



My Learning
Cloud



Annual Report 2024/25

A charity, creatively empowering people to thrive in their communities

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Reference and Administration Information

REFERENCE AND ADMINISTRATION INFORMATION

Reference and administrative information

The YOU Trust is a registered charity that was first established in March, 1985. Anchored in Portsmouth, the Charity operates across the South of England, with its headquarters in Fareham. Details of the Charity are set out below, along with information relating to the steadfast and committed Trustees and Senior Team who together lead and direct our work.

Registered Charity Name	The YOU Trust (referred to as 'YOU' on an operating basis)
Charity Number	291489
Company Number	01898188
Registered Office	Delme 1, Delme Place, Cams Hall Estate, Fareham, Hampshire PO16 8UX
Auditors	Carpenter Box 53 Kent Road, Southsea, Hampshire, PO5 3HU
Bankers	Lloyds TSB Bank plc. St John's Centre, Hedge End, Southampton, Hampshire, SO30 4QU
Insurers	Markel www.uk.markel.com
Registered Company name	My Learning Cloud
Company number	08191627
Registered Office	Delme 1, Delme Place, Cams Hall Estate, Fareham, England, PO16 8UX

In this document, the legal name of The YOU Trust is shortened to YOU. My Learning Cloud is MLC.

The financial statements published in this document comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard in the UK and Republic of Ireland (FRS 102) (second edition October 2019).

Governance and leadership

Trustees and Directors on 31 March 2025.

The Directors of YOU the company are also Charity Trustees for the purposes of Charity Law and under the Company's Articles are known as 'Trustees' and collectively as 'The YOU Group Board'.

Name	Role	Committee Membership
Derek Marshall	Chair of The YOU Group Board <i>(elected January 2024)</i>	Finance and Commercial Committee (F &C) and chairs Liaison Committee) <i>(previously Trust Executive Committee)</i>
Caroline Sharman-Mendoza	Deputy – Chair of The YOU Group Board <i>(re-elected January 2024) (stood down in November 2024)</i>	Chair of Quality Assurance Performance and People Committee (QAPPC) <i>(previously QAC)</i> and attends Liaison Committee <i>(previously Trust Executive Committee)</i>
Trudy Mansfield	Deputy - Chair of The YOU Group Board <i>(elected October 2024)</i>	Quality Assurance Performance and People Committee <i>(previously QAC)</i> and attends Liaison Committee <i>(previously Trust Executive Committee)</i>
Helen Andrews	Chair of Finance and Commercial Committee	Chair of Finance and Commercial Committee and attends Liaison Committee <i>(previously Trust Executive Committee)</i>
Steve Pitt	Finance, Quality and People	Finance and Commercial Committee, Quality Assurance Performance and People Committee <i>(previously QAC)</i>
Marcia Nguyen	Trustee <i>(resigned November 2024)</i>	Elected to Chair the Culture, People and Communications Committee <i>(previously Organisational Development Committee) (moved to QAPPC in November 2024)</i> in January 2024 and attended Liaison Committee <i>(previously Trust Executive Committee)</i>

Anne Ridley	Trustee and elected to MLC Board as Non-Executive Director in November 2024	Deputy Chair of Quality Assurance People and Performance Committee (<i>previously QAC</i>) and Non-Executive Director of MLC
Jonathan Crutchfield	Trustee (<i>resigned March 2025</i>)	Deputy Chair of Culture, People and Communications Committee (<i>moved to QAPPC in November 2024</i>)
Robyn Allen	Trustee (<i>resigned March 2025</i>)	Finance and Commercial Committee
Amanda Jobling	Trustee (<i>appointed April 2024</i>)	Finance and Commercial Committee
Gareth Pugh	Trustee (<i>appointed April 2024</i>)	Deputy Chair of Quality Assurance Performance and People Committee
Simon Bowden	Trustee (<i>appointed April 2024</i>)	Quality Assurance Performance and People Committee
Anthony Quinn	Trustee (<i>appointed April 2024</i>)	Finance and Commercial Committee
Edward Vera-Cruz	Trustee (<i>appointed April 2024</i>)	Finance and Commercial Committee
Oliver Long	Trustee (<i>appointed February 2025</i>)	Finance and Commercial Committee

The Trust Executive Committee was altered in July 2024 to The Liaison Committee. The Liaison Committee provides a forum for the Chairs of each Committee to come together, prior to the Board, to discuss outcomes from their meetings and to discuss business and governance across the group’s structures.

The Culture People and Communications Committee was altered in November 2024 following an AGM. The matters overseen by this Committee were incorporated as part of a new Committee called Quality Assurance Performance and People Committee (QAPPC). This Committee also subsumed matters associated with the Quality Assurance Committee (QAC). This arrangement is to be trialled for one year and is due to be reviewed in November 2025.

