

Charity registration number 1043143 (England and Wales)

Company registration number 03002869

**CARING FOR COMMUNITIES AND PEOPLE**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**



# CARING FOR COMMUNITIES AND PEOPLE

## LEGAL AND ADMINISTRATIVE INFORMATION

---

### Trustees

M R Ratcliffe MBE  
T Czapski  
A M Lea  
K J Morgan OBE DL  
I J Salter  
D M Stevens  
R Pritchard (Appointed 30 May 2024)

### Senior Leadership Team

Cordell Ray MBE	CEO
Gareth Edwards	Chief Operating Officer
Amanda McPeake	Finance Director
Nigel McPeake	Business Development Director
Max Larcombe	Director of ABS
Ramona Ray	Director of CBS
Ryan Major	Director of Environment and Safety
Daniel Chun	Director of Social Value and Engagement
Gillian Williams	Director of People Services

**Charity number (England and Wales)** 1043143

**Company number** 03002869

**Registered office**  
Wolseley House  
Oriol Road  
Cheltenham  
Gloucestershire  
United Kingdom  
GL50 1TH

**Auditor**  
BK Plus Audit Limited  
6 Manor Park Business Centre  
MacKenzie Way  
Swindon Village  
Cheltenham  
Gloucestershire  
United Kingdom  
GL51 9TX

---

# CARING FOR COMMUNITIES AND PEOPLE

## CONTENTS

---

	<b>Page</b>
Trustees report	1 - 10
Independent auditor's report	11 - 13
Statement of financial activities	14
Statement of financial position	15
Statement of cash flows	16
Notes to the financial statements	17 - 30

---

# CARING FOR COMMUNITIES AND PEOPLE

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2025

---

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

#### **Objectives and activities**

The principal objectives of the charity as defined in the Memorandum of Association are to aid vulnerable young people; to provide accommodation for homeless persons; to provide for those in financial need; and to provide care, support and resettlement advice to those in need or at risk.

In order to achieve the objectives, the charity has set out a series of statements:

#### **Our Vision:**

Our vision is of a caring, supportive and inclusive society.

#### **Our Purpose:**

Our purpose is to prevent the causes and reduce the effects of homelessness, family breakdown and exclusion.

#### **Our Mission:**

Our mission is to support:

- safe and stable homes;
- strong families and communities;
- health and wellbeing;
- independence and resilience;
- social and financial inclusion.

#### **Our Beliefs:**

We believe:

- everyone should have a place they can call home;
- everyone has the power to change their lives for the better, but some may need help to do so;
- prevention is better than cure;
- volunteering enriches lives.

#### **Our Values:**

We place communities and people at the heart of everything we do. Our services are:

- based on working in partnership;
- available to all who need them;
- delivered to the highest standards;
- compassionate, personalised and empowering;
- based on making things happen.

#### **Public benefit**

In planning the charity's activities for the year the trustees kept in mind the Charity Commission's guidance on public benefit. The focus of the charity's activities during the year, which explains the delivery by the charity of public benefit, is set out above under 'objectives and aims' and below under 'achievements and performance'.

# **CARING FOR COMMUNITIES AND PEOPLE**

## **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** ***FOR THE YEAR ENDED 31 MARCH 2025***

---

### **OBJECTIVES AND ACTIVITIES**

#### **Pay and Remuneration of Key Management Personnel**

The charity regards its Key Management Personnel as being the Senior Leadership Team listed on page 1 of the financial statements. The arrangements for setting the pay and remuneration of Key Management Personnel are in line with key market guidelines to enable the charity to remain competitive. Key Management Personnel salary setting is the responsibility of the CEO, with the support of the trustees. The CEO is appointed by the Trustees, who are responsible for setting his remuneration.

Alignment to the Real Living Wage, as set out by the Real Living Wage Foundation, is the benchmark against which all other pay scales are set.

#### **How Trustees engage with employees**

Annually the Trustees promote an all-hands away day where key decisions, communications, accomplishments and achievements are celebrated. Each summer, an Annual Service Review is undertaken to include key developments, together with the role and visibility of the board within the charity.

The Senior Leadership Team attend a Board of Trustees meeting at least quarterly, where all aspects of the charities operation and development are discussed and agreed. Actions arising from these meetings are then communicated through a series of internal meetings to all staff.

Monthly, throughout the year, an all-staff meeting is held, to which trustees are invited.

#### **How we manage risk**

CCP maintains a Risk Register which considers risks relating to charity governance, operations, finances, environment, and compliance. The impact of potential risks is assessed, and control measures are put in place to mitigate the identified risks. Risks are scored according to chance and impact, with the net risk given a RAG rating. The risk register is reviewed annually by senior leadership and Trustees, and in response to emerging risks or incidents.

# **CARING FOR COMMUNITIES AND PEOPLE**

## **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025**

---

### **Achievements and performance**

#### **Charitable activities**

##### **Why do we do what we do?**

Caring for Communities and People (CCP) exists to transform the lives of children, young people, families and vulnerable adults by reducing the impact and consequences of homelessness, family breakdown, poverty and wider social exclusion. We seek firstly to prevent, then to mitigate the influence of Adverse Childhood Experiences (ACEs) which otherwise contribute to a recurring cycle of social deprivation. Throughout the 2024/25 financial year, the charity has achieved significant milestones, expanding services, enhancing engagement, and furthering its mission

In the last year we have supported 11,326 individuals and families. Across all our services, of those who reported a health condition, mental health was identified as being the single most prevalent issue, with 52% of our people reporting varying levels of mental health issues ranging from mild to severe. Anxiety and depression accounts for 31% of reported mental health issues.

##### **How do we do it?**

Our principal approach is to tender for contracts for the provision of Health and Social Care services for which local authorities have a statutory responsibility. We specialise in offering Accommodation Based Services to homeless individuals, Community Based Services for people in need who live in their own homes and preventative Family Based Services.

Where we identify unmet needs or opportunities to achieve better outcomes for people accessing our contracted services, we will seek to secure additional grant or trust funding for specific purposes. This may include whole project funding, such as our recently completed Gloucestershire Reaching Families project, which was delivered through the National Lottery Community Fund, or through value added to contracted services, such as grant-funded growing projects that teach young people in our supported accommodation about healthy eating and the environment.

