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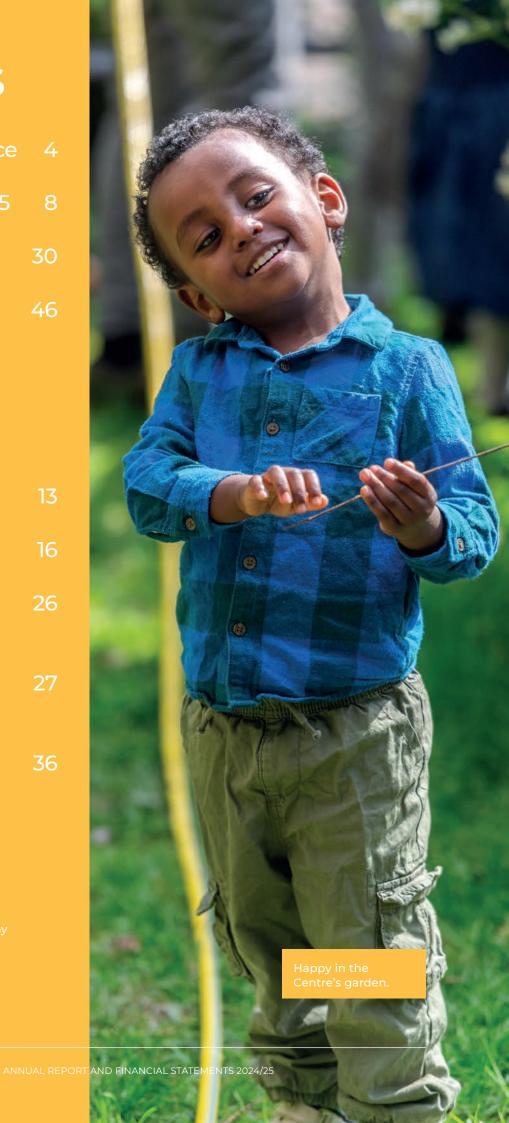
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# THE CARDINAL HUME CENTRE BELIEVES EACH PERSON MATTERS.

We focus our efforts on young people, children and families in need. We tackle homelessness and poverty now to break its cost into future life. We see the value in each individual and nurture potential, helping young people, children and families to thrive.

#### THE CENTRE AT A GLANCE

The Cardinal Hume Centre supports young people, children and families facing homelessness to break its cycle and limit its future cost on people's lives. Based in Westminster, we helped more than 1400 people this year.

#### WHY WE DO IT:

The biggest risk factor for adult homelessness is experiencing poverty and trauma as a child. That's why we support children, young people, and families who are facing these challenges today – to help prevent homelessness in the future. Our approach is proactive and based on solid evidence.

#### WHAT WE DO:

There's no one-size-fits-all solution to homelessness. We offer personalised support based on each person or family's unique situation. By building trust and long-term relationships, and combining this with professional help, we aim to create lasting, positive change.

#### **HOW WE DO IT:**

We offer a wide range of services to meet the full needs of individuals and families. This includes a family centre, accommodation for young people, expert advice in housing, welfare, immigration and employment and also therapeutic support. We also invest in research and data to make sure our approach truly works.

#### AT THE CENTRE, WE LIVE OUR VALUES TO:

- Value each person
- · Welcome and include
- · Encourage potential
- Work together
- · Learn, reflect and improve

The trustees, who are the directors for the purposes of company law, present their Annual Report and Accounts, including the Strategic Report, together with the financial statements of Cardinal Hume Centre for the year ended 31 March 2025.

#### **OUR YEAR IN NUMBERS**

This year the Centre directly supported **1420 clients** including **710 families** and **326 people under the age of 25.** 

We tackle and prevent homelessness by helping people to secure safer **housing**, improve their **financial wellbeing** and build their **sense of security and belonging**.

#### **HOMES AND HOUSING**

- **56** Young people lived with us in our accommodation
- **20** Residents moved on to longer-term, more independent living
- 19 The average age of someone moving into our accommodation
- 7 Young people were given urgent housing in one of our two emergency rooms
- **64%** Percentage of residents in education, training or work
- **99** People were helped to make progress in securing a safe home through support of our housing advice team

#### **MONEY AND WORK**

- 119 People increased their income through working with our welfare rights team
- **£360,783** Financial gain for clients through assistance with benefit claims
- **58** Clients supported into training, volunteering, or work placement, or mentoring
- 22 Clients supported into employment

#### CITIZENSHIP AND BELONGING

- 153 People supported to secure or extend their legal right to remain in the UK
- **16** People supported to secure their UK Citizenship

#### **LEARNING AND WELLBEING**

- **3550** Number of family service session attendances
- **159** Children attending regular family service programmes
- **38** Parents supported to improve their English through ESOL classes
- **89%** Parents say their children's overall wellbeing and happiness has improved
- **93%** Parents say they feel more confident and supported as a parent
- **97** Psychology in-reach sessions provided for young people living in our accommodation
- 23 Young people supported by our Life-Skills Co-ordinator (cooking, budgeting, social and study skills)

#### EMERGENCY AND ESSENTIAL NEEDS

- **£12,700** Value of the 322 supermarket vouchers issued
- **233** Emergency Foodbank vouchers issued
- **£6,230** Christmas vouchers and support for 270 families including 521 children

Overall client number increased this year by 8%, the number of families by 21% and children and young people by 4%.

# The Centre in the heart of Westminster. STREET SW1 111111111111 6

#### **OUR FINANCES**

| VOLUNTARY INCOME | £000's |
|------------------|--------|
| Trusts           | 561    |
| Individuals      | 451    |
| Major Donors     | 513    |
| Community Groups | 376    |
| Corporates       | 209    |
| Legacies         | 1,227  |
| Shop             | 25     |
| Total Voluntary  | 3,362  |

| NON-VOLUNTARY INCOME               | £000's |
|------------------------------------|--------|
| Statutory Income                   | 525    |
| Income from accommodation services | 547    |
| Other Income                       | 204    |
| Total Non-Voluntary                | 1,276  |

| Total Income | 4,638 |
|--------------|-------|
|--------------|-------|

| EXPENDITURE       | £000's |
|-------------------|--------|
| Direct Charitable | 2,991  |
| Fundraising       | 608    |
| Total Expenditure | 3,599  |

### THE SUPPORT YOU GAVE, THE DIFFERENCE YOU MADE

As a charity nearly 70% of our income comes from our supporters. Our work is only made possible because of the incredible generosity of our donors. We are also grateful to Westminster City Council (WCC) who provide vital statutory funding enabling us to provide essential services to clients.

#### HOW YOU GAVE YOUR HELP

 Legacies
 £1,227,000

 Donations
 £2,110,000

 Charity Shop
 £25,000

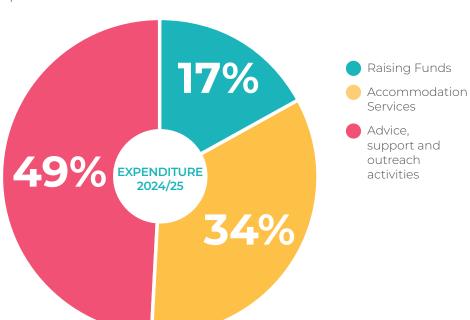
 TOTAL VOLUNTARY INCOME
 £3,362,000

#### OTHER CENTRE INCOME

Statutory Income £525,000
Earned and Other Income £751,000
TOTAL INCOME £4,638,000

#### **HOW YOUR MONEY IS SPENT**

Our expenditure in 2024/25 was £3.6M, of which 83% was spent on delivering services. The chart below shows where this was spent across our core activities.



#### OUR DONATIONS



For every £1 spent, 83p went towards service delivery.



#### **FOREWORD**

No child or young person should grow up homeless, burdened by poverty and trauma – yet for far too many, this is the reality. We know that these early experiences can shape a lifetime, influencing health, education, and wellbeing long into adulthood. Homelessness is not just about the loss of a home – it often means the loss of hope, stability, and a sense of belonging.

At the Centre, our mission is to reduce the harmful effects of homelessness on child development and family wellbeing. We support families and young people to not only navigate immediate crises but also help them to secure the resilience, skills, and confidence they need to create lasting change in their lives.

There are no quick fixes. That's why we take time to understand each individual and family – their circumstances, their strengths, and their goals. We offer a truly holistic approach: from a welcoming family centre and safe accommodation for young people, to practical help with housing, employment, welfare rights, and immigration. Increasingly, this is complemented by specialist therapeutic support tailored to the unique needs of each person.

Working alongside our clients and drawing on their strengths, we help them secure safer housing, improve financial stability, and rebuild a sense of belonging. Our goal is always to prevent homelessness where possible – and where it cannot be prevented, to work hard to mitigate its impact.

This work has never been more urgent. Nationally, homelessness has reached record highs. In Westminster alone, around 3,800 children are homeless and living in temporary accommodation. In 2023/24, the number of households seeking help from the Council rose by more than a third.

In response, we have expanded our reach. This year, we launched new outreach services in hotels where homeless families with children live, we have piloted extended

advice provision in schools and community settings and developed new programmes to strengthen our wraparound support. We also invested in data and insight, ensuring our work is grounded in evidence and helping us to begin to strengthen our voice for change and innovation.

While our ambition to reach more people and make a greater impact continues to grow, it remains rooted in one guiding belief: each person matters, and each person has potential. This belief underpins everything we do. It reminds us daily of the courage of those we support, and the dedication of those who stand alongside us.

Thank you for being part of this mission. In a challenging and uncertain world, your support helps us to keep hope alive – and to shape a better future.

Meh Hober

Hober George Enkin



Mark Hoban, Chair of Trustees



George O'Neill, Chief Executive

### TACKLING HOMELESSNESS AND ITS ROOT CAUSES

Homelessness continues to scar the lives of thousands of children, young people, and families across the UK. The combined pressures of a severe shortage of affordable housing and a deepening cost-of-living crisis have left far too many without a safe, stable place to call home. The effects are immediate and lasting – impacting not just day-to-day wellbeing, but long-term opportunities and outcomes.

For children and young people, the consequences of homelessness are particularly profound. Instability, overcrowding, and insecure housing disrupt education, damage physical and mental health, and hinder emotional development. The evidence is clear: childhood experiences of homelessness and poverty significantly increase the likelihood of poor life outcomes, including the risk of homelessness reoccurring in adulthood. This cycle of disadvantage can be intergenerational.

Despite a significant rise in public spending on homelessness, the scale of the crisis continues to grow. Government expenditure more than doubled in real terms between 2010/11 and 2023/24. Yet, by the end of 2024, over 80,000 households – including more than 165,000 children – were living in temporary accommodation, at a cost of approximately £2.5 billion a year to local councils.

Homelessness and poverty are deeply interconnected. Poverty is both a driver and a consequence of homelessness. Research consistently shows that early exposure to poverty – especially when compounded by trauma – sharply increases the risk of becoming homeless later in life. The younger the exposure, the deeper and more lasting the impact.

That is why the Centre's focus on children, young people and families is not only a response to urgent and rising need – it is a strategic, systemic, and preventative investment. By supporting families at a critical time in their lives, we are helping to break cycles of hardship and build more secure futures. Our work aims to mitigate the harm that homelessness inflicts on children now, while also reducing the likelihood that these experiences will lead to homelessness in adulthood.

If we can learn how to intervene effectively during childhood – how to protect and support young people through adversity and help them build resilience – we can change the trajectory of individual lives. And in doing so, we can also significantly reduce the long-term social and financial costs of homelessness to society as a whole.

#### WHAT MAKES US DIFFERENT

The lives of children, young people, and families don't fit neatly into the rigid structures of siloed services. For those facing poverty or trauma, it's often even harder to trust public services – especially when public support is mixed with enforcement, or when access is limited by high demand and shrinking resources. As a result, too many people experiencing – or at risk of – homelessness fall through the cracks of a fragmented system.

We do things differently. We offer joined-up, integrated services built around the needs of each person and family. Our traumainformed, whole-family approach ensures people feel heard and supported. We take the time to build trust and work alongside our clients to design tailored support packages that meet their goals.

We provide emergency accommodation for young people and deliver specialist support for families. Our services include in-depth advice and advocacy in welfare rights, housing, and immigration. We also mentor young adults and parents looking to find work, build skills, or grow their confidence. Increasingly, we pair this with in-house therapeutic support through trusted partners.

#### WHAT WE AIM TO ACHIEVE

Our work reduces the immediate harm of poverty and homelessness, while helping young people, children and families build the resilience, skills, and confidence they need for a more secure future.

To do this, we offer wrap-around support to tackle housing need and help people thrive across four key areas:



#### A Safe Home

We provide accommodation and support for 16 to 25-year-olds, and through our advice services help people avoid homelessness, find suitable housing, or improve their housing security.



#### Increased Income and Secure Work

We offer crisis support, ensure access to the benefits people are entitled to, and in the longer term mentor individuals to find employment or advance their skills.



#### Citizenship and Belonging

We help clients stabilise or regularise their immigration status where necessary, and support everyone to strengthen their sense of agency and connection in their communities.



#### Improved Security and Wellbeing

We support emotional, personal, and educational development, promote fulfilment, and help parents provide the best possible care for their children.

The support I have received from the Centre made my life better and a clear path forward to my future.

A client of the Centre



#### NATHAN'S\* STORY

My name is Nathan\*, I am 19 years old and I have been living at the Cardinal Hume Centre for about a year and a half.