Executives and Senior Leadership Team

Senior staff of YOU and My Learning Cloud

Name	Role	Delegated Authority
Hayley Connor	Group Chief Executive of YOU and Managing Director of My Learning Cloud	Lead for The YOU Group Board, Liaison Committee (<i>previously Trust Executive Committee</i>) and Managing Director of My Learning Cloud
Paul Taylor-Toms	Group Director of Finance	Lead for Finance and Commercial Committee and Director of My Learning Cloud
Jane Cracknell	Group Director of People, Culture and Organisational Development (<i>left YOU in May 2025</i>)	Lead for Culture, People and Communications Committee (<i>moved to QAPPC in November 2024</i>) and My Learning Cloud Director
Phillip Freed	Director of Operations and Business Development	Joint Lead for Quality Assurance Committee (<i>moved to QAPPC in November 2024</i>)
Tonia Redvers	Director of Operations and Business Development	Joint Lead for Quality Assurance Committee (<i>moved to QAPPC in November 2024</i>)
Michael Statham	Director of MLC (<i>appointed to Director September 2024</i>)	My Learning Cloud
Nigel Groves	Group Head of IT (<i>left YOU August 2024</i>)	IT Lead across the YOU Group

My Learning Cloud

Name	Role	Delegated Authority
Russ Taylor	Non-executive Director of My Learning Cloud	Attends My Learning Cloud Board
Anne Ridley	Non-executive Director of My Learning Cloud (<i>appointed November 2024</i>)	Attends My Learning Cloud Board
Emma Giles	Business Adviser for My Learning Cloud	Attends My Learning Cloud Board

Trustees Strategic Report

TRUSTEES STRATEGIC REPORT

Executive Summary

In 2025, YOU is celebrating its 40th birthday, with many friends and supporters joining it for events around the south of England during the year. We've seen supporters join us at a Parkrun, fundraisers and of course many events that help raise awareness to our services.

Over those years, and particularly the last few, YOU has expanded to become a major regional charity the size of a medium-sized PLC. It turns over around £25m a year and employs around 886 people made up of staff and volunteers. This has enabled us to help thousands of people and to have changed so many lives for the better.

Our vision is to continue to do this for many years. We'll achieve this by taking on new challenges and expanding our range of services. However, we'll retain the core values and ethos of the charity, which is: "to creatively empower people to thrive in their communities". Everything we do is for the public benefit and that will never change.

This Annual Report outlines how we have delivered on our values and the difference we've made throughout the year. The Trustees hereby present the consolidated financial statements of The YOU Group and its subsidiary, My Learning Cloud Limited ("MLC"), for the year ending 31 March 2025. These documents are also prepared to meet the statutory requirements for a Directors' Report and Accounts submission to Companies House, as The YOU Group operates as a not-for-profit, limited company.

We are pleased to report a modest financial surplus, and our auditors have confirmed that the Board may approve the accounts with confidence for the coming financial year. This financial stability is essential—it enables us to continue the vital and impactful work of YOU.

This has been my first full year in post as Chair and Hayley Connor's first full year as CEO. It has been a steep learning curve for both of us, but we have each walked in the steps of the giants who came before us and have had the dedicated and selfless support of an amazing senior executive team. Hayley and I have worked closely over the course of the year, meeting weekly to share and support each other in our respective roles.

We have had some sad losses during the course of the year, including the passing of my friend James Fullarton, who served YOU for many years as Treasurer. Jane Cracknell has also moved on to a new career. We have also welcomed several new members to the Board. Their enthusiasm and fresh ideas will serve us well for many years to come.

In an increasingly commercial world where every charity is under financial pressure, we as a board, have responded by modernising our governance, changing the remit and number of our committees and improving our use of electronic management systems. All our trustees now

have access to a common database containing our policies and decisions. We can share materials and hold meetings using MS Teams. Important documents, such as our Risk Register, have been streamlined and simplified and have been made available in a readily accessible format for those who need to see them. This in turn frees up staff time to do what they do best – working alongside individuals in our communities, ensuring that every step we take is guided by the voices and lived experiences of those we support, which informs the development and delivery of innovative high-quality services that empower adults and children to live safe, healthy, independent lives.

Looking to the future, The YOU Group Strategy to 2030 continues to aim to achieve more financial independence. This will be done by diversifying funding streams, securing an increasing level of commercial income, reducing costs and creating the skills, capabilities and opportunities we are going to need in the future, such as in digital innovation, income generation and new services and products. My personal ambition for YOU is to raise the profile of the charity. We'll achieve this by increasing public awareness of, and involvement in, everything we do, by working in partnership with similar organisations and by actively campaigning with and on behalf of the people who rely on us. We must continue to build and develop resilience so that YOU can continue to be a major force for good in support of our communities. A small step in that direction will be to revive an old tradition of YOU by inviting the public and our service users to attend as much as possible of our next AGM.

I am proud to have served YOU as Chair for the past year and commend this report to all its readers.



Derek Marshall, Chair of the Board
July 2025

A handwritten signature in blue ink that reads "D. Marshall".

