SANCTUS

TRUSTEES' ANNUAL REPORT & FINANCIAL STATEMENTS

For the year ended 31 December 2025

Registered Charity No. 1150313

30–32 Broomfield Road | Chelmsford, Essex CM1 1SW

IN MEMORY OF STEPHEN TUROFF

It was with great sadness that we learned of the passing of our founder Stephen Turoff on 15 June 2026. Without his compassion for humankind there would be no Sanctus & Chelmsford would be much poorer for it. Remembering you always Stephen, as a force to be reckoned with.

Contents

Trustees' Annual Report	3
Independent Examiner's Report	9
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13

Trustees' Annual Report

Who we are

Sanctus is a small independent charity with more than a decade's experience working in Chelmsford and the mid-Essex area.

What we do

We help homeless and vulnerable people better their lives and contribute towards a safe, welcoming and thriving Chelmsford.

Why we do it

We believe that everyone should have a safe and secure home, food on the table and a network of support.

Homelessness remains a critical issue. Rough sleeping is its most visible form, but homelessness also includes people living in temporary accommodation, overcrowded or insecure housing, or sofa surfing. Many more people live on the margins with insufficient resources or stability, leaving them vulnerable to a personal crisis.

We aim to address the immediate effects of homelessness and vulnerability in Chelmsford and more widely in Essex, while helping people address underlying problems and move towards greater stability and independence.

How we do it

Our aim is to be there for vulnerable people at a moment of crisis and provide the help they need. From that point, we work alongside them on their journey towards recovery and a more positive and stable life.

We operate a cafe and day centre in the heart of Chelmsford, providing a safe, warm and supportive environment where people can eat, shelter from the weather, spend time with others and access practical help.

Through our Support Hub we provide free, tailored support without judgement or unnecessary barriers. This may include benefits and housing assistance, advocacy, job applications, signposting to specialist services, wellbeing support and practical help.

We continued during 2025 with the pilot one-day-per-week GP pop-up service in our building, working with NHS partners to improve access to primary healthcare for people who may otherwise struggle to engage with mainstream services.

Following a successful pilot in 2024, we fully established our shower and clothes-washing scheme for rough sleepers during 2025, providing access to washing facilities, clean clothing and laundry support.

Our charity shop successfully completed its first full calendar year of operation, contributing both to fundraising and to our wider community presence.

We work collaboratively with statutory agencies, charities, businesses and community organisations, using partnerships to extend the range of support available to people who use Sanctus.

Our impact during 2025

During the twelve months of 2025:

- 20,909 visits were made to our cafe;

- 18,871 meals were served;
- 741 individuals were supported;
- 1,238 Support Hub sessions were provided; and
- 2,601 cafe visits were made by people who had spent the preceding night sleeping on the street.

These figures demonstrate the scale and breadth of demand for Sanctus, but each visit and each support session represents an individual with their own circumstances, needs and ambitions. The following two stories illustrate the nature of the support provided during the year. Names are used for the purposes of these case studies.

Geoff's story

Geoff is homeless and had been living on the streets for more than a year. His life had taken many twists and turns: he had previously been married and had a home and family, but found himself homeless and alone. He came to Sanctus every day to get warm, have a hot meal and spend time in the cafe before returning to his tent when we closed.

Geoff had continued to work hard even while homeless, but his situation deteriorated when his tent was set on fire and all his possessions were lost. This included his documentation, leaving him without identification and therefore unable to work.

Sanctus applied and paid for a replacement birth certificate so that Geoff once again had identification for job applications. We also provided a mobile phone and SIM card, access to our shower facilities, and new, clean clothes for interviews.

We are delighted that Geoff has now secured a new job, in which he is excelling. He is saving towards a deposit so that he can rent a room in Chelmsford - an important step towards rebuilding a secure and independent life.

Johnny's story

In his fifties, Johnny arrived at Sanctus while still on probation and facing homelessness because of serious safety concerns. Returning to his previous area was not possible: gang-related threats and cuckooing at his property had left him vulnerable. Following advice from another agency, he came to Sanctus for support.

Johnny faced multiple challenges, including learning disabilities, addiction, PTSD and other mental health difficulties. His physical health had also been affected by an accident in his teens. He had experienced profound personal loss following the death of a child, after which his life deteriorated and his marriage broke down.