When I first came here, I did not really know what to expect but was a little worried that I would not be happy here. As time went by, I realised everyone is really friendly and a good environment for me to be in. Now I actually look forward to coming in every day because it feels really warm and welcoming but also peaceful.

I really like how my key worker Giuseppe works with me. It does not feel like we have to meet formally all the time and that he is always in my business... it is more that he will check in and support me when I need it. Living here, I know there is always someone here that I can talk to about anything. It could be something I am struggling with, or I feel like they really listen to me. It is really nice to know that the staff here are keeping me in mind and checking that I am ok.

I would say that living at the Cardinal Hume Centre has given me what I need. When I need space, they give me it but when I want to be around people and supported they are there for me. I feel like there is someone here to listen to me. I also really enjoy the spaces like the study room, so I can do my work here for my college course or editing videos.

Giuseppe introduced me to Gail, the Life Skills Co-ordinator at the Centre, who taught me how to meal prep and budget better. I was struggling to make healthy food on a budget so Gail showed me how to make food for the week and spend less money.

Another part of my life that helps is my faith. Going to church, or even just thinking about my religion, it makes me feel like I am not alone. It is like I have some guidelines of how to live more ethically, which I find comforting and reassuring.



Living at the Centre has given me a base to do activities and hobbies that I enjoy, such as theatre, film and photography. I would love to have a job in the future that combines this creativity with the technical side, so I am getting good experience doing this. It also has really helped with my confidence- I used to really struggle with this and now performing in front of people just feels normal.

I have got a place to study a BSc in Computer Science at King's College, London which I will start in September. This will mean me moving out of here and living in halls, which I am really excited for but also nervous. I am looking forward to being in a place with people who have similar interests to me, but a part of me is nervous and a little sad about leaving the Centre. The staff have supported me whilst still giving me my freedom and I will miss them.

My dream would be to complete my studies and then open my own company, eventually making me financially independent. I would love to find a way to mix my interests of photography, theatre and computer science... that would be so cool.

\*Name changed to protect client identity.

#### WHO WE WORKED WITH

Our clients guide everything we do. We're here to help children, families and young people experiencing or at risk of homelessness, or clients who have urgent or acute needs that cannot be met elsewhere.

We value every person; this is central to our ethos and our values. We seek to develop trusting relationships over time with our clients. We rely on them to help us improve and develop our services so we include our clients wherever possible in our work.

| CLIENTS SUPPORTED                                | 2024/25 | 2023/24 | % change |
|--|---------|---------|----------|
| Total number of clients supported                | 1,420   | 1,318   | 8%       |
| Total families with children supported           | 710     | 589     | 21%      |
| Total children and young people (0-24) supported | 326     | 312     | 4%       |

The last quarter of this financial year was the Centre's busiest since 2020 (when the Centre changed its focus onto young people, children and families), with 823 clients receiving support. This is 14% higher than the Centre's previous peak in Q2 and Q3 2022/23 and has likely been driven by increased/restored capacity in advice teams and outreach work in community spaces.

| GENDER - CLIENTS DIRECTLY SUPPORTED* | 2024/25 | % clients |
|--------------------------------------|---------|-----------|
| Female                               | 923     | 69%       |
| Male                                 | 420     | 31%       |
| Other gender identity                | 4       | 0%        |
| Prefer not to say                    | 1       | 0%        |

<sup>\*</sup>This does not include 72 clients who have no gender information recorded.

| ETHNIC ORIGIN - CLIENTS DIRECTLY SUPPORTED** | 2024/25 | % clients |
|--|---------|-----------|
| Arab   | 186     | 17%       |
| Asian or Asian British                       | 127     | 12%       |
| Black or Black British                       | 463     | 42%       |
| Latin American                               | 36      | 3%        |
| Mixed  | 71      | 7%        |
| White  | 151     | 14%       |
| Other / did not wish to disclose             | 58      | 5%        |

<sup>\*\*</sup>These figures do not include 328 clients with no ethnicity information recorded.

At least, 22% of clients consider themselves to have a disability.

This data suggests the Centre's client reach is comparable to those experiencing homelessness across London. Research by London Councils in 2022 suggested 65% of Londoners living in temporary accommodation were women and the most recent statutory homelessness data (Oct-Dec 2024), suggest 30% of main applicants were from Black/African/Caribbean/Black British backgrounds.

#### **CHALLENGES OUR CLIENTS FACE**

This year the Centre started to more consistently record our clients' situation at the start of their connection to the Cardinal

Hume Centre's services. This began on the 1st of October 2024, so the following data is for the last six months of this financial year:

| HOUSING SITUATION AT START - NEW CLIENTS      | % new clients |
|---|---------------|
| Emergency / temporary accommodation           | 31%           |
| Social housing (council, housing association) | 25%           |
| Home Office (asylum) accommodation            | 14%           |
| Private rented sector                         | 9%            |
| Living with family / friends                  | 8%            |
| Supported accommodation (hostel, refuge)      | 3%            |
| Social services accommodation                 | 3%            |
| Street homeless / rough sleeping              | 2%            |
| Sofa surfing                                  | 1%            |
| Other / client did not wish to disclose       | 4%            |

| ECONOMIC SITUATION AT START - NEW ADULT CLIENTS | % new clients |
|---|---------------|
| Not seeking work                                | 19%           |
| Part or full-time work                          | 18%           |
| Long-term sick / disabled                       | 17%           |
| Job seeker                                      | 15%           |
| Asylum / Home Office support                    | 9%            |
| Part or full-time carer                         | 7%            |
| Part or full-time student                       | 5%            |
| No right to work                                | 2%            |
| Social services support                         | 2%            |
| Retired   | 1%            |
| Other / client did not wish to disclose         | 5%            |

From this data, 62% of newly registered clients in the last six months of this year were homeless or insecurely housed and at least 64% were not in work.

#### **FATIMA'S STORY**

Fatima came to the UK as a refugee from Ethiopia. She had experienced physical torture as a result of political unrest within the country and so fled for her own safety.

"I left behind everything... my husband, my home, my friends, and my family.

When I arrived, I was homeless with no support, staying in a hostel. I came to register with the Dr Hickey GP surgery for homeless people and that is how I found out about the Cardinal Hume Centre.

I had nowhere to live, no benefits, no healthcare, but the Centre helped me access the things I was entitled to. Every time something changes, they are there to help me. When I was reunited with my husband in the UK, we couldn't stay together as I was living in a women's only hostel, but the Cardinal Hume Centre helped us secure more suitable accommodation.

The people here have all helped me with so many things over the last 10 years... housing issues, benefits, getting my whole family Indefinite Leave to Remain and reading and responding to official letters that I struggled to understand.

Their Employment Team here have also helped my husband to write his CV so that he could get a job. Jenny especially has helped me and my husband with so much. She is now helping us with applying for British citizenship for our children. I am so lucky to have her.

I have three children. We live in a onebedroom flat, so there are five of us in a very small space with no wardrobe, and no privacy. My daughter is autistic and really struggles with noise...she needs a lot of support and really needs her own room to have space. It is hard, but coming to the Centre gives us all time to forget our stress.



When I am at home, I am thinking about my family and my home country, but I come here and I forget everything. My children love it here. After school, they always ask me, 'Can we now go to the Cardinal Hume Centre?'. They play, do art, make friends, and feel safe.

The Family Services team here are amazing. They've taken us on trips to the zoo, parks, and other activities in summer and Christmas. They also helped me to have English classes with a volunteer called Julia which I really enjoy, and my English is slowly improving.

I often feel lonely because I miss my family so much. My daughter even asks why we can't visit her grandmother and I miss my mother. She is getting old, and I just want to see her again. But until I get citizenship, I can't go.

Still I am hopeful for the future. I want to keep learning and improving my English. I want to work, maybe in a coffee shop. I used to help run one back in my home country with a group of friends and I loved it.

I feel so much safer now. The Cardinal Hume Centre is my family now."





### OUR WRAPAROUND SUPPORT - THE IMPACT WE ENABLE

#### A SAFE HOME

#### **AVERTING HOMELESSNESS, LONGER TERM SECURITY**

Accommodation and support for young people in a time of crisis: The Centre offers supported accommodation for up to 39 young people aged 16-25, many of whom have faced trauma, experienced care or have refugee status. Each resident is assigned a Key Worker to create a personalised support plan aimed at building confidence, independence and readiness for adult life. With 32 hostel rooms, two emergency placement rooms and five step-down flats, the Centre offers both immediate refuge and transitional housing. This accommodation is combined with the full support of our dedicated support team and access to all the Centre's wraparound services.

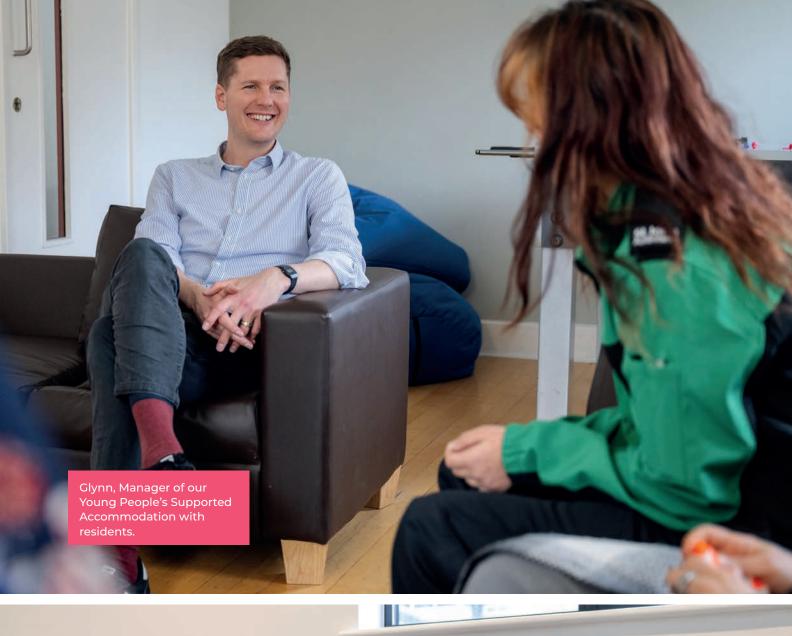
The Centre was a home for 56 young people and 20 people were supported to positively move-on to more secure and/ or more independent housing. 64% of all those who lived in the Centre were in education, training or work.

#### Housing advice to prevent homelessness and advocacy for more secure housing:

Rising rents, limited affordable, good quality homes and benefit shortfalls are worsening the housing crisis. Families with children increasingly face uncertain living conditions, including lengthier hotel stays without basic amenities and limited public support. To prevent homelessness and secure stable homes our advisors work to resolve housing issues and help people to navigate their housing rights.

420 clients were provided housing advice support – an increase of 57% on the previous year. 99 were helped to achieve positive outcomes including eviction prevention, solving disrepair issues and to obtain accommodation to meet immediate housing needs.







#### **INCREASED INCOME, SECURE WORK**

#### TACKLING POVERTY, LONGER-TERM SECURITY

#### **Emergency and welfare rights support:**

The Centre provides vital support to people facing financial crisis, offering both immediate relief and pathways to long-term stability. This year, our Assessment team supported 593 clients – a 28% increase from the previous year. Open to anyone in need, the team takes time to listen, understand the complexity of each individual's situation, and offers tailored support. This may include emergency assistance such as supermarket vouchers, help with benefit or housing applications, or, where needed, referrals to the Centre's specialist advisors or external agencies for more in-depth help. For 56% of the Centre's clients, this is the access point to all our services.

In addition, through its team of Welfare Rights Advisors the Centre can also provide expert advice on more complex benefit cases. This work is often around challenging incorrect decisions by public authorities or helping where claims are particularly complex. Regularly this is associated with preventing homelessness – for instance reducing rent arrears through securing correct benefit entitlements or

274 clients were provided specialist welfare advice, and 119 clients secured positive benefit outcomes including securing £360,783 in increased income to which they were fairly entitled.

council discretionary housing

payments.

#### Finding and securing sustainable work:

Our Employment and Learning team plays a vital role in breaking the cycle of poverty and homelessness by helping people move towards stable income and independent living. We provide one-toone coaching, vocational training, and job-readiness support. This personalised approach includes career advice, accredited training, application support for college and apprenticeships, employer insight days, and mentoring through our QEST pre-employment programme. These services equip participants with the skills, confidence, and tools they need to access education and employment opportunities.

124 clients were supported through our Employment and Learning team, with 22 clients supported into employment and 58 supported into training, volunteering, a work placement or mentoring.

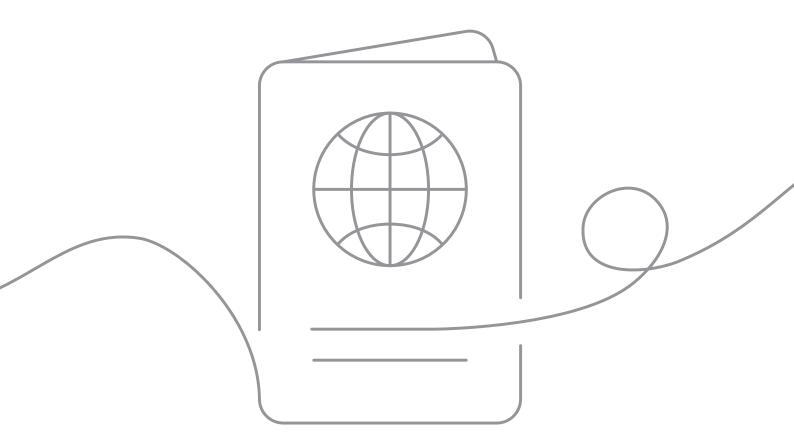
#### CITIZENSHIP AND BELONGING

#### **IMMIGRATION ADVICE WHEN ITS NEEDED MOST**

Migrants are at high risk of homelessness and greater risk of poverty, particularly if they face restrictions in terms of employment, benefits and housing. Without a legal right to remain in the UK, migrants or those seeking asylum cannot legally rent a home, secure work or have bank account. This often includes parents of children born in the UK, who risk being trapped in poverty and vulnerable to exploitation. Supplemented by funding from the Legal Aid Agency, the Centre is one of the few places to offer free legal

advice to support those with a rightful claim to remain in the UK. It also helps refugees seeking asylum and young people or young adults who have a rightful claim to UK citizenship.