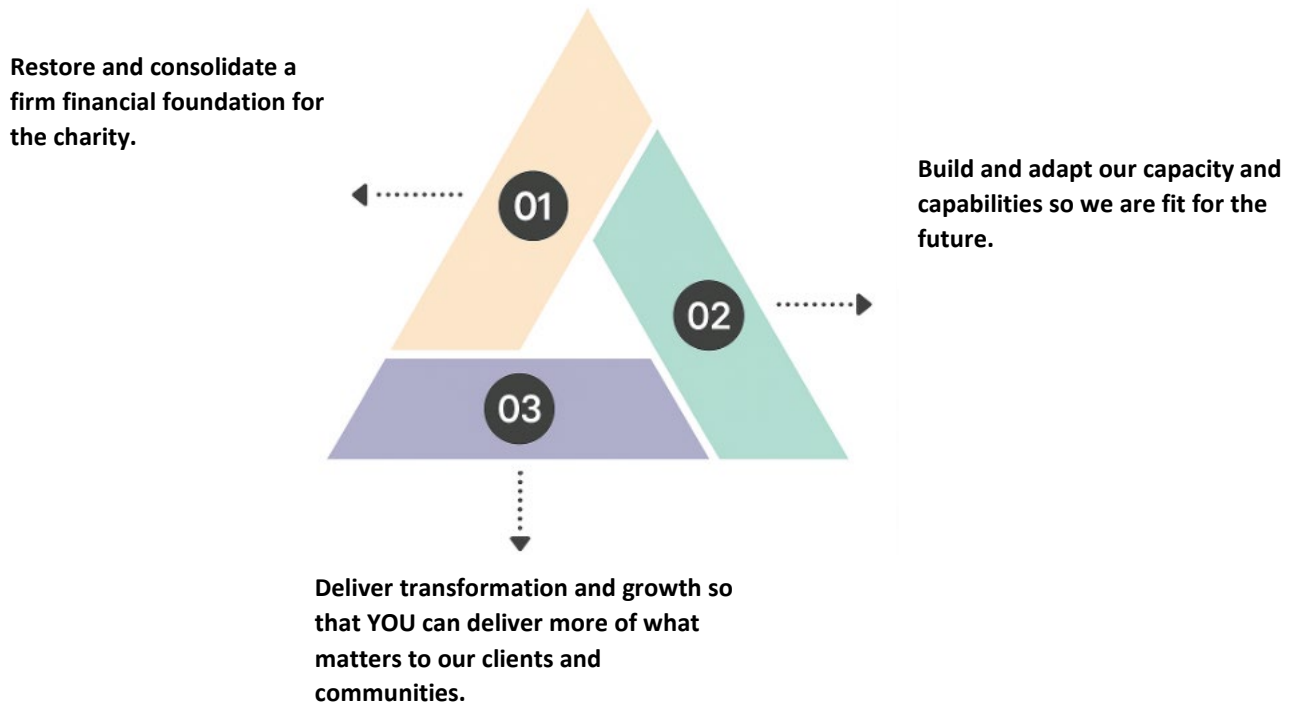
Purpose and Charitable Objectives

Our plans remain focused on three key goals and ten business priorities.

The 10 priorities for 2024/2025 are: -

1. Business Development
2. Organisational Stability
3. Financial Stability
4. Quality, performance and impact
5. Recruiting and Retaining the best staff
6. Developing MLC's commercial advantage
7. Delivering our stated commitment to equity, diversity and inclusion
8. Delivering our stated commitment to doing even more on voice, engagement and co-production
9. Digital innovation (new)
10. Changing the ways we work to offer even better service delivery (new)

By focusing on these priorities we will:



The YOU Trust is a charitable company limited by guarantee, first incorporated and registered as a charity in 1985. Then known as The Portsmouth Housing Trust, now simply as YOU, we are celebrating our 40th Anniversary.

In 2012, My Learning Cloud (MLC) was created. MLC is a wholly owned subsidiary of YOU. It's registered as a private 'company limited by shares' with Companies House. YOU is the sole

shareholder for MLC. MLC is expanding its reach, but began life rooted in the dual purpose of driving up the quality of care in the Health, Housing and Care sectors, and generating profits to Gift Aid to YOU each year to further our charitable mission which is:

- To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause, ‘socially excluded’ means being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency, including alcohol or drugs; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards); crime (either as a victim of crime or as an offender rehabilitating into society).
- The advancement of education for the public benefit.

YOU trustees direct and guide the charity to reach our objectives and ensure the charity and MLC is delivering what we set out to do. Our trustees uphold the highest standards of good governance, assurance and compliance with relevant legislation and practices.