Recognising his urgent need for stability, Sanctus referred Johnny to a partner organisation providing supported housing for people involved in the criminal justice system, and to Open Road for addiction support. He was accepted into supported housing, giving him the stability to begin rebuilding his life.

Johnny engaged with addiction services and worked with a Sanctus volunteer counsellor to process his trauma. Sanctus also helped him apply for Personal Independence Payment, secure his Work Capability Assessment for Universal Credit, and deal with bills and housing benefits. He continued to attend Sanctus daily for companionship and support.

Through the NHS service operating at Sanctus, Johnny received a comprehensive health check and was diagnosed with cancer. The diagnosis had a severe emotional impact: he began missing important medical appointments, became isolated, relapsed into drug use and experienced serious suicidal thoughts.

Sanctus staff worked closely with Johnny and the other agencies supporting him. We accompanied him to appointments, helped manage his schedule, arranged transport, ensured his NHS records reflected his need for additional support, and provided pill organisers to help him manage his medication.

With consistent support, Johnny persevered through a gruelling course of treatment and completed his therapy. His latest scan showed no signs of cancer, although routine check-ups continue. Sanctus continues to support Johnny as he moves forward with his life.

Key achievements and developments during 2025

Alongside our day-to-day service delivery, 2025 was a year of continued development, investment and fundraising. Key achievements included:

- continuing the one-day-per-week GP pop-up service and fully establishing the shower and clothes-washing scheme for rough sleepers;
- successfully completing the charity shop's first full calendar year;
- operating a week-long food stall concession at a major local festival for the second consecutive year;
- hosting two successful charity golf days;
- appointing a new Fundraising Manager;
- holding eight restaurant-style Christmas evenings for paying customers in our building, raising vital funds to help ensure our service users could enjoy a happy Christmas;
- raising sufficient funds for a full kitchen refurbishment through a public fundraising campaign and successful grant applications;
- researching, funding through a successful grant application, and adopting a major new constituent relationship management system to improve supporter information, engagement and fundraising capability;
- successfully renegotiating the rent for our main building at the halfway point of the tenancy agreement;
- researching, writing and submitting a major new multi-year funding bid to help meet the charity's running costs; and
- negotiating an uplift in our multi-year National Lottery funding agreement to contribute towards the increase in rent for our main building.

Our trustees, staff and volunteers

Our Trustees are responsible for the overall governance and strategic direction of Sanctus. Trustees are recruited through local advertising and expressions of interest, with the Board seeking an appropriate balance of skills, experience and diversity.

As of 31 December 2025, our Trustees were:

- Nigel Hardy
- Councillor Linda Mascott
- Diane Rigg
- The Right Reverend Tony Robinson
- Sarah Stevens
- Stephen Turoff

On 15 June 2026 we had the very sad news that our founder Stephen Turoff, who remained one of our Trustees, had passed away and will be hugely missed by all at the charity.

Sarah Stevens has also now left the Board, and Councilor Linda Mascott has become the Chelmsford City Council representative to Sanctus and as such is no longer a voting member, although remains in an advisory capacity and attends our meetings. In July 2026 we were joined by new Trustee, Tanvi Bagtharia.

We have a small, dedicated staff team and remain committed to being a responsible employer. Sanctus is an adopter of the Real Living Wage as the entry level to our salary scale, regardless of age.

Our senior team as of 31 December 2025 was:

- Emma Hughes, Chief Executive Officer
- Sarah Coppin, Hub Manager
- Evelyn Fitz-Patrick, Grants Manager
- Gary Joslin, Café Supervisor
- Claire Keating, Kitchen Supervisor
- Carolyn Searle, Finance Manager
- Dee Shadforth, Fundraising Manager

In total we had 14 staff members, although as many of those work part time, this equates to nine full time equivalents.

Volunteers remain fundamental to Sanctus. They support our cafe, food collections, events, charity shop and other activities, bringing a wide range of skills and experience to the charity, and at any one time we have close to 100 volunteers, who help in every aspect of what we do.

Our finances

Sanctus receives no core statutory Government funding and has no long-term, recurring stream of legacy income on which to rely to fund its activities. We therefore rely on the generosity of individuals and businesses, grants from charitable trusts and other organisations, and income generated through fundraising events and our charity shop.