Within the year we continued providing transformative opportunities through Outward Bound, enabling young people to build on their resilience, confidence, and teamwork. A group of Unaccompanied Asylum-Seeking Children participated in a week-long adventure in Aberdovey, Wales, reporting personal growth and an appreciation for the challenges they overcame.

The Ambassador Board, made up of existing and former service users from across our services, remained highly active, reinforcing organisational values through the SPIRIT framework. By visiting CCP teams, Ambassadors enhanced engagement, increased their visibility, and deepened discussions on embedding values into daily practice.

Leadership presence across the charity was prioritised through Visibility Days, creating opportunities for the Senior Leadership Team to engage with teams and service users across the region. These visits strengthened ties between all teams, aided good communication and reinforced shared goals, supporting CCP's expanding footprint.

Furthering our aim to connect with our people and service users, the CCP parkrun tour provided another means of community engagement, promoting physical well-being while fostering connections between employees and service users. Attendance from officers at regional parkruns took place across multiple locations, including Swindon, Yate, Hereford, Worcester, Bournemouth, Cheltenham, Bristol, and Gloucester.

In a drive toward sustainability, we partnered with Positive Planet to measure carbon emissions and develop a carbon reduction plan. The plan aligns with the UK Government's Net Zero 2050 target and will be implemented in collaboration with the Green Impact Group.

# CARING FOR COMMUNITIES AND PEOPLE

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

---

The embedding of Trauma-informed approaches gained momentum, and we are pleased to announce that our regulated accommodation-based services have achieved the One Small Thing 'Working with Trauma' Quality Mark at Bronze Level: Trauma Aware. Key personnel, including trustees, engaged in assessments to ensure compliance with quality standards, leading to the creation of an action plan and a dedicated Trauma Guide Team to lead the development of CCP's trauma-informed approach. Drawing on the learning and evidence gathered through the quality mark assessment, the team will guide continuous improvement with a view to achieving Silver Level accreditation in the future.

We maintained Gold accreditation from Investors in People, placing us among the top 5% of organisations nationally. Advanced ratings were secured in seven of the nine framework indicators, supporting a three-year action plan to drive further improvements.

A new HR and Rota Management system, Staff Savvy, was successfully rolled out, consolidating Learning Management, Recruitment, and Onboarding. This system introduced a SPIRIT Awards nomination feature, which recorded over 120 nominations in its first few months.

Apprenticeship development remained a priority, with 11 active apprentices enrolled in programmes spanning Operations Management, Lead Adult Care, and Corporate Responsibility.

We launched the 2025 Training Calendar, providing compliance training, leadership development, and specialist courses. Training records were successfully migrated onto Staff Savvy, enhancing accessibility and compliance tracking.

The Big Sleep Out fundraising campaign exceeded its £100,000 target, securing £100,957.97 to purchase temporary accommodation individuals experiencing street homelessness, additional support and establish a Crisis Fund. 42 people received grants to repay rent debt, preventing their eviction.

We gained recognition at the C2S South West Business Awards, winning Team of the Year (Herefordshire Accommodation Based Service) and receiving nominations for Best Place to Work and Talent, Training, and Development.

Our festive appeal, Hamper Scamper delivered 2,890 food hampers and 1,831 children's gifts, representing a 34% increase in demand from 2023. This underscores the escalating financial struggles faced by families.

### **Accommodation-Based Support**

CCP's Accommodation-Based Support (ABS) services provide supportive homes for people who are vulnerable, homeless or who are still developing their independent living skills. We provide a range of services for care leavers, young people aged 16 to 25, Unaccompanied Asylum Seeking Children and homeless adults.

We work with people to develop co-produced action plans which help them to: - Build on their individual strengths - Develop the skills they need to become self-reliant - Sustain accommodation and tenancies - Rebuild relationships with family members - Link with wider community support networks - Enable smooth transitions between supported accommodation and independent living.

The accommodation we manage ranges from houses and flats suitable for 1 to 3 people, through to larger sites accommodating 20+ people in individual and shared self-contained homes. Accommodation is a mix of CCP-owned, leased, or operated under a management agreement.

The development of the Independent Living Service advanced significantly, securing housing in Bristol, Swindon, Bath & North East Somerset and Hereford. In the second round of investments, CCP's first property, a four-bedroom house in Whitchurch, Bristol, was completed in September 2024, with another in Bristol following in November. Local authorities increasingly prioritise sufficiency strategies, emphasising the importance of securing in-county placements for young people.

Further acquisitions included five new one-bedroom homes in Hereford, funded through the Single Homeless Accommodation Programme (SHAP), with an additional 10 homes planned for the coming months.

In the last year we have accommodated 236 homeless adults, 340 young people and care leavers, and supported 461 rough sleepers to access suitable accommodation, a total of 1,037 people.

# CARING FOR COMMUNITIES AND PEOPLE

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

---

### CASE STUDY

A young unaccompanied asylum seeker arrived in the UK after fleeing his home country due to a well-founded fear of abuse. His journey was marked by significant trauma, and upon arrival he faced multiple vulnerabilities including isolation, disrupted sleep, and an inability to communicate effectively due to a language barrier. These challenges severely limited his ability to access basic services or begin to establish independence. A referral to CCP's Independent Living Service (ILS) was made to provide specialist support.

On moving into his new home provided and supported by CCP, the young person engaged positively with staff and developed a trusting relationship with his key worker. One of the earliest challenges addressed was communication. Staff responded by using translation services and providing all key documents in his native language to ensure he could understand and participate in planning his support.

To address his educational and linguistic needs, we enrolled him in an ESOL programme. Tutors visited him at home twice a week, and he also attended library sessions. Staff supported his attendance and praised his dedication — he completed all assigned work and made strong progress. We provided a laptop to support his learning and tailored materials in both languages, which he used to compare and reinforce his understanding. His commitment and progress led to enrolment in formal education, where he is now preparing to sit his GCSEs — a testament to the positive trajectory of his integration and development.

Health and wellbeing were also key areas of focus. We supported him to register with a GP and dentist and attend appointments, where he is receiving guidance on both general health and oral care. His sleep, initially disturbed by flashbacks and anxiety, improved significantly as he settled into a secure and stable environment.

