125,654).

Income

Income was £1,175,453 for 2024/25, a reduction of 4% on the previous year (£1,221,293). Of this, £610,134 (2023/24: £623,091) was given for specific projects whilst the remaining £565,319 (2023/24: 598,202) was given or raised for unrestricted use. Income for the year includes £12,074 of Gifts in Kind (2023/24: £4,300). Key highlights were:

- Trust and Grant income was £451,671 (2023/24: £501,878) reflecting a more challenging fundraising environment.
- Social Enterprise income was £105,965 (2023/24: £116,540) due to several clients who served notice during the financial year.
- Donations income, excluding unrestricted Trust and Grant income and Gifts in Kind (£321,588) was in line with 2023-24 (£324,072). Statutory income was £191,763 (2023/24: £178,133) due to funds received from Cambridge City Council for a new (Reconnection) Project Worker and the annual uplift on the Cambridge County Council contract.
- Bank interest income was £39,717 (2023/24: £32,562) reflecting higher interest rates.

Expenditure

Total Expenditure for the year (£1,138,037), an increase of 4% compared to last year (£1,095,639). Rising expenditure is primarily driven by increasing in staff costs which rose by 5% in the year as a result of planned inflationary pay rises and increases to the national living wage. Other costs have been maintained in line with the previous year.

Future outlook

We anticipate the charity will continue to face a very difficult financial environment due to the combined challenges of maintaining existing income levels and rising costs because of the increases in Employers National Insurance contributions and the rising National Minimum Wage.

The Board have agreed a deficit budget in 2025-26 to support the continuation of our range of services for this period which will be funded from reserves generated in recent years.

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 £90,408 (2023/24: 93,935). These investments reduced in value by £3,527 during the year.

Trustees Report

Funds and Reserves policy

The charity held the following funds at 31 March (£'s)	2025	2024
Restricted funds	1,691	96,506
Designated funds:	397,369	232,018
- Designated strategic fund	183,936	90,000
- Designated fixed assets fund	110,850	128,097
- Designated building fund	102,583	13,921
Free reserves	674,124	710,771
Total	1,073,184	1,039,295

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 when it determines that resource will be needed in the future and that these resources cannot be reasonably met through the normal fundraising channels of the charity. Unrestricted funds which are not designated in this way are referred to as free reserves.

The designated strategic reserve provides for major changes to funding and operational matters anticipated in the foreseeable future. The amount held at 31 March 2025 reflects the funds the Board has set aside to support the service delivery over the course of the next three years.

The designated fixed assets fund represents the book value of the building owned by Wintercomfort and from which its services are run, and the equipment used by the charity. This is designated because these assets are essential to the running of the charity, and the funds are not readily available for other purposes.

The designated building fund remains to assist in funding building works and improvements to the premises. Funds are set aside so that essential repairs and maintenance work can be carried out as and when they are required. The balance held has been revised following a building condition survey carried out in October 2024 and it is estimated that the work will be carried out over a five year period.

The Board of Trustees have given consideration as to the optimum level of free reserves the organisation should seek to hold. The Trustees see the main risk to the organisation's sustainability as fluctuations in planned income. It therefore seeks to hold sufficient income in reserve to enable the organisation to manage income fluctuations without impacting service in the short term. The charity therefore holds a proportionate of each key income stream back in reserve in case of unanticipated shortfalls based on an assessment of the associated risk. Wintercomfort's current target range is to hold between two and four months operating costs in reserve.

The Board of Trustees have considered the need to hold reserves in the event there is a requirement to wind up the charity. It however has determined that in the event the charity chooses to cease its operations the organisation's building would underpin the finances required.

Trustees Report

Financial management and policies

Reserves policy

The Board of Trustees reviews the charity's reserves policy annually, balancing the need to hold back sufficient general reserves to manage operational risks and uncertainties and the objective of maximising the funding available for those activities. The Trustees have also considered the requirement to designate elements of its reserves to deliver future strategic plans, fund commitments already made to activities or to mitigate known risks. The details of these designations are disclosed in the Trustees report on page 16.