315 clients supported through our immigration advice, helping 153 secure or extend their right to remain in the UK and supporting 16 young people to secure UK citizenship to give full access to rights and reduce future risk of homelessness and poverty.



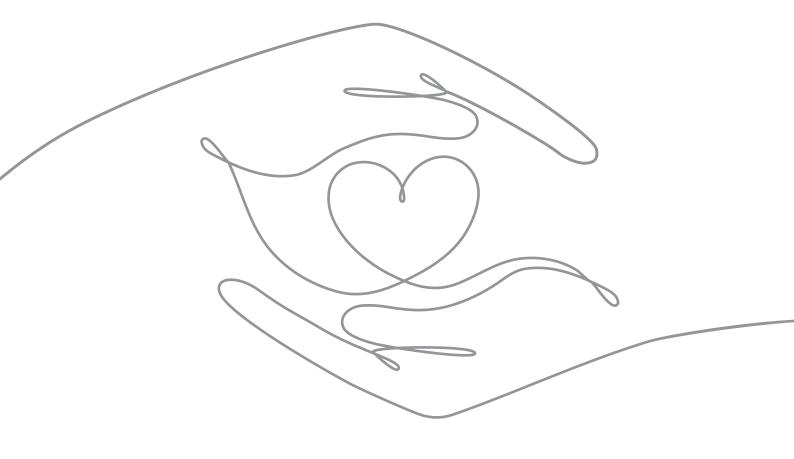
#### IMPROVED WELLBEING AND ACCESS TO SUPPORT

#### **BUILDING CONFIDENCE, STRENGTHENED RESILIENCE**

Family support, trust and safety: The Centre aims to promote the happiness, wellbeing and connectedness of families experiencing homelessness or poverty. Through our Families team we provide a safe, welcoming and engaging environment where children can play, learn and develop; parents can receive practical and emotional support; and families can expand their social and support networks. Around 30% of the Centre's clients reach the Centre through this work so it plays a critical role in building trust and enabling families to take advantage of the Centre's broader offer.

Programmes include stay-and-play, homework and study clubs for children and young people and English tuition for parents. To reduce isolation and build confidence the Centre provides holiday activities, healthy shared meals and cultural activities. Initiatives like our Uniform Bank and access to our kitchen for families living in hotels, address urgent needs. Specialist support also includes embedded psychologists for our hostel residents, lifeskills coaching and music therapy through a partnership with Nordoff and Robbins.

486 family sessions were provided with 159 children attending parts of the programme regularly. 89% of parents said their children's overall wellbeing has improved and 93% said they felt more confident and supported as a parent.











### PROTECTING CHILDHOOD THROUGH PLAY

The Centre's families team work to promote the happiness, wellbeing, and connectedness of families experiencing homelessness and poverty. Children growing up without a stable home are more likely to face poorer outcomes in health, education, and emotional wellbeing. Crucially, they are often deprived of the opportunity to play – a fundamental right, innate need and a vital part of childhood development.

Homelessness and poverty frequently mean living in cramped, unsuitable accommodation, such as hotels or overcrowded homes, with little space or resources for play. Children in these environments may have limited access to toys, books, or safe outdoor spaces. As a result, they are greater risk of falling behind developmentally, may find it harder to regulate emotions, and may miss out on vital early learning and social interactions.

team provides stay-and-play sessions, holiday activities, and child-led programmes that help children learn, grow, and recover from trauma. Around half of the children supported are under five, a crucial time for brain development and emotional growth.

These play-based programmes not only support children's wellbeing but also build trust with families – many of whom access the Centre's broader support services through this route. Parents are also offered emotional and practical support, helping them build resilience and confidence.

By placing play at the heart of its offer for many of the families the Centre supports, it can counter the harmful effects of homelessness and poverty, protect children's development, and give families a foundation for a brighter future.



#### **BAILEY'S STORY**

Bailey had been through the care system as a child and teenager and so when they decided to leave their university course due to mental health challenges, they had nowhere to turn.

"Before coming to the Centre I was studying a degree in Digital Music Technology at University. I was really unhappy there and so decided to leave my course, but had nowhere to go. I have been in foster care all of my life and kept on moving from family to family, moving school to school... so when I left university I felt alone.

My social worker found me a place here at the Cardinal Hume Centre. I do not remember much about coming here for the first time... I was extremely nervous though and did not know what to expect at all. With a combination of time and the amazing staff here, I gradually felt more comfortable. It is hard for me to describe the Centre in words... I think I would say that it feels safe. All the staff here are like a ray of sunshine.

My Key Worker, Andrew, is great. He is non-judgmental and open minded, which I like. The staff here have helped me a lot through my pretty severe depression. It got quite bad and they just kept checking in and seeing that I was alright... I actually really appreciated it because I was happy to know someone cared about me.

Since being here, I have also had help from a service called Insight who help with drugs and alcohol use. I used them to try and cope with the stress I was feeling, which I really regret now because I know it was not good for me. I have also had counselling from our Psychotherapist, Angela. She has helped a lot with my depression and also with accepting that I have autism. I have only just got a diagnosis but talking it over with her really helped me.

I am now moving out of the Centre... it feels like a step forward towards more independence. Bailey

Gail, the Lifeskills Co-ordinator here, introduced me to The Pantry – a community space that offers discounted grocery supplies and fresh food. We have been visiting there together weekly which has helped me to start eating more healthily... This is something I used to struggle with, so having her support has been good for me.

Even though I can't always see it myself, I know my confidence has grown since being here too. I now feel like I am able to put my foot down in situations when I need to... I used to just let people walk all over me.

In the future I would love to try and explore my passion for music again. I absolutely love music and it has been an important part of my life. I always wanted to be a music producer or work on sound design for video games – that would be so cool.

I am now moving out of the Centre into accommodation that is less supported. I am really excited about moving and having my own space. I am feeling a mixture of excited and a bit nervous too.. but it feels like a step forwards to more independence."

#### **ASSESSMENT AND ADVICE**

Here at the Cardinal Hume Centre, we are proud to offer wrap-around support provided by experts in their field. Gareth, one of our Assessment and Advice Workers, shares his insight into the importance of this:

"My name is Gareth, and I have worked in various roles at the Cardinal Hume Centre for the last 20 years. I am part of the team that triage and assess our clients, to work out exactly how we can help them. This mainly involves determining how our advice services can help them here, but sometimes also where we can signpost them to.

No two days are the same here and no two cases will be the same. My role is to compile all the information that we can gather and that we need to best support a client. It could be financial issues, insecure housing, or a variety of problems... you don't know what they are going to say or need, but we just hear that person out.

We are at the heart of what we call our wrap around holistic approach. We will have a conversation with a client that will allow us to work out whether they need housing advice, benefits support, immigration advice... or likely a multiple of these. We refer clients on to other teams who are specialists in a certain area and then they can do the same when they identify further needs.

The political systems we work in are always changing, so trying to navigate cuts to benefits or changes to housing laws... it informs everything we do here. We react to these changes, and we put things in place to help people here. It is a difficult system for them to make sense of, so that is where we come in.

It is such a strength to have all of our services under one roof – I can go and

speak to our advisors about their area of expertise, giving the client all of the answers in one place. I feel reassured that I refer clients to our advice team and I can think 'I am putting them in the hands of experts'. I think working here, I see the passion that my colleagues have and that becomes infectious

Even if someone comes who does not fit our access criteria, we are never dismissive. We always treat people with dignity and echo the value that Each Person Matters – this is definitely part of our Benedictine welcome. I think taking time with our clients is something we do very well. We offer people a considerable amount of time, considering how small our team is. That is pretty special, really... the fact we are able to offer someone that time to feel listened to.

One of the most rewarding parts of being here is when I see the weight lifting off of a client as they engage with our services. When they start coming to the Centre and we know they are in a much more positive headspace... I think people trust that they will not leave here feeling so helpless."



### OUR STAFF AND VOLUNTEER TEAM

The Centre has around 50 volunteers and 65 employees, each bringing valuable skills to our diverse services.

#### **VOLUNTEERS**

From raising vital funds in our shop to supporting individuals to improve their English, our volunteers are a vital part of our organisation, helping to support our mission. We're incredibly fortunate to have several individuals continuing to volunteer with us over a number of years and our volunteer group delight in sharing their knowledge and skills with clients and staff. We know their diverse skills and experience help our staff team strengthen our support for clients and we continue to grow our volunteer numbers to develop this important work. We are very grateful for their help and commitment.

STAFF AND COLLEAGUES

Our highly skilled colleagues effectively support the charity's aims and values in everything they do, with frontline teams working with clients and residents, and non-client facing teams providing essential business functions to the organisation. We successfully expanded our frontline teams, recruiting into new roles to further support our much-needed outreach project work. In our last all-staff survey, externally

commissioned and benchmarked against over 240 UK charities, 95% of our staff reported that they feel like they are making a difference. We're proud that we scored an overall engagement rating of 82%, one percent higher than the benchmark.

#### **TRUSTEES**

Our volunteers include an experienced team of trustees, but it is with great sadness that we have to share the news of the passing of Taiwo Aina, known to us as Anu, who served on our Board from December 2023 until his untimely death in April of 2025. Anu was a valued addition to our trustee team and his optimism, insightful contributions, and commitment to our mission will be sorely missed. The Centre extends its deepest condolences to Anu's family and friends.

The Centre supported me when I felt alone and overwhelmed.

A client of the Centre





# THE CENTRE'S STRATEGY: TACKLING HOMELESSNESS AND ITS CAUSES

With homelessness increasing the Centre reviewed its work and launched a new Strategic Framework in 2023, driven by the belief that the most effective way to prevent homelessness is to provide early, meaningful support to children, young people and families in need.

Given the significant increase in the number of children impacted in recent years, we have taken a number of initiatives to increase our reach.

homelessness and persistent poverty.

Our goal is to reach people earlier – to prevent homelessness wherever possible, and where it cannot be avoided, to reduce its long-term and repeat impact.

As part of this shift, we have prioritised a more proactive and targeted approach for families living in temporary accommodation. Evidence shows that this group faces some of the highest risks of repeated

Without their help, my family wouldn't have survived.

A client of the Centre

#### STRATEGIC FRAMEWORK 2023-28: OUR GUIDING AIM AND GOALS

For children, young people and families. Tackle homelessness and poverty now, to break its cycle into later life.

#### Strategic goals

- 1. Support young people at risk to reach their full potential, equipped to thrive in adult life.
- 2. Prevent homelessness and improve outcomes for children and young people by providing tailored support to families at risk.
- **3.** Welcome and help people in crisis to secure effective support.

#### **Enabler goals**

- 1. Harness evidence and insight to improve long term outcomes for children, young people and families. Use our experience and networks to influence practice elsewhere.
- **2.** Maximise the Centre's efficiency and effectiveness.



#### INCREASING REACH AND STRENGTHENING SUPPORT

To track our progress, we monitor three key performance indicators that reflect our ability to reach and support young people, children, and families effectively:

- Total clients supported: We helped 1,420 people over the past year an 8% increase from the previous year.
- Proportion of target groups served: 71.5% of our clients were children, young people, or families up from 67.1% last year. This included 710 families (a 21% increase from 589) and 326 children and young people (a 4% increase from 312).
- Engagement with multiple services: 41.8% of clients used more than one service this year – up from 31.5%. Internal referrals between teams rose by 52%, showing more integrated support.

Since shifting our focus to young people, children and families in 2020/21 we've seen steady growth. Total client numbers are up 22% (from 1163 in 20/21), families 52% (from 465) and children and young people 61% (from 202).

The Cardinal Hume Centre restored the meaning of the word "HOPE" to me.

A client of the Centre

# INITIATIVES INTRODUCED THIS YEAR TO INCREASE CAPACITY AND STRENGTHEN IMPACT

With homelessness at record levels, the Centre's services have been under sustained and growing pressure. Demand remained high throughout the year, with a constant waiting list for accommodation and at various points, each of our specialist advice teams had to temporarily close to new referrals to manage staff capacity.

In the face of this, we remained agile. Having previously responded swiftly to major crises – Covid-19, the Afghan emergency, and the cost-of-living crisis – this year we renewed our commitment to expand our capacity and reach. We have further invested in our tailored, preventative support for homeless children, young people, and families. From September 2024, the Centre took significant steps to extend its frontline services and support those most at risk. Changes include:

#### NEW COMMUNITY-BASED FAMILY SUPPORT

This autumn, the Centre launched a pilot outreach programme to support families living in temporary accommodation across Westminster. We worked directly in two hotels in the north of the borough, one of which houses over 70 children. In parallel, we delivered services in community settings – a library and a Family Centre – offering cooking facilities and broader support to insecurely housed parents and children. Between 1 September 2024 and 31 March 2025, we delivered 40 outreach sessions and registered 66 new clients through this work.