We supported him to open a bank account and introduced budgeting sessions with his key worker. These activities helped him manage his allowance and build vital independent living skills. He was also encouraged to participate in local community activities, such as football sessions through a local integration group, which he plans to join during the summer.

When a proposed relocation by the local authority threatened his progress, we successfully advocated for him to remain in his current placement. This allowed him to continue his education and remain in the environment where he felt safe and supported. By providing trauma-informed, individualised support, we have helped this young person to overcome adversity and build a brighter future.

### Community-Based Support

CCP's Community-Based Support (CBS) services deliver short term support that builds on an individual's existing strengths to help them develop the skills to become self-reliant and resilient, and live independently in the long term. We support people to: - Reduce the risk of tenancy breakdown or losing their homes - Find and maintain appropriate accommodation - Maximise their income, improve budgeting and money management skills, and reduce debt - Find activities, build social networks and avoid isolation, including rebuilding family relationships and developing links with other people, neighbourhoods and community networks - Take up education, training, employment or volunteering opportunities - Improve their health and wellbeing and enable them to access health and social care services, including GPs, mental health and drug and alcohol services - Have their rights and welfare upheld when in contact with the criminal justice system.

We were delighted to secure funding for a Frailty Social Prescribing Link Worker, expanding our partnership with Cheltenham Central Primary Care Network.

The Hospital Discharge Project was extended by another year, continuing to support vulnerable patients transitioning from hospitals to stable housing.

Having built a strong and trusted relationship with the Trustees of the Priors Park Neighbourhood Project over many years, we were honoured to be invited to assume responsibility for the management of the programme. This transition marks a pivotal moment, not only in preserving the legacy of the community hub in Tewkesbury, but in securing its long-term future as a thriving centre for local support, opportunity, and connection. By taking on this stewardship role, we are committed to building on the project's foundations and ensuring the hub continues to serve as a vital resource for residents, partners, and the wider community for generations to come.

# **CARING FOR COMMUNITIES AND PEOPLE**

## **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### ***FOR THE YEAR ENDED 31 MARCH 2025***

---

Severe Weather Emergency Protocol (SWEP) services in Worcestershire were activated 24 times, supporting 59 individuals. Cheltenham saw 28 activations, assisting 20 people. Local businesses, including Bar and Wok, provided hot meals nearly every night, and Laundry Runnerz ensured sleeping bags were cleaned and ready for use.

In the last year, our community-based support services have helped a total of 9,500 people. This includes 5,121 people that we supported with needs relating to housing, income, employment, independence and social inclusion. We helped a further 3,014 people with long term physical and mental health conditions to access services and activities to improve their wellbeing and reduce loneliness and isolation. We supported 648 juveniles and adults with learning difficulties and mental health needs when held in police custody. And our Pantry project has helped 717 people on low incomes to access and prepare low-cost healthy food.

#### **CASE STUDY**

Claire lost her privately rented home due to rent arrears and found herself without stable accommodation. She began sofa surfing and sleeping in her car. Alongside the immediate crisis of homelessness, she was also grappling with a long-standing history of mental health difficulties, problematic alcohol use, and trauma from experiences of sexual violence and domestic abuse.

Upon referral to our rough sleeper service, our priority was to address Claire's immediate needs. We facilitated referrals to local food banks and arranged access to clothing through a local Clothing Project. We provided Claire with a mobile phone so that she could remain in contact with support networks. Housing options were explored through referrals to housing associations and private landlords, and we helped arrange and attend viewings.

Claire received consistent welfare checks, particularly due to concerns around alcohol use and risks to her safety. A referral to a substance misuse service was made, and we worked closely with mental health services, probation, and the local authority to coordinate care and ensure effective safeguarding. When Claire disclosed suicidal ideation and thoughts of harm, a safeguarding referral was submitted, and CCP led on initiating CARM (Collaborative Assessment and Risk Management) meetings to ensure a multi-agency response.

We also supported Claire to navigate the criminal justice system, accompanying her to court where she was facing charges linked to alcohol misuse. Emotional support was provided throughout the proceedings to help her understand and process the outcomes.

A key part of Claire's recovery involved connecting her with wraparound services. She was referred to the Citizens Advice Bureau, a support programme for victims of domestic abuse, and a rehabilitation project for people with complex issues – all of which she engaged with actively. These services played a vital role in improving her coping skills, wellbeing, and resilience.

With our support, Claire has now moved into a privately rented studio flat. We secured £675 from the council's Personalisation Fund for the first month's rent and £500 from the Vicar's Relief Fund for the deposit. She has also regained use of her car, enabling greater independence and access to work and volunteering.

Claire now volunteers weekly at the rehabilitation project and is awaiting a 12-week rehab programme. She also reports restored trust in her relationship with her daughter and is now helping with school runs and childcare. Claire has told us that without our intervention, she believes she would still be on the streets – or not alive.

# CARING FOR COMMUNITIES AND PEOPLE

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

---

### Family Services

CCP's Family Service provides both preventative early help and intensive bespoke family support interventions to children, young people and their families. We enable families to make positive changes to ensure families are resilient and connected to their wider community. We do this through strength-based whole family support, Positive Parenting training and community support groups. We support family members to:

Reduce chaotic lifestyles and establish routines such as breakfast before school, homework, - reasonable bedtimes, time for parents to relax - Adopt healthy lifestyles and improve their emotional and physical wellbeing - Improve relationships between family members, parents and children - Manage children's behaviour and antisocial behaviour - Implement evidence-based parenting skills - Recognise the value of positive play and attachment - Understand the process and have their voices heard in child protection cases - Access wider services and engage in community-based activities and peer support groups.

CCP remodelled the Gloucestershire Reaching Families Service, extending its duration and shifting focus toward volunteering. A grant from Gloucestershire Integrated Care Board enabled the employment of a Children and Young People's Resilience Worker to deliver school-based programmes.

The South Gloucestershire Families Team secured new office space at Ridgewood Community Resource Centre, Yate, fostering closer collaboration with local charities.

Investment in Volunteer Coordinators resulted in 1,176.85 volunteer hours contributed since July 2024.

A Social Return on Investment (SROI) assessment determined that CCP's early help programmes have delivered £4.2m in social and economic value, £4.5m in public cost savings, £1.35m in cashable savings and returned £5,228 per family.