DEREK MARSHALL
Chair of The YOU Group



TRUDY MANSFIELD
Deputy Chair of The YOU Group



CAROLINE SHARMAN
Deputy Chair of The YOU Group



ANNE RIDLEY
Deputy Chair of Quality & People



JONATHAN CRUTCHFIELD
Trustee of Quality & People



STEVE PITT
Trustee of Finance, Quality & People



GARETH PUGH
Trustee of Quality & People



SIMON BOWDEN
Trustee of Quality & People



MARCIA NGUYEN
Trustee of Quality & People



HELEN ANDREWS
Chair of Finance & Commercial



EDWARD VERA-CRUZ
Trustee of Finance & Commercial



OLIVER LONG
Trustee of Finance & Commercial



ROBYN ALLEN
Trustee of Finance & Commercial



ANTHONY QUINN
Trustee of Finance & Commercial

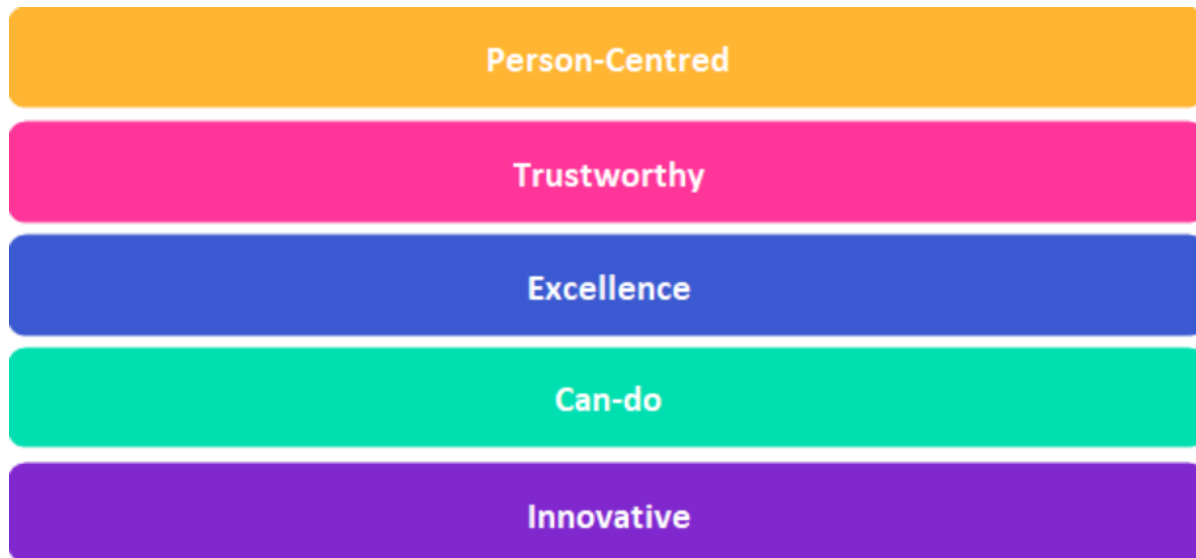


AMANDA JOBLING
Trustee of Finance & Commercial

The Trustees of YOU are uncompromisingly focused on a shared desire to achieve our objectives. The way we do that is rooted in YOU’s values. These values and behaviours unite us

all in our undertaking 'for everyone to have the tools and resources they need for their journey towards the life they want'.

Our values are: -



Clients and Communities

YOU are dedicated to helping the people and communities we work and live in. Now and in the future. Our staff, volunteers and trustees are made up of people with life experiences, professional expertise and connections in the areas we focus on.

At YOU, we champion and speak up for communities who experience barriers to reaching their potential. With the cost-of-living crisis affecting so many, it's vital that we speak out to highlight the growing inequalities in society and the obstacles that prevent people from reaching their full potential.

By listening to those we work with, we know what is important to them and our communities. We aspire to do more of the things that matter to them. We know because we live in the same places, have similar life experiences and because we build trusting and enduring relationships, as we work together across the South. Being part of communities, understanding what makes them tick and how our services fit into the local delivery system is how we work - we have a presence in all the locations we work in. We recognise that these partnerships and links in communities provide a more joined up experience for clients.

Our charity is rooted in Portsmouth and has a long history of working through partnerships in the city to support its communities. In addition, for the past 13 years we have had a presence in Fareham, from where we coordinate and support service delivery across the South.

During 2024/25, we continued to strengthen our Voice, Engagement and Co-production Strategy through a range of survivor-led initiatives. We became a founding member of the

Authentic Voice team on the Isle of Wight, collaborating with police and individuals affected by domestic abuse to ensure lived experiences shape more compassionate interventions and improved policing responses.

In Somerset, we established a survivor forum and coordinated a team of dedicated volunteers who support both our staff and the people we work alongside. Within our counselling teams, we are nurturing a survivor-led community group—created by and for individuals affected by sexual violence and abuse—to offer peer support beyond counselling and to create natural networks of resilience.

Looking ahead to 2025/26, we are working closely with commissioners to co-develop a peer-led community garden schemes, promoting recovery, connection, and empowerment through shared outdoor spaces.

YOU have championed and embedded trauma informed and person-centred planning and practices, supporting people to gain the right intervention in a meaningful and considered way. This means that the people we work with are always empowered to make informed choices in their own lives, and in the place that they live. This is at the heart of our approach.

We remain deeply committed to working alongside individuals in our communities, ensuring that every step we take is guided by the voices and lived experiences of those we support. Listening and learning from feedback is central to our continuous service improvement, helping us respond meaningfully to individual needs while fulfilling our contractual responsibilities.

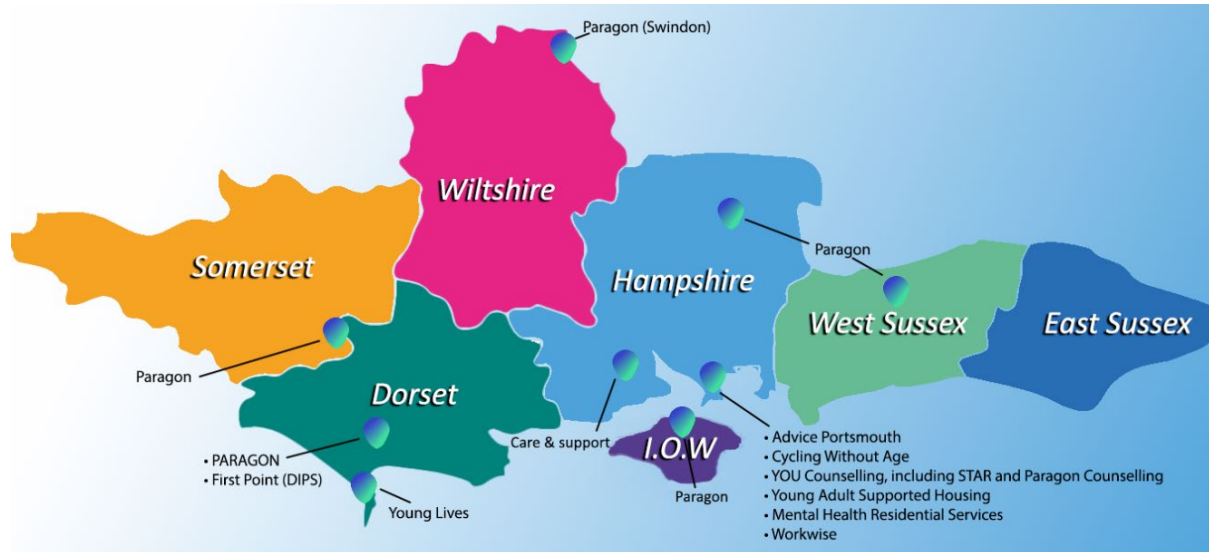
Over the past year, we've hosted a series of engagement activities. These include:

- Feedback Fortnight
- Trustees Quality Visits
- Peer audits
- Dip sampling
- Focus groups
- House/service meetings

Each initiative offered a vital opportunity to hear directly from residents, adapt our approaches, make meaningful changes, and design inclusive events across all our services.