#### ADVICE OUTREACH FOR THOSE AT RISK

To help prevent future homelessness, our advice teams ran tailored workshops for

families and young people living in hotels while awaiting asylum decisions. Given that many are likely to gain refugee status, we focused on helping them prepare for the next steps in housing, employment, and welfare rights.

We also expanded our presence in the community, offering advice in a local school through school safeguarding networks, and in partnership with North Paddington Foodbank, we began delivering welfare and housing rights advice at a new Community Hub. These efforts aim to reach those who may not otherwise come to the Centre and where possible help people before they become homeless.

#### STRENGTHENING SERVICES FOR LONG-TERM IMPACT

We continued developing our services to improve long-term outcomes. This included work on a new resettlement programme for clients moving into more stable housing and a strategic review of our immigration and employment support to ensure we're offering distinct, targeted help in line with our aims. Following a review of our food provision, we strengthened a partnership with the Abbey Centre's Community Food Pantry, helping clients access affordable food, to help make ends meet and strengthen future independence from Centre support.

#### STRONGER PARTNERSHIPS AND POLICY INFLUENCE

The Centre played an active role in shaping Westminster City Council's Homelessness and Rough Sleeping Strategy, launched in May 2025. We maintained key funding relationships, including Council support

for our advice services under its cost-ofliving programme, and deepened collaboration on community-based prevention work.

Nationally, we welcomed the Minister for Homelessness, Rushanara Ali MP, and contributed to government consultations on a forthcoming Homelessness Strategy. Locally, we remain part of the Westminster Temporary Accommodation Action Group, working with residents, council staff, landlords, and other charities to improve experiences of temporary housing.

In a significant milestone, we secured a £200,000 funding commitment from Westminster Abbey to support our growing family homelessness work.

#### EVIDENCE AND LEARNING TO DRIVE CHANGE

To better understand and improve our impact, the Centre invested in its learning and evaluation capacity. A new Evaluation and Learning Manager has strengthened our reporting, supported tracking of key performance indicators, and improved our insight into client needs.

We began reviewing our Theory of Change to ensure our work remains evidence-based and outcomes-driven – critical steps in shaping future service design. In parallel, we started to further develop and strengthen our capacity for co-production, with the ambition of ensuring all of our services and processes are shaped by

the experiences and perspectives of our clients. This included undertaking an audit of current client involvement practices, developing networks with other services to learn and implement best practice, and supporting clients to participate in research projects designed to improve local and national policies.

#### MAINTAINING HIGH STANDARDS OF QUALITY AND SAFETY

The Centre continued to prioritise quality and safeguarding. This year, we achieved re-accreditation through the London Youth Quality Mark, the Advice Quality Standard, and the Specialist Quality Mark (recognized by the Legal Aid Agency).

We also successfully registered our accommodation services with Ofsted, ensuring we remain a safe and supportive option for 16 and 17-year-olds. To support this, we commissioned an external safeguarding review and enhanced our policies and procedures to maintain a safe, caring environment for all clients.

I feel more confident and secure.

A client of the Centre



### CHILDREN LIVING IN HOTELS: EXPANDING OUR REACH

This year our Family Services team have started to undertake outreach work, with the aim of supporting 200 more children across Westminster. Their focus has been on a hotel in the North of the borough that is being used for Temporary Accommodation, housing 76 children and their families. Gaia Segal, our Family Services Manager, discusses the work that her team are undertaking:

"At the core of our outreach work is the importance of providing opportunities for children to play. Our team adapt the communal dining area of the hotel to create a space for children to explore and feel safe. It is important that we visit families where they live. There's something powerful about a child being able to play and relax in their own space. People underestimate how much safety and security begins at home, even when that home is temporary. We want these children to have the same opportunities that other children have... Space to express themselves, build relationships, access to school, and even going on trips around London.

For children in Temporary Accommodation, stability is rare. Frequent moves, overcrowded rooms, lack of privacy, and the absence of safe places to play all impact their wellbeing. Many parents feel unable to settle, which makes engaging with support systems even harder. The outreach team offers a consistent presence – the same familiar faces each week, building the trust needed to help families engage.

One of the best parts about doing this work is how we are able to work in partnership with the local authorities and strengthen

these relationships. We recently supported a family from Kuwait. The mother did not speak any English and none of the children had attended school. We worked with the Family Navigators within Westminster City Council, and now two of the children are in junior school, with three more waiting for secondary school places. They are so happy. Their English is improving quickly, and the mother was over the moon that they were going to school.

Through the outreach sessions, we extend our holistic support off-site from the Centre. Our primary focus is providing the children an opportunity to play, but this then allows us to spend time with the parents and find out other ways that we can support them. Since outreach is still a relatively new element of our work, it is evolving over time as we understand the need. We now have Assessment and Advice workers joining us and are even starting to offer English speaking sessions. We have a volunteer teacher who runs these classes and they have been really popular so far. It is useful for the parents, but also a huge help for the teenagers and children who are starting school.

We do feel a sense of conflict in our work – no child should have to live in a hotel like this... But what we can do is focus on the here and now. When we see children going to school, smiling, feeling part of something – that's when we know we're doing something right. We feel proud that we can contribute to a sense of community within this environment."

# LOOKING AHEAD SCALING OUR IMPACT

We will learn from the new initiatives launched in 2024/25 and will work to scale our integrated, in-depth support for families and young people facing homelessness. Our aim is to move beyond short-term fixes and address the root causes of homelessness through longlasting, sustainable solutions.

#### By the end of 2028, we aim to:

- · Grow our reach by circa 40%
- Increase our in-depth and integrated support for families and young people at housing risk
- Improve long-term measurable outcomes for our clients
- Increase turnover to sustain and scale this work
- Strengthen our impact through the development of an innovative, scalable model that attracts external investment and sectorwide interest

# To deliver these goals, the Board has identified several key enablers:

- Stronger evaluation and impact measurement
- Broader geographical reach and deeper partnerships to proactively identify those in need
- Strengthen staff engagement to support innovation and growth
- More compelling communications and fundraising to build awareness and support

In 2026 we will further invest in our teams to expand our capacity and ability to reach more with a particular focus on extending the Centre's outreach, to test and learn from new approaches. We also plan to make further improvements to how we evaluate and evidence our work and strengthen our communications in support.

This next phase builds on our past progress, but it also marks a bold step forward in both scale and ambition. A detailed implementation plan is now in place, underpinned by a financial strategy and the use of designated funds to support our goals.

I'm not sure what
I'd have done without
the Cardinal Hume
Centre – it has been
a light at the darkest
times of my life.

A client of the Centre

### FINANCIAL REVIEW

### OVERVIEW FOR THE YEAR ENDED 31ST MARCH 2025

This year is the second year of our three-year financial plan. The Centre has again exceeded its target generating a surplus, before adjusting for movements on investments, of £1039k (2024: £799k).

The surpluses in both years have been generated by additional legacy gifts and are unrestricted. Our legacy pipeline indicates potential future receipts of a further £230K.

The three-year plan focusses on achieving balance over three years, supporting a strengthened reserve position to sustain the Centre's sustainability and enable investment in growing our services. The combined results of the past two years mean that its targets have been met. The Centre is now in a strong financial position and is well placed to weather the current economic conditions and grow our services at a time of increasing demand. The additional funds will be directed towards continued investment in service expansion and infrastructure to secure the Centre's future impact for young people and families facing homelessness.

In line with these plans, to demonstrate our commitment to utilising the surplus, the trustees have set a deficit budget of over £200k for the coming year as well as designating funds towards continued service development, essential building repair and refurbishment. This budget enables further investment in the Centre's capacity to meet growing need.

#### **INCOME**

The total income for the year was £4.6m (2024: £4.2m).

# INCOME FROM CHARITABLE ACTIVITIES

Income from charitable activities increased to £1.13m (2024: £1.01m). This was primarily due to increases in income from our accommodation services. Rental income has increased to £547k (2024: £473k) reflecting continued need for our accommodation. In addition, we were awarded an uplift to £441k (2024: £411k) for our contract from Westminster City Council supporting young people in our hostel. This contract finishes in September 2025 and we are currently pleased to be a strong contender in the retender process.

Our grant from Westminster County Council supporting our assessment team was also increased to 73k (2024: £41k).

# FUNDRAISING DONATIONS AND LEGACIES

We receive a significant portion of our income from donations and legacies and are very grateful to all those who have helped to support us this year. Total donated income is £3.3m (2024: £3.1m).

In common with other charities in the sector we have seen this income stream impacted with no growth from the previous year. Our fundraisers have worked with our donors who have generously enabled a greater proportion of our donated income to be unrestricted this year. This has allowed us to react quickly to changing client need adapting our outreach programs to reach different cohorts of clients reflecting changing borough demographics.

The cost of raising donations and legacies was £608k (2024: £562k). After excluding expenditure on trading activities this is £575k (2024: £534k). The increase in expenditure is due to further investment in our fundraising team to ensure we are

able to maintain and strengthen the Centre's longer term sustainability.

#### **EXPENDITURE**

Expenditure has increased to £3.6m (2024: £3.4m). The largest increases have been directed towards front-line services with funds spent directly on clients increasing by £125k from the prior year. This reflects the increased need we are seeing for items to help clients to stabilise their situation and immediate requirements for basics such as food.

We have also needed additional expenditure on our building, which is starting to show its age. This is reflected in an increase in funds designated for asset replacement which have increased to £270k (2024: £70k) for the coming year.

#### **CAPITAL EXPENDITURE**

Our programme of infrastructure investment continued this year with an upgrade to our CRM system, providing enhanced support for our Fundraising team.

Similarly to last year we continued with building refurbishment focussing on fire door replacement.

Capital expenditure was covered by our asset replacement fund with £69k spent from our designated fund. A further £26k was spent from funds generously provided by trusts and major donors.

#### **TOTAL FUNDS**

Total funds at 31 March 2025 are £5.2m (2024: £4.16m)

# RESERVES POLICY AND GENERAL FUNDS

General Funds are available for normal operating purposes. As a result of the increased pressures from the current

economic environment the Board decided it was appropriate to increase our general reserves. They determined that between four and six months of unrestricted expenditure excluding depreciation was appropriate to fund working capital and ensure the resilience of the Centre. Our general reserves have been increased by just over £290k this year and now stand at £1.23m (2024: £0.94 m), which is within the target range of £0.8m – £1.24m.

#### **DESIGNATED FUNDS**

Designated funds are funds designated by the trustees for specific purposes.

The Board changed the fund designation this year to reflect the emergent risks facing the Centre. The legacy equalisation fund was reallocated to building refurbishment and repairs - mostly focussed on the hostel and Basil Hume House. The client fund was amalgamated with the Centre expansion fund to provide a single fund supporting outreach activities to meet client need.

Details of our fund designation are set out below.

# Asset Replacement Fund £0.27m (2024: £0.07m)

Based on building survey results and through monitoring levels of expenditure the Board has set aside a further £270k of funds supporting additional maintenance and capital spend by the end of the 2026/27 financial year to ensure the building remains fit for purpose and to ensure the continued investment in IT equipment and infrastructure.

# Basil Hume House Fund £0.2m (2024: £nil)

Structural and refurbishment work has been identified in Basil Hume House. It is a Georgian-era building which houses our five move-on accommodation units. The trustees have set aside £200k to fund repairs to this building, the bulk of which we expect to use in the next financial year – 2025/26.

# Hostel Refurbishment Fund £0.3m (2024: £nil)

The next step after our successful Ofsted registration will be to improve our hostel accommodation through modernisation and refurbishment of the 32 rooms plus kitchens and bathrooms. The trustees have set aside £300k to use by the end of 2026/27 to support this.

# Fixed Asset Fund £1.83m (2024: £1.75m)

This designation was changed this year to represent the net book value of the Centre's assets including the building less any borrowing secured upon it (previously it only included the net book value of the property less any secured borrowing). The funds are separated from the general funds of the charity in recognition of the importance of these assets to its work and that these funds are not readily available.

# Centre Expansion Fund £1.21m (2024 £0.53m)

In response to the significant rise in homelessness and the Centre's ambition to reach a greater number of clients, the Board has allocated increased funding to its Core Service Delivery to enhance its impact. This investment enables the Centre to expand its capacity, despite the current challenges in the fundraising environment.

To date, the Board has approved additional investment in four new client-facing roles. Two of these positions were filled within the advice team during the final quarter of this financial year, with the remaining two to be

recruited into the family and assessment teams in early 2025/26. These roles are designed to support the Centre's ability to reach more clients through expanded outreach services in hotels and other areas of the borough.

The Board will approve further staffing investments in the coming financial year, with provision for an additional four posts. This fund should support these additional posts until the end of the 2027/28 financial year, underpinning the Centre's ambition to deliver more comprehensive and integrated support to families and young people at risk of homelessness.

# Restricted Funds £0.14m (2024 £0.11m)

These are donations and grants given for specific purposes. The value at March 2025 of £143k represents: funds available to support posts in advice services; provide psychological support to residents in our hostel; continue infrastructure improvements and support staff.

#### **Investment Policy and Investments**

In order to provide an increase in sustainable funds the trustees changed the investment policy to allow investment of £500k of reserves in a COIF Charities Investment Fund (2024: £nil). The fund aims to provide medium to long-term growth above inflation in an ethical fund consistent with the charity's core Catholic values. The funds invested represent core funds which the charity does not expect to use within the next five years.