CCP's Dorset Family Link Worker service secured funding for another year, with potential therapy dog interventions under consideration to enhance family support services.

In the last year we provided direct support and intervention to 416 families, 250 families attended positive parenting training courses, and we advocated on behalf of 123 families subject to child protection proceedings, making a total of 789 families supported.

### CASE STUDY

A single mother of four children was referred to CCP's family support service by her eldest daughter's secondary school. The school reported concerns that the mother was struggling to manage her own mental health while meeting the demands of parenting. At the time of referral, the family faced multiple challenges including poor school attendance, behavioural difficulties, emotional dysregulation among the children, and parental mental health needs.

The eldest child, aged 12, was disengaged from school and frequently truant. At one stage, the child was withdrawn entirely and became NEET (Not in Education, Employment or Training). The second child, aged 11, had a diagnosis of ADHD and exhibited difficulties in managing emotions and behaviour, both at home and in school. Tensions between the second and third children (aged 8) were high, often resulting in conflict. The youngest child, aged 3, displayed toileting issues that were later understood to be behavioural and attention-seeking in nature.

Our Family Support Worker (FSW) provided tailored, trauma-informed support over a three-month intervention. A safe and non-judgemental space was created for the mother to explore her concerns. Parenting strategies were introduced to support routine, structure, and emotional regulation across the household. Visual checklists were developed to assist with morning and evening routines, and the Zones of Regulation framework was introduced to help children express their emotions more constructively.

The FSW also provided one-to-one support to the eldest child, advocating for her during EHAP meetings and supporting her school transition. With CCP's involvement, she was successfully placed in a new school where she has not missed a day since starting and reports feeling significantly happier.

# CARING FOR COMMUNITIES AND PEOPLE

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

---

Behavioural strategies, such as reward charts and appropriate consequence-setting, were introduced and successfully embedded in the home. The mother also engaged with strategies to spend dedicated one-to-one time with each child, recognising its importance in reducing attention-seeking behaviours such as the toileting issues exhibited by the youngest.

As a result of the intervention, the mother is now in employment and has been signposted to ongoing wellbeing support. All four children are now regularly attending school. The mother has taken steps to formalise arrangements with the children's father through court to provide greater consistency and stability at home.

The family now operates with structure, improved emotional communication, and greater resilience. The mother expressed that she now feels more confident in her parenting and aspires to build even stronger family relationships moving forward.

Overall, the 2024/25 financial year was marked by substantial growth and innovation across all areas. CCP's commitment to addressing homelessness, expanding services, and enhancing workforce engagement has led to significant, measurable impacts.

#### **Financial review**

##### **Reserves policy**

The Trustees continue to pay close attention to the level of the Charity's reserves. Trustees have been prudent in reserving four months' core running costs not associated with contract provision, in the event that income streams covering these costs come to an unforeseen halt or reduce to a level where costs are not covered in full. These figures are shown in note 21. Given these considerations, the Trustees consider that the level of unrestricted reserves in relation to its running costs is adequate for the Charity's continued operation.

##### **Investment policy**

The Charity continues to own 340 High Street, valued in these financial statements at £710,000. The client accommodation portfolio, funded by the SASC loans of £4,960,441, is valued at £4,721,600, an increase in value of £34k from 2024.

##### **Risk management**

Trustees continue to maintain close assessment and management of risk. In current conditions emphasis has been placed on margins, staff welfare, recruitment, and salary levels. Budgeting and financial forecasting are inbuilt and financial spending authorisation set at appropriate levels.

##### **Income and expenditure**

Details of financial performance are set out in the Statement of Financial Position on page 14. Our activities have been reported under two headings – Accommodation Based Support and Community Based Support. These activities are defined in Note 20, in which the purposes of the restricted funds are explained.

Total income for the year was £12.14 million (2024: £11.41 million). Income remained broadly stable, with modest growth reflecting renewed and expanded contracts, particularly within Accommodation-Based Support. Total expenditure closely tracked income at £12.13 million, driven by sustained investment in staffing, property-related costs, and client-facing services. While staff costs rose in line with service demand and inflationary pressures, operational efficiencies and careful cost control enabled the charity to maintain service levels without compromising financial resilience.

##### **Assets and reserves**

During the year, the charity continued to strengthen its asset base, with fixed assets increasing from £3.84m to £5.84m, primarily due to further property acquisitions in support of the Independent Living Service. While cash balances remained stable, the charity maintained a balanced portfolio of current and long-term assets to support both operational liquidity and future service delivery.

# CARING FOR COMMUNITIES AND PEOPLE

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

---

#### Plans for future periods

The unpredictable and challenging landscape facing the third sector shows no sign of easing. Like many charities, we at CCP are navigating a 'perfect storm' of declining funding, rising operational costs, and escalating demand. As the public sector faces significant financial pressures of its own, we find ourselves under mounting strain, competing for an ever-diminishing pool of resources.

Despite this, we are responding with resilience and purpose. We continue to adapt to growing complexity, increased demand, and reduced income by identifying opportunities to innovate and evolve. We recognise the transformative potential of digital technology and artificial intelligence and are actively exploring how these tools can enhance our impact. By embracing digital transformation, we aim to expand our capabilities, drive greater efficiency, and ultimately do more for less, without compromising on the quality of support we provide to those who need us most.

We are also aiming to expand our property portfolio to further address homelessness; Enhance our carbon reduction strategy in line with the Net Zero 2050 target; Strengthen community engagement and fundraising initiatives; Continue advocating for vulnerable individuals through policy engagement and strategic partnerships; and remain dedicated to delivering transformative change, ensuring that those in need receive the support, stability, and opportunities necessary to lead fulfilling lives.

#### Structure, governance and management

The charity is incorporated as a company limited by guarantee and therefore it has no share capital. In the event of the company being wound up and the liabilities and winding up expenses being in excess of assets, the liability of each member is limited to £1. It is governed by its Memorandum & Articles of Association dated 19 December 1994, as amended by special resolution on 22 January 1996.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

M R Ratcliffe MBE

T Czapski

A M Lea

K J Morgan OBE DL

I J Salter

D M Stevens

R Pritchard

(Appointed 30 May 2024)

#### Recruitment and appointment of trustees

The power to appoint new trustees is vested in surviving and continuing trustees. Appropriate procedures for the recruitment and training of new trustees are implemented when required.