Investment policy

The Trustees have decided to retain short term funds in cash reserves which are in low-risk interest bearing deposit accounts, to provide for seasonal fluctuations in operating cash. Funds not required to meet this liquidity need are held in 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 45.

The Board routinely meets six times per year 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 receive safeguarding training and have an enhanced DBS check done ahead of their appointment.

Trustees report

Governance and management

Management

Decisions about matters of 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. Pay is benchmarked against equivalent roles in similar sized UK charities, considering geographical variations in cost of living. The CEO and senior management team are listed in the legal and administrative section of these financial statements and their employment costs are disclosed in note 5c to the accounts.

Staff remuneration

Salaries are reviewed annually and uplifted as appropriate and sustainable.

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

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.

Trustees report

Due to the cost-of living crisis, we expect 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. As part of our 2024 to 2027 Income Generation Strategy, we will work hard to develop new funding partnerships, especially within the corporate community and individual donors, to ensure that we continue to help people who are in crisis move forward positively and secure a place to live.

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 quarter, 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, Income Generation plan.
Cyber attack	Cyber essentials accreditation, training, restricted access to files, password protection.
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:

- Robust recruitment policies for staff, Trustees and volunteers working with service users including enhanced DBS (Disclosure & Barring Service) checks for all staff, Trustees and volunteers (renewed every three years).
- Safeguarding training for staff and volunteers repeated every 3 years.

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

The auditors, Goodman Jones LLP, have indicated their willingness to continue in office and a motion proposing re-appointment will be proposed at a meeting of the Trustees. 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 2nd December 2025
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 2025 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 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the 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

1st Floor Arthur Stanley House,
40-50 Tottenham Street,
London W1T 4RN.

Date: 05-12-25

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 2025
(Incorporating an Income and Expenditure Account)

	Notes	Unrestricted general funds 2025 £	Unrestricted designated funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:						
Donations	3a	377,478	-	12,074	389,552	410,205
Charitable activities						
Welfare service	3b		-	227,267	227,267	289,218
Learning & Development activities	3b		-	354,987	354,987	314,760
Social enterprise	3b	105,965	-	15,806	121,771	130,342
Other activities	3c	42,159		-	42,159	44,206
Investment income		39,717	-	-	39,717	32,562
Total Income		565,319	-	610,134	1,175,453	1,221,293
Expenditure on:						
Raising funds		82,793	-	-	82,793	74,188
Charitable activities						
Welfare Service		83,474	-	304,663	388,137	363,256
Learning & Development activities		88,827	-	384,480	473,307	480,586
Social Enterprises		177,994	-	15,806	193,800	177,609
Total Expenditure	4&5	433,088	-	704,949	1,138,037	1,095,639
Net income before investment gains/(losses)		132,231		(94,815)	37,416	125,654
Net gains/(losses) on investments	7	(3,527)	-	-	(3,527)	162
Net income for the year		128,704	-	(94,815)	33,889	125,816
Transfers between funds	15	(165,351)	165,351	-	-	-
Net movement of funds		(36,647)	165,351	(94,815)	33,889	125,816
Total funds at 1 April		710,771	232,018	96,506	1,039,295	913,479
Total funds at 31 March		674,124	397,369	1,691	1,073,184	1,039,295

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 2025

Company number 02615905	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	6		110,850		128,097
Investments	7		90,408		93,935
			<u>201,258</u>		<u>222,032</u>
Current assets					
Debtors	8	68,176		78,529	
Cash at bank and in hand		940,597		929,253	
		<u>1,008,773</u>		<u>1,007,782</u>	
Creditors: amounts falling due within one year	9	(65,648)		(86,768)	
Creditors: deferred income	10	(71,199)		(103,751)	
		<u>Net current assets</u>	871,926	<u>817,263</u>	
Net assets	14		<u>1,073,184</u>	<u>1,039,295</u>	
Unrestricted funds					
General funds	15	674,124		710,771	
Designated funds	15	397,369		232,018	
		<u>1,071,493</u>		<u>942,789</u>	
Restricted funds	15		1,691		96,506
			<u>1,073,184</u>		<u>1,039,295</u>
Total funds	15		<u>1,073,184</u>		<u>1,039,295</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 2nd December 2025 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 2025