Surplus funds have been invested either in a deposit aggregator platform or in a COIF charities deposit fund to provide some insurance against inflation whilst making sure funds are easily available to meet dayto-day needs and investment in expansion.

### **FUNDRAISING APPROACH**

Our approach to fundraising is based in our values and our Benedictine ethos that Each Person Matters; we embody our values in all our communications with supporters and potential supporters.

Our aim is to provide an authentic and engaging supporter experience using stories from our young residents, the children and families who come to the Centre, and also statistics and quotes gathered from client feedback. We want to demonstrate the strengths and resilience of our local community of clients and help our supporters to understand the complexity and challenges in our work.

We are committed to raising the income needed to fulfil our mission and deliver our ambition to help more people, in a transparent and cost-effective way. We raise funds from individuals, companies, schools, parishes, religious orders, grant-making trusts and statutory agencies; we focus on securing sustainable fundraised income for the Centre through long-term relationships with our donors, funders and partners.

We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice in our income generation. We write to people who are already supporting us or have expressed interest in our work, between four and six times a year. We do not call or write to people who are not connected to our work. We only email people who ask to receive marketing emails from us. We ensure that the way we collect and look after personal information about our supporters complies with the UK data protection legislation. Our Privacy Policy, on our website, sets out how we collect, use, and retain information about supporters. In 2024/25 we migrated our supporter Data to a new CRM system to allow us to better manage our supporter's data and

target our communications according to individual preferences.

We regulate the amount of contact with donors to protect vulnerable people from unreasonable behaviour. We do not write to former clients regarding fundraising activity without them requesting to hear about our work.

We have staff and volunteers working on fundraising activities, under the supervision of the Director of Fundraising and Communications. We do not employ third parties to fundraise on our behalf. We continue to develop our online fundraising offers to support the widening of our donor audience profile. The Centre uses recognised web-based giving platforms: Just Giving, Crowdfunder and Big Give.

In 2024/25 we received two fundraising complaints. One was a direct enquiry requesting a reduction in the number of postal appeals received. This supporter will now only be contacted in relation to our Christmas campaign.

A second complaint was received by post from the daughter of a supporter who had left a legacy gift; that she had not been thanked when the legacy payment was made. We wrote directly apologising for any upset caused and invited her to visit the Centre to see the impact of her father's gift. We had previously emailed the solicitor handling the estate asking them to pass on our condolences and thanks for the bequest with an invitation to visit. We followed up with the solicitor to check that our correspondence had been received and remain in contact with them.

We received one Fundraising Preference Service request to suppress all communications; and a second forwarded from our Data Protection Officer named in our General Privacy Notice, asking for the donor to be removed from our supporter data base.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

#### **PUBLIC BENEFIT**

The trustees have regard to the charity commission's guidance on public benefit.

The Cardinal Hume Centre meets its public benefit obligation by fulfilling its objectives in reaching out and giving practical help to those young people and families at greatest risk of homelessness.

Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life. In providing access to its services, the Centre does not discriminate on the basis of religion, or any other protected characteristic. We are committed to equality of access to all our services and there is no faith bias towards the people whom we welcome and support. Our ethos is underpinned by a belief in the value found in every individual. As part of this, we enjoy close relationships with key figures in the Catholic Church and receive financial and material support from the Catholic donor community. The Centre is an independent charity as well as a company limited by guarantee.

#### **OUR VISION**

The Centre strives towards a society where every individual has a safe place to live and the opportunity to reach their full potential.

# OUR MISSION: EACH PERSON MATTERS

The Cardinal Hume Centre enables families, children and young people to overcome poverty and avoid homelessness

# OUR VALUES, AT THE CENTRE WE WILL:

- · Value each person
- · Welcome and include

- · Encourage potential
- Work together
- · Learn, reflect and improve

#### **PARTNERSHIPS**

In pursuing its aims and objectives, the Centre seeks to have collaborative relationships with local and national organisations and networks. Particularly at the service delivery level it has close connections with other like-minded organisations that provide services relating to tackling homelessness and poverty. This has been a particular focus for us this year in building our outreach services in different areas of the Westminster Borough. Significant partnerships over the year are set out on page 71.

#### **ORGANISATIONAL STRUCTURE**

The company is a charitable company limited by quarantee established under a Memorandum and Articles of Association. At the year-end there were eight members (2024: 8), set out on page 68 who were each liable to contribute £1 in the event of the company being wound up. The Centre is governed by the Board of Trustees who are also the Directors for the purposes of Company Law. The Board meets up to five times annually. The Archbishop of Westminster approves the appointment of one trustee and the remaining trustees are elected by the Company Members at the Annual General Meeting. The Board may also appoint a trustee to serve until the next Annual General Meeting, at which time he or she would cease to hold office but would be eligible for election. The current composition of the Centre's Board of Trustees is set out on page 68. Our Chair is Mark Hoban (appointed 2023) and we

appointed a new Treasurer in 2024 when the previous Treasurer reached the end of their nine year term.

The Board keeps its membership under review and has recently completed a skills and experience audit. The results will inform recruitment for 2025. All recruitment is external and is advertised.

#### TRUSTEE INDUCTION

The Centre runs an induction for all new trustees allowing them to become familiar with the activities of the centre as well as its governance and finances. This includes meetings with all of the senior executive team. Trustees receive information relating to their responsibilities as trustees and are invited to training to keep abreast of changes in charity governance that may affect the Centre.

The Board reviewed its sub-committee structure this year. In support of its strategy five committees advise the Board on:

- Finance
- · Risk and Compliance
- · Operations and Oversight
- · Strategy Implementation
- · Board Development

Committee membership includes trustees, Company Members, external independent members and senior staff. The day-to-day management of the Centre is delegated to the Chief Executive and Senior Management Team, which consists of the Director of Finance and Operations, Director of Fundraising and Communications, Head of Service Development, Head of Advice, and Senior HR Manager. Pay grades and scales are reviewed by the Board of Trustees.

### INTERNAL CONTROL AND RISK MANAGEMENT

The trustees have overall responsibility for the Centre's systems of internal control. There is a clear delegation of the trustees' authority through the Chief Executive to the rest of the organisation. The Centre generally operates a three year planning cycle with annual revenue and capital budgets being approved by the trustees. Progress against budget is reviewed by the trustees on at least a quarterly basis.

The Risk and Compliance Committee oversees the organisational risk framework and ensures that the approach to risks identified in the company risk register is appropriate and safeguards the Centre's long-term sustainability. The risk register records identified risk and is a live, operational management tool. With the support of its Risk and Compliance Committee the Board reviews this register and the management of key risks facing the Centre at each of its meetings.

The key risks to the charity are currently identified as:

a significant reduction in voluntary income driven by changes in our donor base and the impact of the external environment, our voluntary income (excluding legacies) has not increased this year and we have seen our individual income decrease by more than 15% over the last two years – risk mitigation includes investment in new infrastructure to support our fundraising team as well developing additional capacity within the team. We also have a continuous process of donor relationship management. The Centre has diversified sources of income and regularly looks to supplement these.

The Centre expansion fund will also be used as necessary in support of the Centre's strategic needs at a time of increasing demand.

- ageing building and infrastructure we have started a programme of renewal with a number of IT systems already replaced and most fire doors within the building. We have undertaken a general building survey as well as some immediate issues which have indicated that further work is necessary.
- material decrease in statutory income available for supported housing for residential services our current contract ends in September 2025 and we are tendering for a new expanded contract. We have maintained good relationships with WCC and are confident that our tender submission will be successful. The Centre regularly undertakes scenario planning. If the tender is unsuccessful we are confident that there is sufficient demand for this accommodation with corresponding changes in resource deployment.

The trustees have designated funding to upgrade facilities in the hostel to ensure that the accommodation offered remains at a high standard as well as additional funds to undertake urgent structural repairs to Basil Hume House.

#### **REVIEWS AND ACCREDITATIONS**

Our health and safety policy and processes are subject to external review by specialists through our insurance broker. Our Risk and Compliance Committee oversee progress on any required changes. The Centre also commissioned an external audit of its safeguarding policies and procedures in February 2024 all of its recommendations have been implemented and we were

successful in registering our supported accommodation with Ofsted.

We have commissioned an external organisation to act as our Data Officer.

To further ensure the quality of our client services, the Centre's Immigration Team is accredited by the Legal Aid Agency's Specialist Quality Mark and we continued to secure accreditation for our housing and welfare rights advice under the Advice Quality Standard. The Centre is also accredited by the London Youth Quality Mark. The Centre was successful this year in achieving re-accreditation in all three.

### STAFF AND VOLUNTEER RECRUITMENT AND RETENTION

The Centre is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment on the grounds of age, disability, gender reassignment, marriage and civil partnerships, pregnancy and maternity, race, religion or belief, sex, sexual orientation. Selection criteria and procedures are reviewed to ensure that individuals are selected, promoted and treated equally on the basis of their relevant merits and abilities. All employees receive equal treatment and, where appropriate and possible, special training to enable them to progress both within and outside the organisation. The Centre continues to back its commitment to staff training this year with a budget of £20k which is regularly supplemented by access to free training provided on a charitable basis. The trustees would like to take this opportunity to thank the Centre's staff team for their professionalism and commitment to working with clients to achieve their goals and to ensure the Centre has the resources it needs to work effectively in response to need.

We pay at least the London Living Wage to all of our employees and contracted staff.

#### **AUDITORS**

This year the Centre ran an open tender process, and its trustees appointed Godfrey Wilson as auditors, who have indicated their willingness to continue in this function.

# STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also Directors of Cardinal Hume Centre for the purposes of company law) are responsible for preparing the trustees' report and 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 Centre and of the income and expenditure of the Centre for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in 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);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Centre will continue in operation. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Centre 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 Centre and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Each of the trustees confirms that:
- so far as the trustee is aware, there is no relevant audit information of which the Centre's auditor is unaware; and
- the trustee has taken all the steps that he/she ought to have taken as a trustee in order to make himself/herself aware of any relevant audit information and to establish that the Centre's auditor is aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Centre's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on their behalf by:

Hob

Mark Hoban, Chair of Trustees 26 September 2025



# INDEPENDENT AUDITOR'S TO THE MEMBERS OF CARDINAL HUME CENTRE

#### **OPINION**

We have audited the financial statements of Cardinal Hume Centre (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity'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.

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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

# OPINION ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

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

# MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the company 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 THE TRUSTEES

As explained more fully in the trustees' responsibilities statement set out in the trustees' report, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied

that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the 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 charity or to cease operations, or have no realistic alternative but to do so.

# OUR 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The procedures we carried out and the extent to which they are capable

of detecting irregularities, including fraud, are detailed below:

- (1) We obtained an understanding of the legal and regulatory framework that the charity operates in, and assessed the risk of non-compliance with applicable laws and regulations. Throughout the audit, we remained alert to possible indications of non-compliance.
- (2) We reviewed the charity's policies and procedures in relation to:
  - Identifying, evaluating and complying with laws and regulations, and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risk of fraud, and whether they were aware of any actual, suspected or alleged fraud; and
  - Designing and implementing internal controls to mitigate the risk of noncompliance with laws and regulations, including fraud.
- (3) We inspected the minutes of trustee meetings.
- (4) We enquired about any non-routine communication with regulators and reviewed any reports made to them.
- (5) We reviewed the financial statement disclosures and assessed their compliance with applicable laws and regulations.
- (6) We performed analytical procedures to identify any unusual or unexpected transactions or balances that may indicate a risk of material fraud or error.
- (7) We assessed the risk of fraud through management override of controls and carried out procedures to address this risk. Our procedures included:
  - Testing the appropriateness of journal entries;
  - Assessing judgements and accounting estimates for potential bias;

- Reviewing related party transactions; and
- Testing transactions that are unusual or outside the normal course of business.