#### Organisational structure

The charity is controlled by a board of trustees, which meets on a regular basis. Names of the trustees are detailed above. No new trustees were appointed during the year. Day-to-day operations are supervised by a Senior Leadership Team, details of which are given on the Legal and Administrative Information page.

The company is the sole trustee of the Ratcliffe Trust ("The Trust"), itself a registered charity, using the same registration number as CCP. The Ratcliffe Trust is therefore regarded as a subsidiary undertaking of CCP. Since October 2022 the Trust has been inactive. The charity has two wholly-owned subsidiaries, CCP Innovations Limited and CCP Homes Limited, which have always been and remain dormant.

# CARING FOR COMMUNITIES AND PEOPLE

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

---

#### **Statement of trustees responsibilities**

The trustees, who are also the directors of Caring for Communities and People for the purpose 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 trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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;
- make judgements and estimates that are reasonable and prudent; and
- 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 charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **Auditor**

In accordance with the company's articles, a resolution proposing that BK Plus Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

#### **Disclosure of information to auditor**

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.



T Czapski  
**Trustee**

24 July 2025

# CARING FOR COMMUNITIES AND PEOPLE

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF CARING FOR COMMUNITIES AND PEOPLE

---

#### Opinion

We have audited the financial statements of Caring for Communities and People (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the statement of financial position, the statement of cash flows and notes to the financial statements, including 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 Companies Act 2006.

#### Basis for opinion

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

#### Conclusions relating to going concern

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

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

#### Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

# **CARING FOR COMMUNITIES AND PEOPLE**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE MEMBERS OF CARING FOR COMMUNITIES AND PEOPLE**

---

#### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

#### **Responsibilities of trustees**

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- enquiries of management including a pre audit meeting;
- obtaining and reviewing supporting documentation of policies concerning the laws and regulations applicable to the business;
- understanding how the company complies with its regulatory framework by making enquiries of management;
- considering the culture inherent in the company and whether this represents a culture of honesty and ethical behaviour with a strong emphasis of detection and prevention of fraud.

# CARING FOR COMMUNITIES AND PEOPLE

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE MEMBERS OF CARING FOR COMMUNITIES AND PEOPLE

---

We assessed the susceptibility of the company's financial statements to material misstatement and considered how fraud might occur. The audit procedures performed included, but were not limited to:

- challenging management assumptions and estimates;
- identifying and testing unusual journal entries;
- assessing how the relevant laws and regulations have been complied with and noting any instances of non compliance;
- reviewing the financial statements for compliance with relevant Accounting Standards and accounting legislation applicable to a small company;
- considering how those charged with governance have addressed the possibility of an override of essential controls or other influence over the financial reporting processes.

In addition, we also considered other non financial laws relevant to the company. These do not necessarily have a direct influence on the financial statements but might affect the company's ability to operate.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### **Use of our report**

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



#### **Roger Downes FCA (Senior Statutory Auditor)**

For and on behalf of BK Plus Audit Limited, Statutory Auditor  
Chartered Certified Accountants  
6 Manor Park Business Centre  
MacKenzie Way  
Swindon Village  
Cheltenham  
Gloucestershire  
GL51 9TX  
United Kingdom  
24 July 2025

# CARING FOR COMMUNITIES AND PEOPLE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2025**

		Unrestrict ed funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestrict ed funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<b>Income and endowments from:</b>							
Donations and legacies	<b>3</b>	85,051	74,753	159,804	136,250	105,079	241,329
Charitable activities	<b>4</b>	41,066	11,763,693	11,804,759	42,983	11,055,868	11,098,851
Other trading activities	<b>5</b>	11,062	58,764	69,826	2	25,313	25,315
Investment income	<b>6</b>	50,783	-	50,783	25,742	-	25,742
Other income	<b>7</b>	25,000	34,298	59,298	-	18,634	18,634
<b>Total income</b>		212,962	11,931,508	12,144,470	204,977	11,204,894	11,409,871
<b>Expenditure on:</b>							
Charitable activities	<b>8</b>	249,227	11,881,811	12,131,038	250,873	11,072,570	11,323,443
Property revaluation release		-	-	-	-	114,969	114,969
<b>Total expenditure</b>		249,227	11,881,811	12,131,038	250,873	11,187,539	11,438,412
<b>Net income/(expenditure)</b>		(36,265)	49,697	13,432	(45,896)	17,355	(28,541)
Transfers between funds	<b>21</b>	47,019	(47,019)	-	93,691	(93,691)	-
<b>Net movement in funds</b>		10,754	2,678	13,432	47,795	(76,336)	(28,541)
<b>Reconciliation of funds:</b>							
Fund balances at 1 April 2024		1,799,744	163,305	1,963,049	1,751,949	239,641	1,991,590
<b>Fund balances at 31 March 2025</b>		1,810,498	165,983	1,976,481	1,799,744	163,305	1,963,049

The notes on pages 17 to 30 form part of these financial statements.

# CARING FOR COMMUNITIES AND PEOPLE

## STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	14	5,845,010		3,844,869	
Investments	15		2		2
		<u>5,845,012</u>		<u>3,844,871</u>	
<b>Current assets</b>					
Debtors	16	580,535		531,388	
Cash at bank and in hand		1,493,854		1,544,964	
		<u>2,074,389</u>		<u>2,076,352</u>	
<b>Creditors: amounts falling due within one year</b>	17	(897,629)		(1,023,324)	
<b>Net current assets</b>		<u>1,176,760</u>		<u>1,053,028</u>	
<b>Total assets less current liabilities</b>		<u>7,021,772</u>		<u>4,897,899</u>	
<b>Creditors: amounts falling due after more than one year</b>	18	(5,045,291)		(2,934,850)	
<b>Net assets</b>		<u>1,976,481</u>		<u>1,963,049</u>	
<b>The funds of the charity</b>					
Restricted income funds	20	165,983		163,305	
Unrestricted funds	21	1,810,498		1,799,744	
		<u>1,976,481</u>		<u>1,963,049</u>	

The notes on pages 17 to 30 form part of these financial statements.