Everyday staff and volunteers at YOU work alongside clients and communities across the South to make their lives better.

Our Services and the difference we make



Every day, YOU staff and volunteers work alongside clients and communities across the South to make their lives better.

In 2024/25, YOU delivered nearly 3,000 more client interactions than the previous year. This growth reflects the increasing needs in our community and is a testament to the flexibility of service delivery for which YOU is known.

In 2023-24

25,617

adults and children connected with our services.

vs

In 2024-25

28,585

adults and children connected with our services.

Our services can be divided into five themes:

- 1 Committed to ending violence, working with adults and children and empowering individuals and communities.
- 2 Supporting people to live independently and flourish in their community
- 3 Advice and information services
- 4 Improving the health and wellbeing of communities
- 5 Training and education

The people we work with are among the most vulnerable in society. Beyond the challenges that they face in their daily lives, they have often been written off or simply sorted into categories according to their vulnerability. Consequently, when people attempt to access or accept support from statutory or third sector organisations, they may be offered a one-size-fits-all intervention that fails to identify or address root causes, the diversity of one's needs, or – most importantly – what someone wishes for their own life.

At YOU, we recognise that each person is unique. Our principal goal is to help people to move towards or understand how to live the life that they want to live, and the best measure of the impact of YOU's work is not to be found in the organisation's size or bottom line, but rather in the progress that we help people make in taking control of the direction of their own lives. What that looks like varies from person to person and from service to service, but we have distilled this to seven key aims that can give us insight into the difference that our work is making in the lives of people in our communities.

By working in this way, we seek to achieve a world where: -



Aim 1: People with a learning disability will live independent lives under their control

Aim 2: Young vulnerable people will develop to become independent active citizens



Aim 3: People will live free of debt, maximizing their incomes, with the certainty of a roof over their heads

Aim 4: Women, men and children surviving domestic abuse and hidden violence will take back control of their lives that are safe and free from fear





Aim 5: People with mental health will develop new meaning, purpose and independence in their lives as they grow beyond the impact of their illness

Aim 6: People who feel good about their lives, free from stress and worry



Aim 7: People will feel less lonely, more connected and have purpose and value to their lives

People who used our Services in 2024-2025 (referrals)

Service theme	Service	Number of referrals
Supporting people to live independently and flourish in their community	Young Lives (Supported accommodation for young people)	118
	Work Wise	46
	Learning disabilities	50
	Mental health	17
	Hospital to home	640
	Enablement	317
Advice and information services	Advice Portsmouth	14,793
	First Point Dorset	2,423
Improving the health and wellbeing of communities	Cycling Without Age	300
	Personalised Care Teams	487
	YOU counselling centres	2,719
Training and education	Dragonfly	903
Committed to ending domestic violence and abuse, working with adults and children empowering individuals and communities	Paragon Community	101
	Paragon Dorset	1,904
	Paragon IOW	1,789
	Paragon Swindon	615
	Paragon West Sussex	621
	Somerset	3,325
	Paragon total	8,355

Theme: Supporting people to live independently and flourish in their community

Young Lives

At Young Lives, we support young people living in two dedicated houses. Each a safe and nurturing space for those with previous lived experiences of care.

Our residents come from diverse backgrounds, and each young person is met with respect, understanding, and a tailored plan that evolves as they do.

We work alongside each young person to help them build the strategies, confidence, and resilience they need to shape their own future.

By offering a sense of belonging and emotional safety, we create the breathing space needed to reflect, grow, and explore aspirations. Our team provides practical support and education across key areas of independent living, including:

- Paying Rent
- Managing Bills
- Budgeting
- Cooking
- Laundry
- Daily living skills
- Developing social skills
- Accessing work
- Support with the benefits system
- Taking responsibility
- Support with Drug/Alcohol dependence
- Mental Health
- Support to address any offending behaviours and support with plans in place.



Aim 2: We aim to ensure every young person leaves our service feeling empowered, equipped, and ready for what comes next. Through tailored support and meaningful relationships, we help them hone existing skills and discover new ones, building confidence with every step.


We want each young person to look back on their time with us as a springboard: a place where they were valued, respected, and supported. A place that gave them the space to grow, the tools to flourish, and the belief that their future is theirs to shape.

Workwise

Workwise supports adults who are neurodivergent or have a learning disability to overcome the barriers they may face in finding or keeping work, whether in voluntary or paid roles. Our focus is on helping each person identify their career aspirations and develop a realistic action plan to achieve them. Recognising that obtaining an official diagnosis can be a lengthy process, we welcome self-referrals and do not require formal diagnostic confirmation.

Workwise offers up to 12 weeks of tailored one-to-one support. This can include creating a personalised job profile, setting achievable goals, writing or updating CVs, identifying and addressing training needs, and providing practical help with job applications, interview preparation, and in-interview support. For those already in work, we assist in identifying

reasonable adjustments, connecting with Access to Work funding where appropriate, and liaising with employers to ensure workplace needs are understood and met.

 **Aim 1:** Our aim is to remove barriers, build confidence, and empower people to pursue meaningful employment opportunities that match their skills and ambitions, helping to create workplaces that are more inclusive, supportive, and accessible for all.

Learning disabilities services

We deliver services for people living with learning disabilities in Portsmouth and Hampshire, working in both supported living and community-based settings. We support people to live independent happy healthy lives in their community.