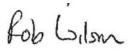
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or noncompliance with regulation. Irregularities that arise due to fraud can be even harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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

#### **USE OF OUR REPORT**

This report is made solely to the charity'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 charity'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 charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Date: 26 September 2025



Robert Wilson FCA (Senior Statutory Auditor)

For and on behalf of:

#### **GODFREY WILSON LIMITED**

Chartered accountants and statutory auditors

5th Floor Mariner House 62 Prince Street Bristol BSI 40D

# STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2025

(Incorporating an Income and Expenditure Account)

|   | Year Ended 31st March 2025 Unrestricted Restricted Total Funds |         |         | Restated Yea |                       | Total Funds |        |
|---|--|---------|---------|--------------|-----------------------|-------------|--------|
|   |  | Funds   | Funds   | 2025         | Unrestricted<br>Funds | Funds       | 2024   |
|   | Notes  | £'000's | £'000's | £'000's      | £000's                | £000's      | £000's |
| Income From:  |  |         |         |              |                       |             |        |
| Donations and Legacies  |  |         |         |              |                       |             |        |
| Donations   | 2  | 1,575   | 535     | 2,110        | 1,454                 | 651         | 2,105  |
| Legacies  | 2  | 1,227   | -       | 1,227        | 953                   | -           | 953    |
| Total Donations and Legacies  |  | 2,802   | 535     | 3,337        | 2,407                 | 651         | 3,058  |
| Charitable Activities   | 3  | 607     | 525     | 1,132        | 473                   | 540         | 1,013  |
| Other Trading Activities  |  |         |         |              |                       |             |        |
| Sale of Donated Goods   |  | 25      | -       | 25           | 28                    | -           | 28     |
| Investments: Interest Income  |  | 57      | -       | 57           | 35                    | -           | 35     |
| Other Income  |  | 87      | -       | 87           | 84                    | -           | 84     |
| Total Income  |  | 3,578   | 1,060   | 4,638        | 3,027                 | 1,191       | 4,218  |
| Expenditure on:   |  |         |         |              |                       |             |        |
| Raising Funds   | 4  | 608     | -       | 608          | 562                   | -           | 562    |
| Charitable Activities   |  |         |         |              |                       |             | -      |
| Accommodation Services  | 4  | 582     | 653     | 1,235        | 590                   | 556         | 1,146  |
| Advice, support and outreach activities                                   | 4  | 1,410   | 346     | 1,756        | 1,044                 | 667         | 1,711  |
| Total Expenditure   |  | 2,600   | 999     | 3,599        | 2,196                 | 1,223       | 3,419  |
| Net income (expenditure)  | _  | 050     | 67      | 1.070        | 071                   | (70)        | 700    |
| for the year  | 5  | 978     | 61      | 1,039        | 831                   | (32)        | 799    |
| Transfers between funds   |  | 26      | (26)    | -            | -                     | -           | •      |
| Net income / (expenditure)<br>before other recognised<br>gains and losses |  | 1,004   | 35      | 1,039        | 831                   | (32)        | 799    |
| Other gains / (losses)  |  | (17)    | -       | (17)         | -                     | (02)        |        |
| Net movement in funds   |  | 987     | 35      | 1,022        | 831                   | (32)        | 799    |
| Reconciliation of funds   |  |         |         | •            |                       | , ,         |        |
| Total funds brought<br>Forward at 1st April                               |  | 4,057   | 108     | 4,165        | 3,226                 | 140         | 3,366  |
| Total funds carried<br>forward at 31st March                              |  | 5,044   | 143     | 5,187        | 4,057                 | 108         | 4,165  |

Prior period expenditure has been reclassified to better reflect the requirements of the Charities SORP. This is a reclassification between expenditure only, and there is no effect on total expenditure.

#### **BALANCE SHEET AS AT 31ST MARCH 2025**

|   |       | 2025   | 2025   | 2024   | 2024    |
|---|-------|--------|--------|--------|---------|
|   | Notes | £000's | £000's | £000's | £000's  |
| Fixed Assets  |       |        |        |        |         |
| Tangible Assets                                       | 7     |        | 2,827  |        | 2,852   |
| Intangible Assets                                     | 7     |        | 21     |        | 16      |
| Investments   | 8     |        | 483    |        | -       |
|   |       |        | 3,331  |        | 2,868   |
| Current Assets  |       |        |        |        |         |
| Debtors   | 9     | 900    |        | 833    |         |
| Short-Term Deposits                                   | 9     | 1,315  |        | 15     |         |
| Cash at Bank and in hand                              | _     | 803    |        | 1,639  |         |
|   |       | 3,018  |        | 2,487  |         |
| <b>Creditors:</b> amounts falling due within one year | 10    | (167)  |        | (171)  |         |
| Net Current Assets                                    |       |        | 2,851  | _      | 2,316   |
| Total Assets less<br>Current Liabilities              |       |        | 6,182  |        | 5,184   |
| <b>Creditors:</b> amounts falling due after one year  | 11    |        | (995)  |        | (1,019) |
| Total Net Assets                                      |       |        | 5,187  |        | 4,165   |
| Represented by:                                       |       |        |        |        |         |
| Funds and Reserves                                    |       |        |        |        |         |
| Unrestricted Funds                                    |       |        |        |        |         |
| General Funds   | 12    | 1,233  |        | 942    |         |
| Designated Funds                                      | 12 _  | 3,811  |        | 3,115  |         |
|   |       |        | 5,044  |        | 4,057   |
| Restricted Funds                                      | 12    |        | 143    |        | 108     |
| Total Funds   |       |        | 5,187  |        | 4,165   |

Approved by the Trustees and signed on their behalf by:

Mark Hoban, Chair of Trustees 26 September 2025

Charity registration no. 1090836 Company registration no. 04333875

# STATEMENT OF CASH FLOWS FOR YEAR ENDING 31<sup>ST</sup> MARCH 2025

|  |       | 2025   | 2024   |
|--|-------|--------|--------|
|  | Notes | £000's | £000's |
| Cash flows from operating activities                                       |       |        |        |
| Net cash provided by / (used in) operating activities                      | Α     | 1,058  | 417    |
| Cash flows from investing activities                                       |       |        |        |
| Investment interest received   |       | 57     | 35     |
| Purchase of investments  |       | (500)  | -      |
| Purchase of tangible assets  |       | (89)   | (49)   |
| Purchase of intangible assets  |       | (9)    | (19)   |
| Net cash used in investing activities                                      |       | (541)  | (33)   |
| Cash flows from financing activities                                       |       |        |        |
| Bank Loan repaid   |       | (23)   | (22)   |
| Interest paid on bank loan   |       | (30)   | (31)   |
| Net cash used in provided by financing activities                          |       | (53)   | (53)   |
| Change in cash and cash equivalents  |       | 464    | 331    |
| Cash and cash equivalents at 1st April                                     | В     | 1,654  | 1,323  |
| Cash and cash equivalents at 31st March                                    | В     | 2,118  | 1,654  |
| Note A Net (expenditure) / income as per statement of financial activities |       | 1,039  | 798    |
| Adjustments for:   |       |        |        |
| Depreciation charge  |       | 113    | 117    |
| Amortisation charge  |       | 4      | 3      |
| Loss on the disposal of assets   |       | -      | 18     |
| Bank loan interest paid  |       | 30     | 31     |
| Interest income  |       | (57)   | (35)   |
| Decrease (Increase) in debtors   |       | (67)   | (403)  |
| (Decrease) Increase in creditors   |       | (4)    | (113)  |
| Net cash provided by operating activities                                  |       | 1,058  | 416    |
| Note B   |       |        |        |
| Cash in hand and at bank   |       | 803    | 1,639  |
| Short term deposits (less than three months)                               |       | 1,315  | 15     |
| Total cash and cash equivalent   |       | 2,118  | 1,654  |

#### **ANALYSIS OF CHANGES IN NET DEBT**

|  | At 1 April<br>2024 | Cash<br>flows | Other<br>non-cash<br>changes | At 31 March<br>2025 |
|--|--------------------|---------------|------------------------------|---------------------|
|  | £000's             | £000's        | £000's                       | £000's              |
| Cash                                       | 1,654              | 464           | -                            | 2,118               |
| Loans falling due within one year          | (20)               | (23)          | 22                           | (21)                |
| Loans falling due after more than one year | (682)              | -             | 26                           | (656)               |
| Total                                      | 952                | 441           | 48                           | 1,441               |

# NOTES TO THE FINANCIAL STATEMENTS

#### 1. ACCOUNTING POLICIES

#### STATUTORY INFORMATION

The Cardinal Hume Centre is a charitable company limited by guarantee and is incorporated in England. Registered Charity Number: 1090836

The registered office address is 3-7 Arneway Street, London SW1P 2BG. The Cardinal Hume Centre provides services and resources to tackle homeleness, housing and poverty for young people and families.

The principal accounting policies adopted, judgements and key sources of estimation uncertainties in the preparation of the financial statements are laid out below.

#### **BASIS OF PREPARATION**

These financial statements have been prepared for the year to 31 March 2025 with comparative information provided in respect of the year to 31 March 2024.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these financial statements.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities:

Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) the Financial Reporting Standard applicable

in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The accounts are presented in sterling and are rounded to the nearest thousand pounds.

# CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Preparation of the accounts requires the trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- estimating the amount receivable in respect of legacies where the charity has been notified of its entitlement;
- the basis on which support costs have been allocated across the various expenditure headings;
- the assumptions adopted by the trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- estimating the impact of various risks on the charity's income and expenditure flows for the purpose of preparing cash flow forecasts and budgets to assist in the assessment of going concern.

#### ASSESSMENT OF GOING CONCERN

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The trustees have made this assessment in respect of a period of one year from

the date of approval of these accounts which have been prepared on the going concern basis.

The trustees believe that the charity has adequate resources to continue in operational existence for the foreseeable future, and thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

In reaching this conclusion, the trustees have considered the risks and financial strategy for the organisation.

The trustees have increased our general funds to ensure that we have adequate resources to ensure the charity's resilience.

The trustees have also reviewed available reserve levels and considered cash balances, which are currently healthy with at least 50% of our general funds held in cash or liquid assets - which is sufficient to maintain our cashflow for the forseeable future.

#### **INCOME**

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably, and it is probable that the income will be received.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require fully met, or the fulfilment of those conditions is wholly within the control of a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions

are the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate.

Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the charity or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the charity.

Grants and fee income from government and other agencies have been included as income from charitable activities where these amount to a contract for services, but as donations where the money is given in response to an appeal or with greater freedom of use, for example monies for core funding.

Items donated to the Charity for resale, and sold through the shop, are included within income when sold and no value is placed on stock of such items at the period end.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

#### **EXPENDITURE**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is stated inclusive of irrecoverable VAT. All expenditure is accounted for on an accrual's basis. Support costs, are allocated or apportioned to the applicable expenditure headings. The classification between activities is as follows:

- Expenditure on raising funds includes all expenditure associated with raising funds for the charity. This includes staff costs associated with fundraising, direct costs associated with the operation of the charity's shop, and an allocation of support costs.
- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity through the provision of its charitable activities.

Such costs include direct and support costs in respect to the provision of

housing and residential services, advice and assessment, and learning and development services.

# ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

Resources are allocated to the particular activity where the cost relates directly to that activity.

The support costs, comprising direction and administration of the service, have been apportioned based either on headcount or floorspace occupied.

|                        | Raising<br>Funds | Accom-<br>modation<br>Services | ASO<br>activities |
|------------------------|------------------|--------------------------------|-------------------|
| Strategy and Direction | 21%              | 28%                            | 51%               |
| Finance                | 21%              | 28%                            | 51%               |
| Human Resources        | 21%              | 28%                            | 51%               |
| Facilites Management   | 4%               | 55%                            | 41%               |
| Information Systems    | 21%              | 28%                            | 51%               |
| Depreciation           | 4%               | 55%                            | 41%               |

Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice.

#### **FIXED ASSETS**

Fixed assets comprise: tangible assets with an expected useful life of three years or more and a purchase cost of over £1000. These are stated at cost less accumulated depreciation.

Depreciation is provided, once the asset has been brought into use, in order to write off the cost of each asset over its estimated useful economic life, on a straight-line basis, as follows:

- Freehold property 5 to 50 years
- Fixtures, equipment, furniture and I.T. 3 to 10 years

Intangible Assets: Digital transformation costs are capitalised when it is probable that the expected future economic benefits that are attributable will flow to the company and their costs can be reliably measured.

Digital Transformation costs are initially recognised at cost and amortised over the expected useful life of five years.

#### **INVESTMENTS**

During the year the Cardinal Hume Centre transferred £500k (2024: £0) to a COIF investment fund for charities designed to give medium to long term growth above inflation within an ethical framework that reflects the charity's catholic values.

The investments are listed assets and are valued at bid price at the balance sheet date.

#### **DEBTORS**

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

#### CASH AT BANK AND IN HAND

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short-term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

#### **CREDITORS AND PROVISIONS**

Creditors and provisions are recognised when there is an obligation at the balance

sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

The long-term loan repayable to the Westminster Roman Catholic Diocesan Trust is not discounted in accordance with the provisions set out in section 34 of FRS 102.

Interest charges do not accrue on this balance and the loan is available indefinitely and not repayable on demand. The loan has not been restated to reflect the amount which would be repayable in the event of a sale of the property.

As there is no intention to sell this property at any foreseeable time, neither the amount which may be realisable, nor any discount factor can be reliably determined.

#### **FUND ACCOUNTING**

General funds represent those monies which are freely available for application towards achieving any charitable purpose that falls within the charity's charitable objects.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects.

Restricted funds represent donations received for which the donor has prescribed how these donations may be used, and these monies are only used for those specified charitable purposes.

Where funds are received to enable the Charity to acquire fixed assets for use in

the delivery of its services, the funds are held as restricted income until the assets are acquired.

When assets are purchased from such funds, and the asset is available for general charitable use, the restriction is regarded as discharged and the funds are transferred to the designated fund representing tangible fixed assets.

#### FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

#### **PENSIONS**

Contributions made to employees' personal pension plans are debited to the statement of financial activities in the year to which they relate.

#### **LEASES**

Leases are classified as finance leases whenever the terms of the lease transfer substantially all of the risks and rewards of ownership to the charity.

Assets held under finance leases are recognised initially at the fair value of the leased assets (or the present value of minimum lease payments if lower) at the inception of the lease.

The corresponding liability to the lessor is recognised as a finance lease obligation.

Lease payments are apportioned between finance charges and the reduction of the lease obligation in order to achieve a constant rate of interest on the remaining balance of the liability.

Finance charges are charged to the statement of financial activities. Assets held under finance leases are capitalised and depreciated and assessed for impairment losses in the same way as owned assets.