We remain grateful for our multi-year National Lottery funding, and are hugely appreciative of the new multi-year support from The Garfield Weston Foundation and Chelmsford City Council, and also for the support of our wider community. Maintaining and diversifying income remains central to the charity's financial sustainability.

As was the case for many charities, 2025 was a tough year financially, both in terms of costs and income.

With continuing high inflation, high utility bills, rising prices, and a rise in the Employer National Insurance Contribution, our cost base continued to increase.

With our main sources of income continuing to be grant funding, we also found that 2025 was characterised by fewer grant funders, with less money, carrying the burden of a higher number of bids from a greater number of charities.

This meant drawing on our reserves for a second year running, although the charity continues its sharp focus on sound financial management.

Despite the difficult financial climate, Sanctus remain a proud adopter of the Real Living Wage and were able to award all of our lowest paid staff with the full award recommended by the Real Living Wage Foundation.

Reserves policy

The Trustees recognise the importance of maintaining an appropriate level of free reserves to manage fluctuations in income, meet unexpected expenditure and provide continuity of services. The reserves position is reviewed regularly.

Our current reserves policy is to hold a maximum of three months operating costs in our General Reserve Fund, but to have two months reserve funding available as the norm.

As of 31 December 2025, after a challenging final quarter for the year, our reserves stood at one month’s operating costs, although this level was replenished early in the New Year after grant payments from the

National Lottery, Garfield Weston Foundation and Chelmsford City Council, alongside our normal individual and organisational donations, and our other fundraising activities.

Our strategic direction

The strategic priorities established by the Trustees continue to provide the framework for Sanctus's development:

- financial stability and sustainable income growth;
- maintaining the quality, excellence and reach of current service provision;
- considering expansion of our geographical impact in the medium to long term;
- developing our service provision where there is a clear benefit for service users and the community;
- maintaining Sanctus's caring, compassionate and pioneering culture as the organisation develops;
- being a good employer and volunteer host; and
- acting as a community bridge by using partnerships and collaboration to increase the resources available to service users.

Structure, governance and management

Sanctus is a registered charity governed during the reporting period by its Declaration of Trust. The Trustees are responsible for governance and strategic direction and delegate day-to-day operational management to the Chief Executive Officer and staff team.

The Board meets regularly and receives appropriate operational and financial information. Trustees are expected to declare conflicts of interest and to withdraw from decision-making where appropriate.

Throughout 2026 the charity has been working towards becoming a Charitable Incorporated Organisation (CIO), and plans to make the transition early in 2027.

Risk management

The Trustees are responsible for identifying and managing the principal risks facing the charity. Risks and mitigating actions are kept under review through the charity's governance and management arrangements. Risk categories regularly considered fall under governance, finance, operations, compliance and reputation.

Public benefit

In making decisions, the Trustees and staff team at Sanctus have due regard to the Charity Commission's public benefit guidance whenever they exercise powers or duties to which the guidance is relevant.

Exemptions of disclosure

Other than for purposes of confidentiality and/or data protection, no information has been withheld.

Funds held as custodian on behalf of others

We do not have custodian Trustees; all Trustees are managing Trustees.

Trustee responsibilities and approval

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom accounting requirements.

Date approved by the Board of Trustees: 29 October 2026

Signed on behalf of the Board of Trustees:



Nigel Hardy
Chair of Trustees

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Sanctus		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1150313
Set out on pages	1-27		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association Of Chartered Certified Accountants

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:	C A Bullen	**Date:**	28/10/26
Name:	CLAIRE BULLEN		
Relevant professional qualification(s) or body (if any):	FCCA		

Address:	Taylor Viney & Marlow Ltd
	46-54 High Street
	Ingatestone CM4 9DW

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Statement of Financial Activities

Including income and expenditure · Year ended 31 December 2025 · £ rounded to whole pounds