Service Location	Service Description	Referral Numbers in 2024/25	Commissioned/ Funded By
Portsmouth	Supported Housing schemes for people with learning disabilities	4 properties	Portsmouth City Council
	Registered Care Home for adults with mental illness	1 property	
	Floating Support	73 clients supported in their own homes	
	Adult Intervention Project	38 clients supported in	
	Into Work Service (changing to Workwise)	31 clients supported in	
Dorset	Supported Housing schemes for young people	2 properties	Dorset Council
Petersfield	Supported Housing schemes for people with learning disabilities	3 properties	Hampshire County Council
Eastleigh and New Forest	Supported Housing schemes for people with learning disabilities	12 properties	Hampshire County Council
New Forest	Registered Care Home for people with learning disabilities	2 properties	Hampshire County Council
Basingstoke	Supported Housing schemes for people with learning disabilities	13 properties	Hampshire County Council
Havant and Waterlooville	Supported Housing schemes for people with learning disabilities	16 properties	Hampshire County Council

Number of people supported by Learning Disability Services (by area)

- North Hampshire: 75
- East Hampshire: 89
- New Forest, Portsmouth and Eastleigh: 297



Aim 1: We support clients to live as independently as possible, taking a strengths-based, person-centred approach to care and support in people's homes, registered services and supported living. Following the active model of support, we work alongside people. Doing things *with* them, not *for* them, so they're empowered, build on existing strengths, develop new skills, and grow in confidence. People are encouraged and supported to pursue their interests, to make and maintain relationships, to undertake paid or voluntary work, and otherwise live a full life as an active citizen according to their own wishes and capacity.

Within our Learning Disabilities services, we seek to forge connections not only between residents but also with the surrounding local community. The following examples are representative of efforts within the last year to achieve this aim:

- Clients liking to go out with friends who may also need support. Staff facilitate regular meet ups and together they go out for lunch or to see a movie.
- We help people to visit family members and attend family events and are particularly mindful on maintaining connections where parents may be elderly and no longer able to travel.
- We support clients with their relationships and provide information and support about sex and healthy relationships.
- We regularly arrange day trips and events across all services to enable friendships to be made. Regular occasions include the yearly trip to the local panto and a meal out, garden parties in the summer, trips to the coast, trips to local attractions such as zoos, etc.
- We have supported people to find voluntary work in their local community e.g., working in a care home, local cafes, and the local library. This has encouraged relationships to develop within the community.
- In one service, members of the local community have formed a charitable organisation to raise money for the clients. They have provided a "house" vehicle which has opened up opportunities to the clients. Members of the group come to the service every month and hold a coffee and cake event. They have also provided funds for everyone to have a communal roast dinner on a Sunday if they wish to participate.

Mental health

We provide tailored mental health support at two dedicated homes. One in Portsmouth and one in Gosport. Many of the people we welcome have spent years in hospital environments, focusing on their recovery and building the resilience needed to move into more independent living.

When someone arrives, our priority is to listen. We take time to understand what matters most to each individual—their goals, aspirations, and personal journey. No two people are the same, and we honour that by shaping support around their unique needs and outlook.

Whether it's rebuilding confidence, reconnecting with community, or simply feeling safe and settled, we're here to walk alongside each person as they take the next step toward wellness and independence.

For some, it's managing to get up and face the day or to complete what may seem the smallest of tasks, but for them this is a big achievement. For example, getting out of the house even for a small amount of time, making some good food and socialising with others. For other clients, we help them to build skills by looking for a voluntary job, employment or education to enrich their lives, working on their goals that continually build independence.

In the last year, our residents have participated in weekly conservation groups focusing on preservation and protection around Hilsea Lines (a green corridor). Another has been participating in a group where they're working on a performance and presentation to explain their diagnosis and show who they're moving beyond this.



Aim 5: Some residents have found meaning in being able to access the community whenever they want do simple things like walk to the local shops after being unable to do this for years or engaging in hobbies that they hadn't participated in for years including playing football weekly, attending a weekly snooker club. These relatively simple things help to give a sense of identity and belonging in the community.

Our team recognises that everyone views independence differently. We support people at their pace, encouraging them day by day.

Case study

Here is a case study about one of our clients that is emblematic of our work. John's story is a powerful reflection of the work we do at YOU.

When John first moved into one of our homes, they had spent their entire life in hospital settings. The shift to a more independent environment—where they could come and go freely—was both liberating and overwhelming. After years without personal choice or autonomy, this new chapter marked a profound change.

With consistent, person-centred support, John began to rebuild their confidence and develop the skills needed for independent living. Today, they manage every aspect of daily life themselves: attending appointments, handling medication, budgeting, cooking, and even navigating the internet safely.

John has a deep love of music, and we supported them to personalise their space. Decorating their room and building a cherished record collection that reflects their personality and passions.

Now, John no longer requires support from staff and is preparing to move into a home of their own. While this next step brings natural feelings of anxiety, our team is walking alongside John—talking through the transition, celebrating their progress, and ensuring they feel secure in knowing that help will always be available if needed.



Aim 5: John’s journey is one of resilience, growth, and self-belief. We’re proud to have been part of it.

Theme: Advice and information services

Advice Portsmouth and First Point Dorset

The people we support often face the harshest realities of the current economic climate. For those already navigating systemic barriers, the cost-of-living crisis isn’t just a headline—it’s a daily struggle to stay afloat.

Across our services, we work tirelessly to help individuals maximise their income, manage debt, and remain safely housed. This support is especially vital in Advice Portsmouth and First Point Dorset, where our teams provide tailored guidance and practical solutions to those most at risk.

Whether securing benefits, negotiating with creditors, or preventing homelessness, we stand alongside our clients, offering not just advice, but hope.