#### 2. INCOME FROM DONATIONS AND LEGACIES

|                  | Year Ended 31st March 2025 |                     |                     | Year End              | led 31st Marc       | h 2024              |
|------------------|----------------------------|---------------------|---------------------|-----------------------|---------------------|---------------------|
|                  | Unrestricted<br>Funds      | Restricted<br>Funds | Total Funds<br>2025 | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2024 |
|                  | £000's                     | £000's              | £000's              | £'000's               | £'000's             | £'000's             |
| Donations        |                            |                     |                     |                       |                     |                     |
| Trusts           | 171                        | 390                 | 561                 | 109                   | 513                 | 622                 |
| Individuals      | 451                        | -                   | 451                 | 491                   | -                   | 491                 |
| Major Donors     | 493                        | 20                  | 513                 | 554                   | 57                  | 611                 |
| Community Groups | 376                        | -                   | 376                 | 188                   | 3                   | 191                 |
| Corporates       | 84                         | 125                 | 209                 | 112                   | 78                  | 190                 |
| Legacies         | 1,227                      | -                   | 1,227               | 953                   | -                   | 953                 |
| Total Funds      | 2,802                      | 535                 | 3,337               | 2,407                 | 651                 | 3,058               |

25 gifts in wills were received in the year (2024: 21). We have a legacy pipeline with 8 notifications of gifts in wills.

#### 3. INCOME FROM CHARITABLE ACTIVITIES

|                             | Year End              | led 31st Marc       | h 2025              | Year End              | led 31st Marc       | h 2024              |
|-----------------------------|-----------------------|---------------------|---------------------|-----------------------|---------------------|---------------------|
|                             | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2025 | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2024 |
|                             | £'000's               | £'000's             | £'000's             | £000's                | £000's              | £000's              |
| Rent and service charges    | 547                   | -                   | 547                 | 473                   | -                   | 473                 |
| City of Westminster Council |                       |                     | -                   |                       |                     |                     |
| Supporting People           | -                     | 441                 | 441                 | -                     | 411                 | 411                 |
| Other Grants                | -                     | 73                  | 73                  | -                     | 41                  | 41                  |
| Funding for Advice Services | 60                    | 11                  | 71                  |                       | 88                  | 88                  |
| Total Funds                 | 607                   | 525                 | 1,132               | 473                   | 540                 | 1,013               |

#### 4. ANALYSIS OF EXPENDITURE (CURRENT YEAR)

|                               | Raising<br>Funds | Accom-<br>modation<br>Services | Advice,<br>Support and<br>Outreach<br>Activities | Governance<br>Costs | Support Costs | 2025 Total |
|-------------------------------|------------------|--------------------------------|--|---------------------|---------------|------------|
|                               | £000's           | £000's                         | £000's   | £000's              | £000's        | £000's     |
| Staff Costs                   | 423              | 624                            | 957  | 39                  | 513           | 2,556      |
| Other Direct Costs            | 22               | 114                            | 220  | 18                  | 11            | 385        |
| Strategy and Direction        | -                | -                              | -  | -                   | 37            | 37         |
| Finance                       | -                | -                              | -  | -                   | 5             | 5          |
| Human Resources               | -                | -                              | -  | -                   | 60            | 60         |
| Facilities Management         | -                | -                              | -  | -                   | 340           | 340        |
| Information Systems           | -                | -                              | -  | -                   | 99            | 99         |
| Depreciation and Amortisation | -                | -                              | -  | -                   | 117           | 117        |
|                               | 445              | 738                            | 1,177  | 57                  | 1,182         | 3,599      |
| Support Costs                 | 163              | 468                            | 551  |                     | (1,182)       | -          |
| Governance Costs              |                  | 29                             | 28   | (57)                | -             |            |
| Total Expenditure 2025        | 608              | 1,235                          | 1,756  | -                   | -             | 3,599      |

£33k of expenditure was due to fundraising trading activity.

#### RESTATED OF EXPENDITURE (PRIOR YEAR)

|                               | Raising<br>Funds | Accom-<br>modation<br>Services | Advice,<br>Support and<br>Outreach<br>Activities | Governance<br>Costs | Support Costs | 2024 Total |
|-------------------------------|------------------|--------------------------------|--|---------------------|---------------|------------|
|                               | £000's           | £000's                         | £000's   | £000's              | £000's        | £000's     |
| Staff Costs                   | 373              | 602                            | 985  | 37                  | 450           | 2,447      |
| Other Direct Costs            | 27               | 94                             | 177  | 20                  | 4             | 322        |
| Strategy and Direction        | -                | -                              | -  | -                   | 29            | 29         |
| Finance                       | -                | -                              | -  | -                   | 6             | 6          |
| Human Resources               | -                | -                              | -  | -                   | 90            | 90         |
| Facilites Management          | -                | -                              | -  | -                   | 258           | 258        |
| Information Systems           | -                | -                              | -  | -                   | 147           | 147        |
| Depreciation and Amortisation | -                | -                              | -  | -                   | 120           | 120        |
|                               | 400              | 696                            | 1,162  | 57                  | 1,104         | 3,419      |
| Support Costs                 | 162              | 422                            | 520  |                     | (1,104)       | -          |
| Governance Costs              | _                | 28                             | 29   | (57)                | -             |            |
| Total Expenditure 2024        | 562              | 1,146                          | 1,711  | -                   | -             | 3,419      |

£28k of expenditure was due to fundraising trading activity.

# 5. NET INCOME AND NET MOVEMENT IN FUNDS IS STATED AFTER CHARGING

|                          | Total 2025 | Total 2024 |
|--------------------------|------------|------------|
|                          | £000's     | £000's     |
| Auditors Remuneration    |            |            |
| Current year             | 13         | 14         |
| Other Financial Services | -          | 1          |
| Tax Advisory Services    | -          | 1          |
| Statutory Audit Service  | -          | -          |
| Irrecoverable VAT        | 2          | 3          |
|                          | 15         | 19         |
| Depreciation             | 113        | 117        |
| Amortisation             | 4          | 3          |

#### 6. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

|  | Total 2025 | Total 2024 |
|--|------------|------------|
|  | £000's     | £000's     |
| Staff wages during the period were as follows:         |            |            |
| Wages and salaries                                     | 2,138      | 2,009      |
| Social security costs                                  | 218        | 202        |
| Pension costs  | 97         | 89         |
|  | 2,453      | 2,300      |
| Locums, temporary staff and other staff costs          | 103        | 147        |
|  | 2,556      | 2,447      |
| Trustee expenses reimbursed                            | -          | -          |
| Termination costs during the year                      | -          | -          |
| Employer pension contributions for higher paid staff   | 12         | 11         |
| Key Management Personnel Total Employment Costs        | 458        | 355        |
|  |            |            |
| Employees receiving over £60,000 but less than £70,000 | -          | -          |
| Employees receiving over £70,000 but less than £80,000 | 3          | 3          |
| Average Number of Employees                            | 65         | 67         |

The total employment costs of Key Management Personnel comprised salaries, employer's national insurance and pensions.

The Key Management Personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis comprise the Trustees, the Chief Executive and the Senior Managment Team (SMT) (page 68).

SMT: Chief Executive Officer, Head of Advice, Head of Service Development, Senior HR Manager, Director of Finance and Operations and Director of Fundraising and Communications.

#### 7. FIXED ASSETS

|                             | Freehold<br>Property | Fixtures,<br>Equipment,<br>Furniture & IT | Tangible<br>Assets<br>Total | Digital<br>Transformation |
|-----------------------------|----------------------|---|-----------------------------|---------------------------|
|                             | £000's               | £000's                                    | £000's                      | £000's                    |
| Cost                        |                      |   |                             |                           |
| At 1st April 2024           | 4,136                | 383                                       | 4,519                       | 19                        |
| Additions                   | -                    | 89  | 89                          | 9                         |
| Disposals                   | -                    | (87)                                      | (87)                        |                           |
| At 31st March 2025          | 4,136                | 385                                       | 4,521                       | 28                        |
| Depreciation / Amortisation |                      |   |                             |                           |
| At 1st April 2024           | 1,344                | 323                                       | 1,667                       | 3                         |
| Charge for Period           | 82                   | 31  | 113                         | 4                         |
| Disposals                   | -                    | (87)                                      | (87)                        |                           |
| At 31st March 2025          | 1,426                | 267                                       | 1,693                       | 7                         |
| Net Book Value              |                      |   |                             |                           |
| At 1st April 2024           | 2,792                | 60  | 2,852                       | 16                        |
| At 31st March 2025          | 2,710                | 118                                       | 2,828                       | 21                        |

In order to expand the Centre's work part of its freehold building was leased to Servite Houses, a registered housing association, at a peppercorn rent for a period of thirty years from March 2004. Servite Houses developed the property into 32 individual residential units financed by a grant of £1.98M from the Housing Corporation with the balance provided from the Centre's own resources.

The Centre manages the property and receives income from licences granted in respect of the accommodation.

The management is regulated by an agreement between the Centre and Servite Houses.

This grant, together with certain other smaller grants, would become repayable should there be any significant change in use of the property.

There is no intention to make any such change.

#### 8. INVESTMENTS

|                                     | 2025   | 2024   |
|-------------------------------------|--------|--------|
|                                     | £000's | £000's |
| Fair Value at the start of the year | -      | -      |
| Additions at cost                   | 500    | -      |
| Net loss on change in fair value    | (17)   |        |
| Fair Value at the end of the year   | 483    |        |

#### 9. DEBTORS AND SHORT TERM DEPOSITS

|                                | 2025   | 2024   |  |
|--------------------------------|--------|--------|--|
|                                | £000's | £000's |  |
| Prepayments and accrued income | 850    | 684    |  |
| Other Debtors                  | 50     | 149    |  |
|                                | 900    | 833    |  |

Short-Term Deposits of £1.315m (2024: £15k) are held in a short term COIF Charities Deposit Fund.

#### 10. CREDITORS

|                                | 2025   | 2024   |
|--------------------------------|--------|--------|
|                                | £000's | £000's |
| Expense creditors              | 66     | 54     |
| Other creditors                | 14     | 15     |
| Tax and social security        | 2      | 52     |
| Financing loan - Barclays Bank | 21     | 20     |
| Accruals                       | 64     | 30     |
|                                | 167    | 171    |

# 11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

|   | 2025   | 2024   |  |
|---|--------|--------|--|
|   | £000's | £000's |  |
| Loan from Westminster Roman Catholic Diocesan Trust | 339    | 339    |  |
| Financing loan - Barclays Bank                      | 656    | 680    |  |
|   | 995    | 1,019  |  |

Westminster Roman Catholic Diocesan Trust has agreed that the loan, which is secured on the Charity's freehold property, should remain outstanding (indefinitely and interest-free) unless the property is sold, when 50% of the net proceeds from the sale of the property will be repayable to the Trust.

See note 18 for obligations regarding the financing loan.

#### \*12. Funds – notes:

The brought forward balance on restricted funds represents unspent donated money still available for the period under review and is restricted to support posts and services for our clients.

Designated funds – the fixed asset fund represents the net book value of all assets less any borrowing secured on those assets. The trustees amalgamated and reallocated the designated funds to reflect the risks facing the Centre. The Designated funds are mostly supporting outreach activities to meet client need and for building refurbishment and repairs to the hostel and Basil Hume House.

The transfer between funds represents the release of restricted capital funds used to purchase assets (fire doors and a new CRM system), and the reallocation of the designated funds as detailed on page 39.

#### 12. FUNDS\*

| Year Ended 31st March 2025              | At April 1st 2024 | Income | Expenditure | Transfers and<br>Net Losses on<br>Investments | At March<br>31st 2025 |
|---|-------------------|--------|-------------|---|-----------------------|
|   | £000's            | £000's | £000's      | £000's  | £000's                |
| General Fund                            | 942               | 2,833  | (2,472)     | (70)  | 1,233                 |
| Designated Funds                        |                   |        |             |   |                       |
| Fixed Asset Funds                       | 1,753             | -      | -           | 79  | 1,832                 |
| Strategic Centre Expansion Fund         | 530               | 676    | (59)        | 62  | 1,209                 |
| Legacy Equalisation                     | 712               | -      | -           | (712)   | -                     |
| Client Fund                             | 50                | -      | -           | (50)  | -                     |
| Hostel Refurbishment Fund               | -                 | -      | -           | 300   | 300                   |
| BHH refubishment Fund                   | -                 | -      | -           | 200   | 200                   |
| Asset Replacement Fund                  | 70                | 69     | (69)        | 200   | 270                   |
| Total Unrestricted Funds                | 4,057             | 3,578  | (2,600)     | 9   | 5,044                 |
| Restricted Funds                        |                   |        |             |   |                       |
| Accommodation Services                  | 15                | 635    | (650)       | -   | -                     |
| Advice, support and outreach activities | 93                | 387    | (349)       | -   | 131                   |
| Fire Doors                              | -                 | 18     | -           | (17)  | 1                     |
| Infrastructure                          | -                 | 17     | -           | (9)   | 8                     |
| Staff support                           |                   | 3      | -           | -   | 3                     |
| Total Restricted Funds                  | 108               | 1,060  | (999)       | (26)  | 143                   |
| Total Funds                             | 4,165             | 4,638  | (3,599)     | (17)  | 5,187                 |

| Year Ended 31st March 2024              | At April 1st 2023 | Income | Expenditure | Transfers and<br>Net Losses on<br>Investments | At March<br>31st 2024 |
|---|-------------------|--------|-------------|---|-----------------------|
|   | £000's            | £000's | £000's      | £000's  | £000's                |
| General Fund                            | 803               | 2,254  | (2,175)     | 60  | 942                   |
| Designated Funds                        |                   |        |             |   |                       |
| Fixed Asset Funds                       | 1,813             | -      | -           | (60)  | 1,753                 |
| Strategic Centre Expansion Fund         | 196               | 355    | (21)        | -   | 530                   |
| Asset Replacement Fund                  |                   | 70     | -           | -   | 70                    |
| Client Fund                             | 29                | 21     | -           | -   | 50                    |
| Legacy Equalisation Fund                | 385               | 327    | -           | -   | 712                   |
| Total Unrestricted Funds                | 3,226             | 3,027  | (2,196)     | -   | 4,057                 |
| Restricted Funds                        |                   |        |             |   |                       |
| Accommodation Services                  | -                 | 570    | (555)       | -   | 15                    |
| Advice, support and outreach activities | 140               | 621    | (668)       | -   | 93                    |
| Total Restricted Funds                  | 140               | 1,191  | (1,223)     | -   | 108                   |
| Total Funds                             | 3,366             | 4,218  | (3,419)     | -   | 4,165                 |