The financial statements were approved by the trustees on 24 July 2025



M R Ratcliffe MBE

**Trustee**

Company registration number 03002869 (England and Wales)

# CARING FOR COMMUNITIES AND PEOPLE

## STATEMENT OF CASH FLOWS

**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash (absorbed by)/generated from operations	25		(159,387)		323,359
<b>Investing activities</b>					
Purchase of tangible fixed assets		(2,053,727)		(397,766)	
Proceeds from disposal of tangible fixed assets		780		233,975	
Investment income received		50,783		25,742	
<b>Net cash used in investing activities</b>			(2,002,164)		(138,049)
<b>Financing activities</b>					
New loans in year		2,110,441		-	
<b>Net cash generated from financing activities</b>			2,110,441		-
<b>Net (decrease)/increase in cash and cash equivalents</b>			(51,110)		185,310
Cash and cash equivalents at beginning of year			1,544,964		1,359,654
<b>Cash and cash equivalents at end of year</b>			1,493,854		1,544,964

The notes on pages 17 to 30 form part of these financial statements.

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

---

#### 1 Accounting policies

##### Charity information

Caring for Communities and People is a private company limited by guarantee incorporated in England and Wales. The registered office is Wolseley House, Oriel Road, Cheltenham, Gloucestershire, GL50 1TH, United Kingdom.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties to fair value. The principal accounting policies adopted are set out below.

##### Preparation of consolidated financial statements

The financial statements contain information about Caring for Communities and People as an individual company and do not contain financial information as the parent of a group. The charity is exempt under Section 399 (2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Designated funds are unrestricted funds that have been set aside by the trustees for specific purposes and are not available towards the core running costs of the Charity.

Restricted funds can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for restricted purposes.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

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

Income from legacies is recognised where evidence of entitlement exists, the value is measurable with sufficient reliability, and on the earlier of the date of finalised estate accounts or the date of payment.

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

---

#### 1 Accounting policies

(Continued)

Grants including government grants are recognised when the Charity is entitled to receipt. Where entitlement occurs before the income is received, the income is accrued.

Operational rents are recorded as income in respect of the period to which they relate.

#### 1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	at varying rates on cost
Motor vehicles	at varying rates on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Individual fixed assets costing £1,000 or more or, at the discretion of the trustees, costing a lower amount are capitalised at cost. Leasehold refurbishments are only capitalised when there is deemed by the trustees to be any lasting value to the work. Freehold property is carried at annual valuation and is not depreciated.

#### 1.7 Fixed asset investments

Fixed asset investments are stated at cost.

#### 1.8 Taxation

As a recognised charity, the Charity is exempt from Corporation tax so far as it relates to its charitable objects. It is not, however, exempt from VAT, and irrecoverable VAT is included in the cost of those items to which it relates.

#### 1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.10 Retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

#### 3 Income from donations and legacies

	<b>Unrestrict ed funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total 2025 £</b>	<b>Unrestrict ed funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total 2024 £</b>
Donations and gifts	85,051	74,753	159,804	136,250	105,079	241,329

#### 4 Income from charitable activities

	<b>Unrestrict ed funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total 2025 £</b>	<b>Unrestrict ed funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total 2024 £</b>
<b>Grants</b>						
Grants	41,066	8,050,206	8,091,272	42,983	8,231,793	8,274,776
Operational rents received	-	3,713,487	3,713,487	-	2,824,075	2,824,075
	<u>41,066</u>	<u>11,763,693</u>	<u>11,804,759</u>	<u>42,983</u>	<u>11,055,868</u>	<u>11,098,851</u>

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 4 Income from charitable activities

(Continued)

##### Performance related grants analysis

	<b>Grants 2025 £</b>	<b>Grants 2024 £</b>
Gloucestershire County Council	3,188,681	3,189,497
Herefordshire Council	991,929	989,824
Bristol City Council	722,008	731,643
Worcester City Council	558,758	348,105
Swindon Borough Council	458,124	482,631
Primary Care Network Cheltenham Central	303,442	238,964
South Gloucestershire Council	288,875	339,553
Dorset Council	218,612	211,388
NHS Gloucestershire	202,673	373,227
Bournemouth, Christchurch and Poole Council	166,654	158,769
Other	991,516	1,211,175
	<u>8,091,272</u>	<u>8,274,776</u>

#### 5 Income from other trading activities

	<b>Unrestrict ed funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total 2025 £</b>	<b>Unrestrict ed funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total 2024 £</b>
Miscellaneous income	11,062	58,764	69,826	2	25,313	25,315
	<u>11,062</u>	<u>58,764</u>	<u>69,826</u>	<u>2</u>	<u>25,313</u>	<u>25,315</u>

#### 6 Income from investments

	<b>Unrestrict ed funds 2025 £</b>	<b>Unrestrict ed funds 2024 £</b>
Interest receivable	50,783	25,742
	<u>50,783</u>	<u>25,742</u>

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 7 Other income

	Unrestrict ed funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestrict ed funds 2024 £	Restricted funds 2024 £	Total 2024 £
Net gain on disposal of tangible fixed assets	-	-	-	-	18,634	18,634
Gain on property revaluation	25,000	34,298	59,298	-	-	-
	<u>25,000</u>	<u>34,298</u>	<u>59,298</u>	<u>-</u>	<u>-</u>	<u>-</u>

#### 8 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
<b>Direct costs</b>		
Staff costs	8,375,427	7,574,179
Depreciation	112,884	99,048
Property costs	1,168,258	1,055,809
Direct client costs	219,891	232,269
Equipment costs	180,979	289,942
Administration costs	307,861	289,393
Professional fees	1,042,784	871,596
Other staff expenditure	544,184	850,601
Vehicle costs	57,423	38,679
(Gain)/Loss on sale of assets	(780)	10,387
Interest payable and similar charges	6,595	5,304
Bad debts	102,911	-
	<u>12,118,417</u>	<u>11,317,207</u>
Grant funding of activities (see note 9)	6,457	-
<b>Share of support and governance costs (see note 10)</b>		
Governance	6,164	6,236
	<u>12,131,038</u>	<u>11,323,443</u>
<b>Analysis by fund</b>		
Unrestricted funds	249,227	250,873
Restricted funds	11,881,811	11,072,570
	<u>12,131,038</u>	<u>11,323,443</u>

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 9 Grants payable

	<b>Charitable activities 2025 £</b>
Grants to institutions:	
Other	6,457
	<u>6,457</u>