	Notes	2025 £	2024 £
Cash flows from operating activities:			
Net cash (used by)/provided by operating activities		<u>14,991</u>	<u>219,839</u>
Cash flows from investing activities:			
Proceeds from the sale of property, plant and equipment		-	-
Purchase of property, plant and equipment	6	<u>(3,647)</u>	<u>(17,473)</u>
Net cash used in investing activities		<u>(3,647)</u>	<u>(17,473)</u>
Change in cash and cash equivalents in the reporting period		11,344	202,366
Cash and cash equivalents at the beginning of the reporting period		<u>929,253</u>	<u>726,887</u>
Cash and cash equivalents at the end of the reporting period		<u>940,597</u>	<u>929,253</u>
<u>Reconciliation of net income to net cash flow from operating activities</u>			
Net income for the reporting period (from SOFA)		33,889	125,816
Adjustments for:			
Depreciation charges	6	19,800	22,603
Losses/(Gains) on investments	7	3,527	(162)
Losses/(Gains) on disposal of tangible assets		1,093	-
Decrease/(increase) in debtors		10,354	(2,254)
Increase/(decrease) in creditors		<u>(53,672)</u>	<u>73,836</u>
Net cash (used by)/provided by operating activities		<u>14,991</u>	<u>219,839</u>
<u>Analysis of changes in net debt</u>			
	At start of year	Cashflows	At end of year
	£	£	£
Cash in hand	836,007	38,088	874,095
Notice deposits	<u>93,246</u>	<u>(26,744)</u>	<u>66,502</u>
Total	<u>929,253</u>	<u>11,344</u>	<u>940,597</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 6.

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 45.

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 2025-26 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 specific 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 goods 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 based on 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

Creditors 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 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. In common with many other charities, Wintercomfort is unable to recover most of the value added tax incurred on expenditure.

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

Notes to the accounts

3a. Income from donations	2025	2024
	£	£
Donated goods: food, second-hand clothing, sleeping bags, vouchers & consumables	12,074	4,300
Individuals	298,348	290,618
Corporates	23,240	33,453
Trusts and Foundations	55,890	81,834
Total Income from Donations	<u>389,552</u>	<u>410,205</u>

Donations of Gifts in Kind are treated as restricted income. All other donations are unrestricted.

Notes to the accounts

3b. Income from charitable activities

For the year ended 31 March 2025	Welfare	Learning & development	Social enterprise	Total 2025
	£	£	£	£
Learning & development programme	52,787	123,170	15,806	191,763
Pathways & progression projects	54,863	82,293	-	137,156
Housing support		-	-	
Digital & Financial Empowerment	20,588	30,883	-	51,471
Access & outreach project worker			-	
Employment programme	1,574	4,362	-	5,936
Restart Programme	30,000	45,000	-	75,000
Women's project	30,520	48,279	-	78,799
Service User Small Grants	10,515	-	-	10,515
Counselling Costs	12,420	-	-	12,420
Service Manager	4,000	6,000	-	10,000
Tenancy Advisor	10,000	15,000	-	25,000
Total restricted	<u>227,267</u>	<u>354,987</u>	<u>15,806</u>	<u>598,060</u>
Social enterprise	-	-	105,965	105,965
Total	<u>227,267</u>	<u>354,987</u>	<u>121,771</u>	<u>704,025</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 £191,763 (2023/24: £178,133).