#### 13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

#### **Unrestricted Funds**

| 2025 Total Funds                              | General<br>Funds | Designated<br>Funds | Restricted<br>Funds | Total<br>2025 |
|---|------------------|---------------------|---------------------|---------------|
|   | £000's           | £000's              | £000's              | £000's        |
| Fixed assets                                  | -                | 2,848               | -                   | 2,848         |
| Investments                                   | 483              | -                   | -                   | 483           |
| Net current assets                            | 750              | 1,958               | 143                 | 2,851         |
| Creditors: Amounts falling due after one year |                  | (995)               | -                   | (995)         |
| 2025 Total funds                              | 1,233            | 3,811               | 143                 | 5,187         |

#### **Unrestricted Funds**

| 2024 Total Funds                              | General<br>Funds | Designated<br>Funds | Restricted<br>Funds | Total<br>2024 |
|---|------------------|---------------------|---------------------|---------------|
|   | £000's           | £000's              | £000's              | £000's        |
| Tangible fixed assets                         | -                | 2,868               | -                   | 2,868         |
| Net current assets                            | 942              | 1,266               | 108                 | 2,316         |
| Creditors: Amounts falling due after one year | -                | (1,019)             | -                   | (1,019)       |
| 2024 Total funds                              | 942              | 3,115               | 108                 | 4,165         |

#### 14. TAXATION

The company is a registered charity and is therefore not liable for corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

#### 15. COMPANY STATUS

The Charity is constitued as a company limited by guarantee. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

#### 16. RELATED PARTY TRANSACTIONS

The Charity has a loan from the Westminster Roman Catholic Diocesan Trust, which is secured on the Charity's freehold property (see note 11). Bishop Nicholas Hudson, a Trustee of the Cardinal Hume Centre, is also a Director of the Corporate Trustee for the Westminster Roman Catholic Diocesan Trust.

During the year ended 31 March 2025, donations totaling £3,800 (2024: £12,600) were made by 9 trustees of the charity to the charity and by their connected parties.

#### 17. CONTINGENT ASSETS

The charity has recognised £1.23m of legacy income.

In accordance with our accounting policy and the SORP these funds have either been received or accrued because we have had confirmation of receipt and the amount can be reliably calculated. In 2025 £661k of legacy income was accrued, (2024: £467k).

Our legacy pipeline indicates potential for receipt of a further £230k of income where we have either received notification of the gift or had confirmation of probate but have not received a reliable valuation of a final distribution.

This sum has been calculated based on estimates provided.

#### 18. OBLIGATIONS UNDER BANK LOAN

|   | 2025   | 2024   |  |
|---|--------|--------|--|
|   | £000's | £000's |  |
| Loan Repayments                               |        |        |  |
| Within one year                               | 21     | 20     |  |
| Later than one, but not later than five years | 106    | 102    |  |
| Later than five years                         | 550    | 578    |  |
|   | 677    | 700    |  |

The Centre took out a bank loan of £800,000 in January 2019 repayable over 30 years to finance the Lower Ground Floor Building works. This loan is secured on the charity's freehold premises at 3-7 Arneway Street. Capital repayments outstanding as at 31 March 2025 in respect of the loan are shown above.

The loan rate payable is fixed at 4.37% until January 2029.

The loan costs have been amortised using an effective interest rate calculated over the life of the loan.

# **ORGANISATION DETAILS 2024/25**

#### **TRUSTEES**

- · Mark Hoban (Chair)
- · Taiwo Aina (deceased April 2025)
- Mark Doran
- · Philomena Egan
- · Simon Enright (Deputy Chair)
- · Rebekah Etherington
- · Samanthi Flanagan
- · Clea Harmer
- · Bishop Nicholas Hudson
- Humphrey Lloyd (Treasurer from December 2024)
- · Victoria McGuire
- Andrew Rose (Treasurer until December 2024)
- Tim Walsh

#### **COMPANY MEMBERS**

- Cardinal Vincent Nichols
- · Nicholas Coulson
- John Darlev
- John Gibbs
- · Catherine Hickman
- · Bishop Nicholas Hudson
- · Philip Marsden
- Jocelyn Ridley

#### **PATRONS**

- · Cardinal Vincent Nichols
- Dom Christopher Jamison OSB

#### SENIOR MANAGEMENT TEAM

- · George O'Neill, Chief Executive
- Rachel Case, Director of Fundraising and Communications
- Helen Finely, Director of Finance and Operations
- · Jo Bewley, Senior HR Manager
- · Karen Davey Head of Service Development
- · Ed Emond, Head of Advice Services

#### **COMPANY SECRETARY**

· George O'Neill

#### **AUDITOR**

#### **Godfrey Wilson Ltd**

5th Floor, Mariner House 62 Prince Street Bristol BSI 4QD

#### **BANKERS**

#### The Royal Bank of Scotland

London Victoria Branch 1 Spinningfields Square Manchester, M3 3AP

#### **Barclays Bank UK PLC**

Tottenham Court Road Branch 15-17 Tottenham Court Road London, WIT 1BH

#### **HSBC Bank**

333 Vauxhall Bridge Road London, SWIV 1EJ

#### **CCLA**

One Angel Lane London, EC4R 3AB

#### **SOLICITORS**

Stone King LLP 13 Queen Square Bath, BAI 2HJ

#### **REGISTERED OFFICE**

3-7 Arneway Street Horseferry Road London SWIP 2BG

- T 020 7222 1602
- E info@cardinalhumecentre.org.uk
- W www.cardinalhumecentre.org.uk
- f @CardinalHumeCentre

Company No: 04333875 Charity No: 1090836



#### MAJOR SUPPORTERS AND FUNDERS

#### **Major Supporters**

With grateful thanks to the following organisations and individuals who gave significant support to the Centre during the year April 2024 - March 2025:

#### **Organisations**

- Chapel Trust Carmelite Monastery
- · Church of the Holy Name
- · Civil Service Choir
- Douai Abbey, Reading
- Generalate of the Institute of Our Lady of Mercy CIO
- Hakuna Matata
- Holy Apostles Catholic Church, Pimlico
- Holy Trinity Catholic Church, **Brook Green**
- Jeremy Paxman Senior Management Team
- Junior League of America, London
- Little Company of Mary
- London Oratory School Chamber Choir
- Mayfield School
- Messenger of St Anthony UK
- Our Lady and St Vincent, Potters Bar
- Our Lady of Victories, Kensington
- Society of the Sacred Heart Charitable Trust
- St John Fisher, Chorleywood
- St John Southworth Caritas Fund
- Saint Joseph's Catholic Primary School, SW3

- St Mary's Bryanston Square Primary School
- St Mary's Church, Hampstead
- St Saviour's Church, Pimlico
- St Stephen with St John
- St Thomas More School
- University of Notre Dame, London
- Westminster Abbey
- Westminster Cathedral Choir School
- Westminster Under School
- Woldingham School

#### **Individuals**

- · Alastair & Lynwen Gibbons
- Alexander and Theodore Gonedes
- Brendan Hemming
- Brian Hornsby & Stephanie de Sarandv
- · Cedar House Charitable Trust
- Celeste & Eraj Shirvani
- Chris & David Perrett
- Christopher & Frances Kemball
- · Councillor Robert Rigby, Right Worshipful Lord Mayor of Westminster KSG
- Dirk & Thea Lievens-Chiarini
- · Dr Chin Chin Lee
- Dr Gianluca Squassi

- · Dr James Whitehead
- Justin and Helene Read
- Margaret Ainscough & Stephen Pollard
- · Martha & Damien Byrne Hill
- Mary Scherer
- Mary Latimer
- Mary Maxwell
- Mrs Margaret Chitty
- Oliver & Emma Pawle
- Patrick & Evelyn O'Sullivan
- Paul Tobin
- Philip Marsden Family Charitable Trust
- Simone & Paola Verri
- Susan & Tim McCarron
- · The Hickman Family
- The late Sir George & the late Lady Tessa Bull
- The Lyon Family Charitable Trust

With sincere thanks to those donors who wish to remain Anonymous.

With humble thanks to all those who remembered the Cardinal Hume Centre through leaving a Gift in their Will.

#### **Trusts**

With grateful thanks to the following funders who contributed £5,000 or more during the year April 2024 - March 2025:

- Bernard Sunley Foundation
- Catholic Charitable Trust
- Cedar House Charitable Trust
- City Bridge Foundation
- EBM Charitable Trust
- French Huguenot Church of London Charitable Trust
- Holbeck Charitable Trust
- Hvde Park Place Estate Charity
- John Lyon's Charity

- Julia Rausing Trust
- Kerbascol Trust
- London Legal Support Trust
- Mayor of London New Deal for Young People (Propel)
- Rose Foundation
- Simpson Foundation
- Sir Harold Hood's Charitable Westminster City Council Trust
- St Giles and St George's **Education Charity**

- Strand Parishes Trust
- Swire Charitable Trust
- The 29th May 1961 Charity
- The Childhood Trust
- The Mercers' Company
- Trust for London
- Westminster Almshouses Foundation
- Westminster Foundation
- · William Allen Young Charitable Trust

#### COMPANIES AND PARTNERS

We are delighted to have worked with the following companies or partner organisations which supported the Centre's work during the year April 2024 – March 2025:

- 9 Kitchens
- Abbey Community Centre
- Advice UK
- Ambit
- · Bessborough Family Hub
- BNP Paribas
- Breaking Barriers
- Brett Grellier Psychology Services
- British Red Cross
- Burger and Lobster
- · Business in the Community
- CAP (Christians Against Poverty)
- · Capital City College
- · Care 4 Calais
- Caritas
- Catholic Bishops Conference of England & Wales
- Celtic FC Foundation
- Centrepoint Partnering
- Changing Futures
- · Channel 4
- Citizens Advice Westminster
- City Lit
- · Connexion Crew Acadamy
- Conscient Limited
- Construction Youth
- Coram CLC
- Creative Sparkworks
- CSAN (Caritas Social Action Network)
- Department for Work and Pensions
- Department of Education
- Depaul UK
- Dr Hickey's Surgery
- ELATT
- · Ember Yard
- ERSA (Employment Related Services Association)
- Experian
- Family Lives
- Felix Project
- Free2Learn
- Glasspool Charity Trust
- Grosvenor Property
- Groundwork

- Grow Wild
- HA Marks
- Haringey Migrants
   Support Centre
- · Home-Start WKCHF
- Housing Justice
- · Imperial College London
- Insight Westminster Blenheim CDP
- Intuit
- Jobskilla
- · Jupiter Asset Management
- Justlife
- · King's College, London
- Landaid Charitable Trust
- Landbay
- · Landsec
- Laptops4Learning
- Latin American Women's Rights Service
- · Learning & Work Institute
- · LHA London
- LMP Education
- London Heritage Quarter
- · London Youth
- Mary Ward Legal Centre
- Metropolitan Police Safer Neighbourhood Team
- National Gallery +New Horizon Youth Centre
- National History Museum
- NHS Whittington Health Trust
- Nordoff and Robins
- One Westminster (including Social Prescriber team)
- Paddington
   Development Trust
- · Park Plaza Hotel
- Pimlico Toy Library
- Pret a Manger
- Prince's Trust
- RAGU (Metropolitan University)
- REAP (Refugees in Effective & Active Partnership)
- Refugee Action
- · Refugee Council
- Refugees into Jobs

- Renaisi
- · Rights Service
- Royal Academy of Arts
- Royal Palaces Community Access Scheme
- SASH
- Savills
- · Showcase Interiors
- Smartworks
- South Westminster CMMH
- · St Andrew's Youth Club
- · St Mungo's
- St Patrick's, Soho Square
- · St Vincent's Family Project
- StreetSmart
- · Suited & Booted
- · Tate Britain
- · The Berkeley Hotel
- The Clement James Centre
- The Connection at St Martins
- · The Passage
- The Royal Borough of Kensington and Chelsea Employment Service
- The Science Museum community engagement programme
- Think Ahead
- Tyman
- UKGI
- Vicar's Relief Fund
- Westminster Abbey
- Westminster Adult Education Service
- Westminster Befriend a Family
- Westminster City Council
- Westminster Foodbank
- Westminster Virtual School
- · Wigmore Hall
- Wogen Resources
- Young Minds
- Young Roots
- · Young Westminster
- Z2K
- · ZSL London Zoo

Every individual must be given every opportunity to live a life in which his or her basic needs are provided for and in which so far as is reasonably possible, his or her full potential is realised. Each person matters. No human life is ever redundant.

Cardinal Basil Hume, Centre Open Evening, March 1994