Support with Debt, Finances, and Housing

Debt/benefit element	Number of clients supported
VIVID – Debt Relief Order	34
FPD – Accommodation benefit assistance	165
FPD – Debts managed/written off	53
FPD – Rent arrears resolved	13
AP – Debt Relief Order	18
AP – Debt Management	17
AP – PIP (Mobility)	10
AP – Debt Write-Off	9
AP – PIP (Daily Living)	8
AP – Universal Credit	8
AP – Attendance Allowance	7
AP – Child Benefit	6

Debt/benefit element	Number of clients supported
AP – Bankruptcy	6
AP – Carers Allowance	2
AP – Discretionary Housing Payment	2
AP – Other	1



Aim 3: As shown above, Advice Portsmouth supported people with Universal Credit, Personal Independence Payment, Child Benefit and other claims. The service also supported people to tackle debts through Debt Management, Debt Write-Offs, Bankruptcy, and obtaining Debt Relief Orders, including working with VIVID residents to secure these. In addition to these, First Point Dorset supported 165 people to maintain their accommodation via support with benefits awarded (149), Debts Managed/Written Off (53), and Rent Arrears resolved (13).

Category	Amount (£)
AP – Debt Relief Order	709,809.92
VIVID – Debt Relief Order	605,610.88
AP – Universal Credit	70,628.04
AP – Debt Management	54,570.72
AP – Bankruptcy	53,488.95
AP – PIP (Daily Living)	51,329.40
AP – Child Benefit	42,992.95
AP – Attendance Allowance	32,806.18
AP – Debt Write-Off	19,500.00
AP – PIP (Mobility)	17,461.00
AP – Carer's Allowance	7,000.00



Aim 3: The above shows the financial value of debt/benefit support provided by Advice Portsmouth and the comparative value of each element. The dedicated, compassionate work of the Advice Portsmouth team helped to achieve £1,671,593.24 in debt relief and improved finances through helping people to find and sustain employment and maximising benefit income for the people of Portsmouth.

First Point Home from Hospital

Home from Hospital supports Dorset Council residents in acute and community hospitals by helping overcome social and environmental barriers to a safe discharge, offering up to six weeks of guidance and practical assistance—from home safety checks and financial support to liaising with housing teams and ensuring medical equipment and community resettlement are in place. A related service, First Point, provides up to seven days of emergency department admission avoidance support for those not requiring overnight care but needing reassurance to return home safely, including welfare checks, basic provisions, medication, and connection to ongoing community support—all aimed at reducing hospital readmissions and promoting independence. From 2024-2025 they helped 640 people which saved the NHS nearly £2.5m.



Aim 3: The people who access First Point Dorset and Advice Portsmouth are frequently under acute distress due to their financial, employment, immigration, housing, or family situation. The team’s compassionate and expert response in these sensitive matters can often make a huge difference in people’s lives. In addition, the relief associated with improved financial circumstances as noted above, the following feedback received within the last year demonstrates that we have helped people in this regard:

- *“Melanie and Caroline have been so helpful and have really changed my life. I cannot thank them enough.”*
- *“I came for support with my PIP reconsideration. I was feeling anxious and frazzled but the staff made me feel comfortable and encouraged me to be calm.”*
- *“I don’t know what I would do without your help and understanding. Thank you for your kindness and listening to me.”*
- *“Thanks for your help. Without this service, I would be in a terrible state.”*
- *“Sometimes in life, good things happen, and you are one of them.”*
- *“They’re so helpful. I’ve been in here for a couple of times and I have always left feeling more relaxed. Thank you so much for being here.”*
- *“Told us everything we were hoping for. Polite, knowledgeable. I arrived distressed and left with hope. So appreciative of this organisation.”*
- *“I walked in feeling overwhelmed. The information assistant was assigned to help me with the issues I had. She made me very comfortable and relaxed. They made me so relaxed, she was friendly, patient, just overall amazing. I was laughing and all my issues were resolved. I left there feeling so at ease and happy.”*

Theme: Improving the health and wellbeing of communities

Cycling Without Age

Cycling Without Age started in Denmark in 2012 with the aim of combatting social isolation and loneliness. Since 2012, Cycling Without Age has spread into 3,050-chapter locations, covering towns and cities across 39 countries. The YOU Trust runs the Portsmouth and Hayling Island chapter of this international initiative.



Aim 7: Our goal is to reduce social isolation and loneliness in Portsmouth and Hayling Island. By giving our residents the opportunity to get out and about, we help tackle social isolation. It gives riders the opportunity to engage with the younger generation too.

Isolation and loneliness can be caused by a whole range of issues. It might be caused by a health condition, bereavement, family issues. We have a team of over 60 volunteers who provide safe rides, free of charge, seven days a week.

Our fully trained and DBS-checked volunteers pilot our electric trishaws. They take participants around Portsmouth or Hayling Island to re-experience the sights and sounds of their local communities.

Our pilots come from a variety of backgrounds, which allows us to 'buddy up' participants with a pilot who shares common interests. This allows lasting relationships to form, and the sharing of intergenerational stories which may have otherwise been long forgotten.

In the 2024-2025 period, our Cycling Without Age service has gone on 300 rides, adding joy and company to the lives of hundreds.

Personalised Care (formally Social Prescribing)

The Personalised Care Team is a collaborative initiative between The YOU Trust and Portsmouth Southcoast Primary Care Network, bringing together Social Prescribers, a Health Coach, and a Care Coordinator to support patients in a holistic, person-centred way.

Launched in 2019 with just one Social Prescriber, the team has since grown to include three Social Prescribers, a dedicated Health Coach, and a Care Coordinator, each playing a vital role in helping individuals improve their health and wellbeing.