Activity / fund movement	Unrestricted £	Restricted £	2025 total £	2024 comparative £
Income and endowments from:				
Donations and legacies	306,978	58,926	365,904	329,604
Charitable activities	41,696	–	41,696	32,742
Other trading activities	31,518	–	31,518	29,211
Investments	1,219	–	1,219	1,666
Separate material item of income	–	–	–	–
Other	–	–	–	–
Total	**381,411**	**58,926**	**440,337**	**393,223**
Resources expended (Note 5)				
Expenditure on:				
Raising funds	66,491	–	66,491	49,430
Charitable activities	311,566	96,684	408,250	344,714
Separate material item of expense	–	–	–	–
Other	14,882	2,500	17,382	13,991
Total	**392,939**	**99,184**	**492,123**	**408,135**
Net income/(expenditure) before investment gains/(losses)	**(11,528)**	**(40,258)**	**(51,786)**	**(14,911)**
Net gains/(losses) on investments	–	–	–	–
Net income/(expenditure)	**(11,528)**	**(40,258)**	**(51,786)**	**(14,911)**
Extraordinary items	–	–	–	–
Transfers between funds	–	–	–	–
Other recognised gains/(losses):				
Gains and losses on revaluation of fixed assets for the charity's own use	–	–	–	–
Other gains/(losses)	–	–	–	–
Net movement in funds	**(11,528)**	**(40,258)**	**(51,786)**	**(14,911)**
Reconciliation of funds:				
Total funds brought forward	**66,158**	**67,516**	**133,674**	**148,585**
Total funds carried forward	**54,630**	**27,258**	**81,888**	**133,674**

Balance Sheet

As at 31 December 2025 · £ rounded to whole pounds

Assets, liabilities and funds	Unrestricted £	Restricted £	2025 total £	2024 total £
Fixed assets				
Tangible fixed assets (Note 10)	2,399	1,845	4,244	25,953
Total fixed assets	**2,399**	**1,845**	**4,244**	**25,953**
Current assets				
Debtors (Note 11)	15,341	–	15,341	18,826
Cash at bank and in hand (Note 13)	**50,910**	**25,414**	**76,324**	**126,630**
Total current assets	**66,251**	**25,414**	**91,665**	**145,456**
Creditors: due within one year (Note 12)	14,020	–	14,020	37,736
Net current assets/(liabilities)	52,231	25,414	77,645	107,720
Total assets less current liabilities	**54,630**	**27,259**	**81,889**	**133,673**
Creditors: due after one year (Note 12)	–	–	–	–
Provisions for liabilities	–	–	–	–
Total net assets or liabilities	**54,630**	**27,259**	**81,889**	**133,673**
Funds of the Charity				
Restricted income funds (Note 15)	–	25,414	25,414	46,955
Fixed Assets (Funded from Restricted funds)	–	1,845	1,845	20,561
Unrestricted funds	54,630	–	54,630	66,158
Total funds	**54,630**	**27,259**	**81,889**	**133,674**

Date approved: 29 October 2026

Signed on behalf of the Trustees:



Nigel Hardy, Chair of Trustees

Notes to the Financial Statements

Year ended 31 December 2025

Note 1 | Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

The Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

1.2 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

Notes to the Financial Statements

Year ended 31 December 2025

Note 2 | Accounting policies

2.2 INCOME

Policy	Basis adopted
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when:
	· the charity becomes entitled to the resources;
	· it is more likely than not that the trustees will receive the resources; and
	· the monetary value can be measured with sufficient reliability.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).
Government grants	The charity has not received government grants in the reporting period
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.
Donated goods	Donated goods are received by the charity and often includes fresh food requiring rapid distribution to beneficiaries.The trustees consider it impractical to count and value these goods .
Support costs	The charity has incurred expenditure on support costs.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.3 EXPENDITURE AND LIABILITIES

Policy	Basis adopted
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
Governance and support costs	Support costs include central function costs and have been allocated to activity cost categories on a basis consistent with the use of resources on a reasonable, justifiable and consistant basis,
Redundancy cost	The charity made no redundancy payments during the reporting period.
Deferred income	No material item of deferred income has been included in the accounts.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

Notes to the Financial Statements

Year ended 31 December 2025

Note 2 (continued) | Accounting policies

2.4 ASSETS

Policy	Basis adopted
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £250
	They are valued at cost.
	Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value over the useful economic life of the asset as follows:
Leasehold Improvements	Over 5 yearsfor café. 3 years for shop
Fixtures & fittings	Over 5 years
Plant and machinery	50% straight line
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Notes to the Financial Statements