Notes to the accounts

3b. Income from charitable activities

For the year ended 31 March 2024

	Welfare	Learning & development	Social enterprise	Total 2024
	£	£	£	£
Learning & development programme	48,996	114,324	14,813	178,133
Pathways & progression projects	60,870	91,305	-	152,175
Housing support	54,059	-	-	54,059
Digital & Financial Empowerment	18,919	28,378	-	47,297
Access & outreach project worker	16,000	24,000	-	40,000
Employment programme	3,002	4,503	-	7,505
Restart Programme	-	1,500	-	1,500
Women's project	9,799	14,700	-	24,499
Service User Small Grants	20,614	-	-	20,614
Counselling Costs	35,259	-	-	35,259
Service Manager	4,000	6,000	-	10,000
Health & Wellbeing project worker	3,000	4,500	-	7,500
Migrant Project	1,000	-	-	1,000
Sports project worker	3,000	4,500	-	7,500
Sports Program	8,000	12,000	-	20,000
Tenancy Advisor	4,700	7,050	-	11,750
Total restricted	<u>291,218</u>	<u>312,760</u>	<u>14,813</u>	<u>618,791</u>
Social enterprise	-	-	115,529	115,529
Total	<u>291,218</u>	<u>312,760</u>	<u>130,342</u>	<u>734,320</u>

Notes to the accounts

3c. Income from other activities	2025	2024
	£	£
Fundraising Events	32,590	35,554
Internal cleaning recharge from Overstream Clean and Garden.	7,578	7,601
Other activities	1,991	1,051
At 31 March	<u>42,159</u>	<u>44,206</u>

All income from other trading activities was unrestricted.

4. Analysis of expenditure on charitable activities

For the year ended 31 March 2025	Direct costs £	Staff costs £	Support costs £	Depreciation £	Donated Items £	Total 2025 £
Charitable activities						
Welfare	67,043	246,340	54,790	7,890	12,074	388,137
Learning & Development	24,909	369,510	68,958	9,930	-	473,307
Social enterprise	15,883	162,187	13,750	1,980	-	193,800
Raising funds	82,793	-	-	-	-	82,793
Total	<u>190,628</u>	<u>778,037</u>	<u>137,498</u>	<u>19,800</u>	<u>12,074</u>	<u>1,138,037</u>
For the year ended 31 March 2024	Direct costs £	Staff costs £	Support costs £	Depreciation £	Donated Items £	Total 2023 £
Charitable activities						
Welfare	66,981	236,225	47,052	8,698	4,300	363,256
Learning & Development	51,630	354,315	62,996	11,645	-	480,586
Social enterprise	13,220	149,901	12,228	2,260	-	177,609
Raising funds	74,188	-	-	-	-	74,188
Total	<u>206,019</u>	<u>740,441</u>	<u>122,276</u>	<u>22,603</u>	<u>4,300</u>	<u>1,095,639</u>

Notes to the accounts

4a. Analysis of support costs

For the year ended 31 March 2025	Welfare	Learning & development	Social enterprise	Total 2025
	£	£	£	£
Governance (note 5)	3,098	3,897	777	7,772
Office costs	7,043	8,865	1,768	17,676
Finance	15,933	20,054	3,999	39,986
I.T. & Telephones	8,114	10,212	2,036	20,362
Professional advice	5,411	6,810	1,358	13,579
Premises and utilities	15,191	19,120	3,812	38,123
Total	<u>54,790</u>	<u>68,958</u>	<u>13,750</u>	<u>137,498</u>

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

Finance costs include irrecoverable vat amounting to £21,092 (2023/24: £18,819).