#### 10 Support costs allocated to activities

	<b>2025 £</b>	<b>2024 £</b>
Governance costs	6,164	6,236
	<u>6,164</u>	<u>6,236</u>
<b>Analysed between:</b>		
Charitable activities	6,164	6,236
	<u>6,164</u>	<u>6,236</u>

#### 11 Net movement in funds

	<b>2025 £</b>	<b>2024 £</b>
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,164	6,236
Depreciation of owned tangible fixed assets	112,884	99,048
Gain on disposal of tangible fixed assets	(780)	(8,247)
	<u>118,268</u>	<u>97,037</u>

#### 12 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

#### 13 Employees

The average monthly number of employees during the year was:

	<b>2025 Number</b>	<b>2024 Number</b>
Management and administration	35	39
Charitable activities	236	228
	<u>271</u>	<u>267</u>
Total	271	267

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 13 Employees

(Continued)

Employment costs	2025 £	2024 £
Wages and salaries	7,435,299	6,779,623
Social security costs	643,783	571,169
Other pension costs	296,345	223,387
	<u>8,375,427</u>	<u>7,574,179</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 - £70,000	1	3
£70,001 - £80,000	2	-
£80,001 - £90,000	1	1
£90,001 - £100,000	1	-
	<u>5</u>	<u>4</u>

#### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

The key management personnel of the charity comprise the trustees, the Chief Executive Officer, Chief Operating Officer, Finance Director, Business Development Director, ABS Director, CBS Director, Director of Environment and Safety, Social Value and Engagement Director and People Services Director. The total employee benefits of the key management personnel of the charity were £671,641 (2024: £597,369).

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 14 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£
<b>Cost</b>				
At 1 April 2024	3,462,287	628,737	50,360	4,141,384
Additions	1,910,000	143,727	-	2,053,727
Disposals	-	(89,695)	-	(89,695)
Revaluation	59,298	-	-	59,298
At 31 March 2025	<u>5,431,585</u>	<u>682,769</u>	<u>50,360</u>	<u>6,164,714</u>
<b>Depreciation</b>				
At 1 April 2024	-	259,811	36,704	296,515
Depreciation charged in the year	-	103,918	8,966	112,884
Eliminated in respect of disposals	-	(89,695)	-	(89,695)
At 31 March 2025	<u>-</u>	<u>274,034</u>	<u>45,670</u>	<u>319,704</u>
<b>Carrying amount</b>				
At 31 March 2025	<u>5,431,585</u>	<u>408,735</u>	<u>4,690</u>	<u>5,845,010</u>
At 31 March 2024	<u>3,462,287</u>	<u>368,926</u>	<u>13,656</u>	<u>3,844,869</u>

The property that is used by the charity for its core operations was valued by ETP Property Consultants in February 2020 and that valuation was adopted as fair value in the financial statements to 31 March 2020, 2021, 2022, 2023 and 2024. In the current year the trustees have considered the carrying value and have determined that, in their view, the fair value of the property has increased by £25,000. This increase in value has been recognised in these financial statements.

Three properties were purchased in the year to 31 March 2021, eight in the year to 31 March 2022, two in the year to 31 March 2023, one property was purchased and one sold in the year to 31 March 2024 and four were purchased in the current year, as part of the charity's Independent Living Service provision. The trustees consider that the fair value of these properties has increased above the previous valuation and have therefore determined to carry these properties in the financial statements at 31 March 2025 at a revalued amount that they have established by reference to market research into residential property values in the areas that the properties are located, save for the four properties purchased in the year, which are included at cost in accordance with the charity's approach to properties acquired during a year under report.

#### 15 Fixed asset investments

	Other investments £
<b>Cost or valuation</b>	
At 1 April 2024 & 31 March 2025	2
<b>Carrying amount</b>	
At 31 March 2025	<u>2</u>
At 31 March 2024	<u>2</u>

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 15 Fixed asset investments

(Continued)

The fixed asset investments at 31 March 2024 are £2, being the whole of the issued share capital of CCP Innovations Limited (£1) and the whole of the issued share capital of CCP Homes Ltd (£1). Both are dormant companies that have never traded.

The company also has a subsidiary charity called the Ratcliffe Trust which was inactive during the year and has reserves of £84,850 at both 31 March 2025 and 31 March 2024.

	Notes	2025 £	2024 £
Other investments comprise:			
Investments in subsidiaries		2	2

#### 16 Debtors

	Notes	2025 £	2024 £
<b>Amounts falling due within one year:</b>			
Trade debtors		299,509	343,445
Other debtors		643	1,453
Prepayments and accrued income		280,383	186,490
		<u>580,535</u>	<u>531,388</u>

#### 17 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		147,334	140,941
Deferred income		113,421	321,742
Trade creditors		207,719	101,657
Other creditors		166,625	144,586
Accruals		262,530	314,398
		<u>897,629</u>	<u>1,023,324</u>

#### 18 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	19	4,960,441	2,850,000
Amounts owed to fellow group undertakings		84,850	84,850
		<u>5,045,291</u>	<u>2,934,850</u>

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 19 Loans and overdrafts

	2025 £	2024 £
Bank loans	4,960,441	2,850,000
Payable after one year	4,960,441	2,850,000

A charge dated 4 January 2020 has been granted to The Community Investment Fund LP. over one of the company's bank accounts. Subsequent charges have been granted individually to The Community Investment Fund L.P. and Social and Sustainable Housing II Holdco Limited over the charity's seventeen Independent Living Service properties purchased during the years 31 March 2021 to 31 March 2025 inclusive.

The loans are funding from The Community Investment Fund L.P., a fund of Social and Sustainable Capital LLP, and Social and Sustainable Housing II Holdco Limited as part of the programme for acquisition of properties for use in the charity's Independent Living Service. The loans are repayable in 2030 and 2034 and bear interest at a commercial rate.