Year ended 31 December 2025

Note 3 | Analysis of income

Analysis	Unrestricted £	Restricted £	2025 total £	2024 total £
Donations and legacies: Donations and gifts	170,202	14,095	184,297	118,925
Gift Aid	15,640	–	15,640	10,096
General grants provided by government/other charities	121,136	44,831	165,967	200,583
Other	–	–	–	–
Total — donations and legacies	**306,978**	**58,926**	**365,904**	**329,604**
Charitable activities: Fundraising activities	41,696	–	41,696	32,742
Other	–	–	–	–
Total — charitable activities	**41,696**	**–**	**41,696**	**32,742**
Other trading activities: Shop	31,518	–	31,518	28,157
Other	–	–	–	1,054
Total — trading	**31,518**	**–**	**31,518**	**29,211**
Income from investments: Interest income	1,219	–	1,219	1,666
Rental and leasing income	–	–	–	–
Other	–	–	–	–
Total — investments	**1,219**	**–**	**1,219**	**1,666**
Separate material item of income:	–	–	–	–
Total — material items	**–**	**–**	**–**	**–**
TOTAL INCOME	**381,411**	**58,926**	**440,337**	**393,223**

Notes to the Financial Statements

Year ended 31 December 2025

Note 5 | Analysis of expenditure

Expenditure analysis		Unrestricted £	Restricted £	2025 total £	2024 total £
Expenditure on raising funds:					
Wages & salaries		44,699	–	44,699	32,235
Other fundraising costs		21,792	–	21,792	17,195
Total expenditure on raising funds		**66,491**	**–**	**66,491**	**49,430**
Expenditure on charitable activities:					
Café		114,697	22,993	137,690	109,159
Hub		51,116	18,860	69,976	65,975
Support costs	Note 6	145,753	54,831	200,584	169,581
Total expenditure on charitable activities		**311,566**	**96,684**	**408,250**	**344,715**
Separate material item of expense					
Total		–	–	–	–
Other					
Shop		14,882	2,500	17,382	13,991
Total other expenditure		**14,882**	**2,500**	**17,382**	**13,991**
TOTAL EXPENDITURE		**392,939**	**99,184**	**492,123**	**408,136**

Notes to the Financial Statements

Year ended 31 December 2025

Note 6 | Support costs

Support cost	2025 £	2024 £
Staff costs	70,114	58,934
Rent rates & utilities, repairs & Insurance.	102,504	95,654
Communications & IT	20,032	11,404
General Office	2,103	2,166
Finance costs	640	284
Motor & Travel	2,178	329
Examiner fee	522	504
Legal & professional	–	294
Other	2,491	12
Total	**200,584**	**169,581**

Notes to the Financial Statements

Year ended 31 December 2025

Note 7 | Paid employees

7.1 Staff costs

Staff costs	2025 £	2024 £
Salaries and wages	275,006	224,839
Social security costs	18,541	11,632
Pension costs (defined contribution scheme) (Note 9)	4,344	3,441
Other employee benefits	–	–
Total staff costs	**297,890**	**239,912**

No employee received an income of more than £60,000 during the year

7.2 Average headcount in the year

Headcount	2025	2024
Total	**14**	**12**

Notes to the Financial Statements

Year ended 31 December 2025

Note 8 | Details of certain items of expenditure

8.1 Fees for examination of the accounts

Service	2025 £	2024 £
Independent examiner's fees	522	504
Assurance services other than audit or independent examination	–	–
Tax advisory fees	–	–
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	–	294

Notes to the Financial Statements

Year ended 31 December 2025

Note 9 | Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

Pension contributions	2025 £	2024 £
Amount of contributions recognised in the SOFA as an expense	4,344	3,441

Notes to the Financial Statements

Year ended 31 December 2025

Note 10 | Tangible fixed assets

Fixed assets	Leasehold £	Plant & machinery £	Fixtures & fittings £	Total £
10.1 Cost				
At the beginning of the year	56,005	24,426	39,237	119,668
Additions	–	4,331	–	4,331
Disposals	–	–	–	–
At end of the year	56,005	28,757	39,237	123,999
10.2 Depreciation				
**Basis	SL	SL	SL	
** Rate	Over 5 years (Cafe) 3 years (shop)	50% per annum	Over 5 years (Cafe) 3 years (shop)	
At beginning of the year	44,804	20,435	28,476	93,715
Depreciation	11,201	6,157	8,681	26,040
At end of the year	56,005	26,592	37,157	119,755
10.3 Net book value				
Net book value at the beginning of the year	11,201	3,991	10,761	25,953
Net book value at the end of the year	0	2,164	2,080	4,244