4b. Analysis of support costs

For the year ended 31 March 2024	Welfare	Learning & development	Social enterprise	Total 2024
	£	£	£	£
Governance (note 5)	2,583	3,457	671	6,711
Office costs	7,601	10,177	1,975	19,753
Finance	13,453	18,012	3,496	34,961
I.T. & Telephones	4,948	6,625	1,286	12,859
Professional advice	3,527	4,722	917	9,166
Premises and utilities	14,940	20,003	3,883	38,826
Total	47,052	62,996	12,228	122,276

5. Governance costs

	2025	2024
	£	£
Audit fees	7,700	6,640
Trustee expenses	72	70
At 31 March	7,772	6,710

Notes to the accounts

5a. Net movement in funds for the year

This is stated after charging:	£	£
Depreciation of fixed assets owned	19,800	22,603
Loss on disposal of tangible fixed assets	1,093	-
Other operating leases - equipment (see note 12)	2,127	1,911
Audit fees	7,700	6,640

5b. Staff costs and numbers

	2025	2024
	£	£
Staff costs were as follows:		
Salaries, wages and other staff costs	707,458	675,695
Social security costs	55,036	51,114
Pension contributions	<u>15,543</u>	<u>13,632</u>
At 31 March	<u>778,037</u>	<u>740,441</u>

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

	2025	2024
Charitable activities	17.9	18.1
Management and administration	<u>5.0</u>	<u>5.0</u>
At 31 March	<u>22.9</u>	<u>23.1</u>

The average headcount during the year was 39.0 (2023/24: 39.7). 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 45) during the year totalled £202,372 (2023/24: £196,963) including £3,863 employer's pension contributions (2023/24: £3,704).

Notes to the accounts

6. Tangible fixed assets

	Land and buildings	Plant and machinery	Total
Cost	£	£	£
At 1 April 2024	382,585	182,358	564,943
Additions	-	3,647	3,647
Disposals	-	(52,414)	(52,414)
At 31 March 2025	<u>382,585</u>	<u>133,591</u>	<u>516,176</u>
Depreciation			
At 1 April 2024	284,220	152,626	436,846
Charge for the year	7,235	12,565	19,800
Disposals	-	(51,320)	(51,320)
At 31 March 2025	<u>291,455</u>	<u>113,871</u>	<u>405,326</u>
Net book value at 31 March 2025	<u>91,130</u>	<u>19,720</u>	<u>110,850</u>
Net book value at 1 April 2024	<u>98,365</u>	<u>29,732</u>	<u>128,097</u>

7. Investments

	2025	2024
	£	£
Corporate bond fund investments:		
Market value as at 1 April	93,935	93,773
Revaluation	(3,527)	162
Market value as at 31 March	<u>90,408</u>	<u>93,935</u>
Investments are UK based and comprise:		
Invesco Perpetual Corporate Bond	46,688	47,758
M&G Gilt and Fixed Interest Fund	<u>43,720</u>	<u>46,177</u>
	<u>90,408</u>	<u>93,935</u>
Historical cost	<u>100,000</u>	<u>100,000</u>

8. Debtors

	2025	2024
	£	£
Trade debtors	24,428	37,363
Other debtors	34,570	34,377
Prepayments	<u>9,178</u>	<u>6,789</u>
At 31 March	<u>68,176</u>	<u>78,529</u>

9. Creditors: Amounts falling due within one-year

	2025	2024
	£	£
Trade creditors	17,926	18,578
Taxation and social security	17,622	27,803
Other creditors and accruals	<u>30,100</u>	<u>40,387</u>
At 31 March	<u>65,648</u>	<u>86,768</u>

Notes to the accounts

10. Creditors: Deferred income	2025	2024
	£	£
At 1 April	103,751	53,204
Received during the year	172,869	257,377
Released to income during the year	<u>(205,421)</u>	<u>(206,830)</u>
At 31 March	<u>71,199</u>	<u>103,751</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 to 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 £15,543 (2023/24: £13,632). Employer contributions totalling £1,328 (2023/24: £1,289) were payable to the fund at the balance sheet date.