#### 20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Restricted revaluation fund	100,556	34,298	-	-	134,854
Community Based Support	62,749	4,065,632	(4,164,103)	66,851	31,129
Accommodation Based Support	-	7,831,578	(7,717,708)	(113,870)	-
	163,305	11,931,508	(11,881,811)	(47,019)	165,983
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>At 31 March 2024 £</b>
Restricted revaluation fund	215,525	-	(114,969)	-	100,556
Community Based Support	24,116	4,404,770	(4,333,769)	(32,368)	62,749
Accommodation Based Support	-	6,800,124	(6,738,801)	(61,323)	-
	239,641	11,204,894	(11,187,539)	(93,691)	163,305

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	<b>At 1 April 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers At 31 March 2025</b>	
	£	£	£	£	£
General Fund	759,933	187,962	(67,721)	(288,854)	591,320
Unrestricted revaluation fund	145,000	25,000	-	-	170,000
Property Maintenance	51,000	-	(48,850)	55,724	57,874
Depreciation	100,000	-	(87,894)	87,894	100,000
Running Costs	629,811	-	-	261,493	891,304
System Development	25,000	-	(10,340)	(14,660)	-
CBS Senior Managers and Volunteer Coordinator	68,000	-	(34,422)	(33,578)	-
Data and Reporting Expert	21,000	-	-	(21,000)	-
	<u>1,799,744</u>	<u>212,962</u>	<u>(249,227)</u>	<u>47,019</u>	<u>1,810,498</u>

<b>Previous year:</b>	<b>At 1 April 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers At 31 March 2024</b>	
	£	£	£	£	£
General fund	648,345	204,977	5,348	(98,737)	759,933
Unrestricted revaluation fund	145,000	-	-	-	145,000
Property maintenance	60,000	-	(64,393)	55,393	51,000
Depreciation	100,000	-	(90,669)	90,669	100,000
Running costs	547,604	-	-	82,207	629,811
System Development	30,000	-	(1,205)	(3,795)	25,000
CBS Senior Managers and Volunteer Coordinator	62,500	-	(16,338)	21,838	68,000
Data and Reporting Expert Managers	23,600	-	-	(2,600)	21,000
Other designated funds	114,000	-	(62,067)	(51,933)	-
	20,900	-	(21,549)	649	-
	<u>1,751,949</u>	<u>204,977</u>	<u>(250,873)</u>	<u>93,691</u>	<u>1,799,744</u>

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 21 Unrestricted funds

(Continued)

The **designated funds** are in respect of:

#### Property Maintenance

Fund for maintenance and refurbishment of the charity's properties.

#### Depreciation

Allowance for depreciation on fixed assets.

#### Running Costs

To cover four months' core running costs not associated with contract provision in the event that income streams covering these costs come to an unforeseen halt or reduce to a level where costs are not covered in full.

The **restricted funds** are in respect of:

#### Community-Based Support

Community-Based Support aims to improve the quality of people's lives by assisting them to maintain their accommodation, promoting independent living and encouraging people to build on their existing strengths and staying well. Incorporated in this is our preventative family support team, providing assistance to children, young people and families facing crises or on-going struggles that may lead to youth homelessness.

#### Accommodation-Based Support

Accommodation-Based Support provides integrated housing, training, education, employment, advice and support services for vulnerable and homeless people, promoting independent living and encouraging people to build on their existing strengths and staying well.

#### Transfers between funds

Transfers are made between restricted and unrestricted funds at the end of every accounting period in cases where:

- i) the activity of the restricted fund has come to an end and there is an unspent balance that is not repayable to the funder(s), when the surplus is transferred to unrestricted funds: and
- ii) the restricted fund is in deficit and has either come to an end or there is no prospect of a surplus in a later period, when the deficit is eliminated by transfer from unrestricted funds.

### 22 Analysis of net assets between funds

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Endowment funds 2025 £</b>	<b>Total 2025 £</b>
<b>At 31 March 2025:</b>				
Tangible assets	743,535	5,016,625	84,850	5,845,010
Investments	2	-	-	2
Current assets/(liabilities)	1,066,961	109,799	-	1,176,760
Long term liabilities	-	(4,960,441)	(84,850)	(5,045,291)
	<u>1,810,498</u>	<u>165,983</u>	<u>-</u>	<u>1,976,481</u>

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 22 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
<b>At 31 March 2024:</b>				
Tangible assets	750,161	3,009,858	84,850	3,844,869
Investments	2	-	-	2
Current assets/(liabilities)	1,049,581	3,447	-	1,053,028
Long term liabilities	-	(2,850,000)	(84,850)	(2,934,850)
	<u>1,799,744</u>	<u>163,305</u>	<u>-</u>	<u>1,963,049</u>

### 23 Contingent Liabilities

Various funders retain the right to claw back grants should the use of the funds not be in accordance with the terms of the grant. In the opinion of the trustees, no such liability exists at the year end.

### 24 Related party transactions

#### Transactions with related parties

During the year, the charity paid motor insurance to an insurance broking company owned and managed by one of the trustees. The premium paid in the year to 31 March 2025 was £10,161 (2024: £8,354), on which the related party earned commission of £432 (2024: £357).

During the year, the charity paid £1,382 (2024: £3,206) for room hire on commercial terms offered to other charities to a charity of which one of the trustees is also a trustee.

During the year, the charity rented a property that is jointly owned by a member of the Senior Leadership Team for use in its Independent Living Service on an arms length basis for £7,350 (2024: £9,000).

# CARING FOR COMMUNITIES AND PEOPLE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

<b>25 Cash (absorbed by)/generated from operations</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Surplus/(deficit) for the year	13,432	(28,541)
<b>Adjustments for:</b>		
Investment income recognised in statement of financial activities	(50,783)	(25,742)
Gain on disposal of tangible fixed assets	(780)	(8,247)
Depreciation of tangible fixed assets	112,884	99,048
<b>Movements in working capital:</b>		
Property revaluation	(59,298)	96,335
(Increase) in debtors	(49,147)	(9,048)
Increase in creditors	82,626	149,591
(Decrease)/increase in deferred income	(208,321)	49,963
<b>Cash (absorbed by)/generated from operations</b>	<b>(159,387)</b>	<b>323,359</b>

<b>26 Analysis of changes in net (debt)/funds</b>	<b>At 1 April 2024</b>	<b>Cash flows</b>	<b>At 31 March 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cash at bank and in hand	1,544,964	(51,110)	1,493,854
Loans falling due after more than one year	(2,850,000)	(2,110,441)	(4,960,441)
	<u>(1,305,036)</u>	<u>(2,161,551)</u>	<u>(3,466,587)</u>