Notes to the Financial Statements

Year ended 31 December 2025

Note 11 | Debtors and prepayments

Analysis of debtors	2025 £	2024 £
Trade debtors	–	535
Prepayments and accrued income	15,341	18,291
Other debtors	–	–
Total	**15,341**	**18,826**

Notes to the Financial Statements

Year ended 31 December 2025

Note 12 | Creditors and accruals

Analysis of creditors	Within 1 yr 2025 £	Within 1 yr 2024 £	Over 1 yr 2025 £	Over 1 yr 2024 £
Trade creditors	6,023	3,556	–	–
Accruals and deferred income	1,301	28,332	–	–
Taxation and social security	5,811	4,302	–	–
Other creditors	885	1,546	–	–
Total	**14,020**	**37,736**	–	–

Notes to the Financial Statements

Year ended 31 December 2025

Note 13 | Cash at bank and in hand

Cash	2025 £	2024 £
Cash at bank and on hand	**76,324**	**126,630**
Total	**76,324**	**126,630**

Notes to the Financial Statements

Year ended 31 December 2025

Note 15 | Charity funds — restricted

15.1 Details of material funds held and movements during the CURRENT reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund name	Type	Purpose / restriction	Opening £	Income £	Spent £	Transfers £	Gains/loss £	Closing £
Essex CC changing futures	R	Salary of Tenancy Support Officer	2,981	–	2,981	–	–	–
Everything Lettings	R	Hygiene app	190	–	190	–	–	–
Elijahs pot	R	Salaries	3,076	13,000	16,076	–	–	–
Be seasoned	R	Kitchen equipment	3,748	–	3,748	–	–	–
ECF	R	Hub support over 12 months	2,500	–	2,500	–	–	–
Albert Hunt	R	Salaries for hub and café	132	5,000	5,132	–	–	–
Barchester fund	R	For social skills	304	–	–	–	–	304
Vinci (Taylor Woodrow)	R	IT equipment	140	–	140	–	–	–
Just giving -	R	Tents & sleeping bags	129	–	129	–	–	–
Chelmsford CC	R	Hub support	6,000	–	6,000	–	–	–
Garfield Weston	R	Garfield Weston Rent and frontline salaries	25,000	–	25,000	–	–	–
Just Giving	R	Shower fund	255	–	255	–	–	–
St James Place	R	Shop Project	2,500	–	2,500	–	–	–
National Lottery	UR	general	–	27,040	27,040	–	–	–
Parallel invovation	R	Purchase of washing machine	–	305	305	–	–	–
R Goyal	R	Purchase of dishwasher	–	3,386	3,386	–	–	–
Chelmsford CC	R	Art projects	–	3,280	3,280	–	–	–
Thomas Bailey	R	Salaries	–	4,000	1,595	–	–	2,405
Anon individual	R	Client support	–	2,000	2,000	–	–	–
Seetec	R	Purchase f sleeping bags	–	250	250	–	–	–
Chelmsford CC	R	Hub support	–	5,000	5,000	–	–	–
Drapers	R	Replace ovens	–	2,000	–	–	–	2,000
Chelmsford CC	R	Replace ovens	–	8,860	–	–	–	8,860
Individual donors	R	Replace ovens	–	11,845	–	–	–	11,845
Legacy	UR	core costs	–	51,588	51,588	–	–	–
Total Funds			**46,955**	**137,554**	**159,095**	**–**	**–**	**25,414**

Notes to the Financial Statements

Year ended 31 December 2025

Note 16 | Transactions with trustees and related parties

16.1 Trustee remuneration and benefits

In the period the charity has paid trustees remuneration and benefits as follows

Period	Legal authority	Remun. £	Pension £	Redundancy £	Other £	Total £
This year :	Governing Document	–	–	–	–	–
Last year :	Governing Document	–	–	–	–	–

No trustee expenses have been incurred in the year or previous year

16.2 Related parties

In the period the charity received donations of £ 13,000 from a charity (Ministry of Enlightenment) in which two of the Trustees were also Trustees