12. Operating leases	2025	2024
	£	£
The Charity has commitments under non-cancellable operating leases for office equipment which are payable:		
Within one year	1,911	1,911
In two to five years	<u>5,552</u>	<u>7,463</u>
At 31 March	<u>7,463</u>	<u>9,374</u>

13. Related parties

Trustees received no remuneration in the year (2023/24: £nil). During the year expenses amounting to £72 were paid to one Trustee (2023/24: £70 to one Trustee). In the same period the Trustees donated a total of £12,550 including gift aid (2023/24: £12,500). No restrictions were attached to these donations.

Notes to the accounts

14. Analysis of net assets between funds

As at 31 March 2025	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets – tangible assets	-	110,850	-	110,850
Fixed assets – investments	90,408	-	-	90,408
Net current assets	<u>583,716</u>	<u>286,519</u>	<u>1,691</u>	<u>871,926</u>
	<u>674,124</u>	<u>397,369</u>	<u>1,691</u>	<u>1,073,184</u>

As at 31 March 2024	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets – tangible assets	-	128,097	-	128,097
Fixed assets – investments	93,935	-	-	93,935
Net current assets	<u>616,836</u>	<u>103,921</u>	<u>96,506</u>	<u>817,263</u>
	<u>710,771</u>	<u>232,018</u>	<u>96,506</u>	<u>1,039,295</u>

Notes to the accounts

15a. Movement of funds in year to 31 March 2025

	1 April 2024	Income	Expenditure	Transfers/ Gains & Losses	31 March 2025
Employment & learning service					
Learning & development programme	-	191,763	(191,763)	-	-
Employability programme	-	5,936	(5,936)	-	-
Housing support service					
Tenancy advisor	-	25,000	(25,000)	-	-
Sports activity					
Sports program	15,000	-	(15,000)	-	-
Other funds					
Progression project	-	137,156	(137,156)	-	-
Service Manager costs	-	10,000	(10,000)	-	-
Women only service	-	78,799	(78,799)	-	-
Digital & Financial Empowerment	34,155	51,471	(85,626)	-	-
Restart Programme	-	75,000	(75,000)	-	-
Counselling costs	-	12,420	(12,420)	-	-
Support activities	22,218	10,515	(31,519)	-	1,214
Driving lesson fund	477	-	-	-	477
Donated goods & services	<u>24,656</u>	<u>12,074</u>	<u>(36,730)</u>	-	-
Total restricted funds	<u>96,506</u>	<u>610,134</u>	<u>(704,949)</u>	-	<u>1,691</u>
Designated funds					
Designated strategic fund	90,000	-	-	93,936	183,936
Designated fixed assets fund	128,097	-	-	(17,247)	110,850
Designated building fund	<u>13,921</u>	-	-	<u>88,662</u>	<u>102,583</u>
Total designated funds	232,018	-	-	165,351	397,369
General funds	<u>710,771</u>	<u>561,792</u>	<u>(429,561)</u>	<u>(168,878)</u>	<u>674,124</u>
Total unrestricted funds	<u>942,789</u>	<u>561,792</u>	<u>(429,561)</u>	<u>(3,527)</u>	<u>1,071,493</u>
Total funds	<u>1039295</u>	<u>1,171,926</u>	<u>(1,134,510)</u>	<u>(3,527)</u>	<u>1,073,184</u>

Notes to the accounts

15b. Movement of funds in year to 31 March 2024

	1 April 2023	Income	Expenditure	Transfers/ Gains & Losses	31 March 2024
Employment & learning service					
Learning & development programme	-	178,133	(178,133)	-	-
Employability programme	-	7,505	(7,505)	-	-
Moving forward project					
Migrant project	-	1,000	(1,000)	-	-
Housing support service					
Housing support service	-	54,059	(54,059)	-	-
Tenancy advisor	-	11,750	(11,750)	-	-
Sports activity					
Sports project worker	-	7,500	(7,500)	-	-
Sports program	15,000	20,000	(20,000)	-	15,000
Other funds					
Progression project	-	152,175	(152,175)	-	-
Service Manager costs	-	10,000	(10,000)	-	-
Women only service	-	24,499	(24,499)	-	-
Access & outreach project worker	-	40,000	(40,000)	-	-
Digital & Financial Empowerment	34,155	47,297	(47,297)	-	34,155
Restart Programme	-	1,500	(1,500)	-	-
Counselling costs	-	35,259	(35,259)	-	-
Health & Wellbeing Project Worker	-	7,500	(7,500)	-	-
Support activities	15,305	20,614	(13,701)	-	22,218
Driving lesson fund	477	-	-	-	477
Donated goods & services	<u>24,656</u>	<u>4,300</u>	<u>(4,300)</u>	-	<u>24,656</u>
Total restricted funds	<u>89,593</u>	<u>623,091</u>	<u>(616,178)</u>	-	<u>96,506</u>
Designated funds					
Designated strategic fund	90,000	-	-	-	90,000
Designated fixed assets fund	133,227	-	-	(5,130)	128,097
Designated building fund	<u>13,921</u>	-	-	-	<u>13,921</u>
Total designated funds	237,148	-	-	(5,130)	232,018
General funds	<u>586,738</u>	<u>598,202</u>	<u>(479,461)</u>	<u>5,292</u>	<u>710,771</u>
Total unrestricted funds	<u>823,886</u>	<u>598,202</u>	<u>(479,461)</u>	<u>162</u>	<u>942,789</u>
Total funds	<u>913,479</u>	<u>1,221,293</u>	<u>(1,095,639)</u>	<u>162</u>	<u>1,039,295</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.
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.
Women only service	A variety of support services focused on women.
Reaching Out Project	Working out in the community 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

Statement of financial activities for the year ended 31 March 2024 (Incorporating an Income and Expenditure Account)

	Notes	Unrestricted general funds 2024 £	Unrestricted designated funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:						
Donations	3a	405,905	-	4,300	410,205	414,515
Charitable activities						
Welfare service	3b		-	289,218	289,218	220,964
Learning & Development activities	3b		-	314,760	314,760	309,973
Social enterprise	3b	115,529	-	14,813	130,342	125,273
Other trading activities	3c	44,206		-	44,206	50,658
Investment income		32,562	-	-	32,562	4,645
Total Income		598,202	-	623,091	1,221,293	1,126,028
Expenditure on:						
Raising funds		74,188	-	-	74,188	64,786
Charitable activities						
Welfare Service		76,651	-	286,605	363,256	407,975
Learning & Development activities		165,826	-	314,760	480,586	455,269
Social Enterprises		162,796	-	14,813	177,609	170,338
Total Expenditure	4&5	479,461	-	616,178	1,095,639	1,098,368
Net income/(losses) before investment gains		118,741		6,913	125,654	27,660
Net losses on investments	7	162	-	-	162	(15,820)
Net (Expenditure)/income for the year		118,903	-	6,913	125,816	11,840
Transfers between funds	15	5,130	(5,130)	-	-	-
Net movement of funds		124,033	(5,130)	6,913	125,816	11,840
Total funds at 1 April		586,738	237,148	89,593	913,479	901,639
Total funds at 31 March		710,771	232,018	96,506	1,039,295	913,479

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 (Chair)
 Ian Barker (Treasurer)
 Joanne Crellen (Secretary)
 Kit Rigden (appointed 25th March 2025)
 Susan Cooksley (appointed 25th March 2025)
 Anne Pollintine (resigned 10th December 2024)
 Emma Barker
 Andrew Archer
 Matthew Mckeague

The level of guarantee of the Trustees is limited to £1 each.

Chief Executive Officer Sarah Halls

Senior management team
 Chris Goldsmith – Finance Manager
 Agnieszka Gada – Services Manager
 James Holden – Fundraising Manager

Bankers
 Royal Bank of Scotland
 21 Petty Cury
 Cambridge
 CB2 3NE

Auditors
 Goodman Jones LLP,
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 40-50 Tottenham Street,
 London W1T 4RN.