Aim 7: Social Prescribing is at the heart of our approach. It connects people to local activities, groups, and services that meet their practical, emotional, and social needs — all of which can have a profound impact on health.

- Our Health Coach specialises in behaviour change, helping individuals set personalised goals, build self-management skills, and stay motivated in managing their health.
- Our Care Coordinator acts as a single point of contact, guiding patients through health and care services and linking them to the right professionals. This support helps many people remain independent in their own homes for longer.

Thanks to grant funding and strong partnerships, we've been able to offer tailored group activities that respond directly to patient needs:

- **Chair Exercise Group:** In partnership with Portsmouth City Council (PCC), this welcoming group invites anyone looking to stay physically active in a safe and supportive environment.

- 12-Week Wellbeing Course: After hearing from patients who found traditional Pilates and yoga groups inaccessible, we co-designed a unique 12-week course with PCC to support both physical and mental wellbeing. Demand is high — both groups are well attended and often have a waiting list.
- Carers Group: Created in partnership with the Carers Centre, this monthly group offers carers a chance to take a break, learn about available services, and connect with others for peer support.
- Monthly Drop-In Sessions: These informal gatherings have grown steadily, offering patients a chance to meet new people, join in activities, and build lasting friendships — and even a budding romance or two!

YOU Counselling Centres

YOU's established Counselling Centres in Fareham and Portsmouth offer a safe, welcoming space for people navigating life's challenges. From these locations, we deliver a wide range of trauma-informed interventions, including:

- Generic counselling
- Substance misuse support
- Specialist counselling for victims of domestic and sexual violence (STAR), both in refuges and the wider community
- Children and young people's counselling, available in person and online

We work in partnership to deliver these services, ensuring that support is accessible, inclusive, and rooted in compassion.

Our STAR and PARAGON counsellors also operate from our Fareham and Isle of Wight centres, offering weekend retreats and therapeutic workshops that provide space for reflection, healing, and growth.

We're proud to support the next generation of counsellors—many of whom begin their journey with us as trainees, and some who, having once accessed our services themselves, choose to train so they can help others. Their lived experience brings depth, empathy, and authenticity to the support we offer.

YOU Counselling Centres, including PARAGON and STAR, received 2,719 referrals during the 2024-2025 period. One of the valuable community benefits of our counselling services is that they provide Trainee Counsellors opportunities to develop and gain practical experience and expertise within a BACP-accredited framework and under regular clinical supervision.

Once they have completed their training, these counsellors add to the resource of the local community, building resilience and strengthening the local capacity to respond to people's mental health needs. The 27 trainee counsellors who worked with YOU's teams in 2024-2025

can increase the number of sessions delivered annually in our community by 19,440-25,920 once they have completed their training.

Given the rise in demand for counselling, this contribution to our community is important in terms of health and wellbeing and demonstrates the social value that YOU gives back to the community.



Aim 6: Loneliness and isolation have significant detrimental effects on a person’s physical and mental health, as well as their overall wellbeing. In all of our services, we try to develop people’s connections and personal support networks so that they can live fulfilling lives and have a sense of purpose and belonging. Peer Support groups in domestic abuse services help to build these bonds, for example.

Theme: Training and education

Dragonfly Project

We believe that everyone has a role to play in ending domestic abuse and hidden violence. Many of the factors that allows this to remain a persistent issue are deeply rooted in systemic power imbalances and harmful, outdated attitudes and social norms.

To change this, we recognised that more people within the community needed to be able to identify and understand domestic abuse in its varied forms so that they could help those experiencing abuse to access the support that’s available in their area. That led to the creation of the Dragonfly Project.



Aim 4: The Dragonfly Project delivers free domestic abuse awareness courses that train people in communities to be ‘Dragonfly Champions’. These Champions apply this learning in their own communities to improve our collective response. This has been noted nationally as a best practice approach, and we are proud to have trained 903 Dragonfly Champions in 2024-2025.

Areas of training

Dragonfly Champions Trained 2024-2025	
Somerset	3
Isle of Wight	152
Dorset	389
Hampshire	352

Theme: Committed to ending domestic violence and abuse, working with adults and children empowering individuals and communities

PARAGON

PARAGON is our specialist service supporting people affected by domestic abuse, sexual violence, and stalking. We also work with those who use harmful behaviours in their intimate or family relationships.

Working across Hampshire, the Isle of Wight, Dorset, Somerset, Swindon, and pan-Sussex, we offer a wide range of accommodation and community-based services. Our refuges provide sanctuary and specialist support for those needing a safe space to heal and rebuild, often alongside their children. In the community, our teams work with individuals who are safe to remain at home, including those still in relationships with someone causing harm. In these cases, we offer safe, structured interventions for both parties.

Alongside our commissioned and grant-funded work, we've co-produced and developed innovative initiatives that create spaces for safety, recovery, and change. These include survivor-led programmes, peer support models, and tailored interventions for those using harmful behaviours.

As an inclusive organisation, our services are designed to support cis and trans women and men, as well as non-binary individuals. We recognise children and young people as victims in their own right, and we also work with those who instigate harm within their families or relationships.

Our approach is rooted in the principles of the Domestic Abuse Act and includes specialist support for children and young people—ensuring every person we work with is met with respect, compassion, and the opportunity to move forward.

Our specialist team working with people who use harmful behaviours has developed a prevention programme designed to support lasting change. Accessible through one-to-one sessions or group work, this programme is inclusive and suitable for both men and women.

We deliver a wide range of services—from integrated, county-wide teams and co-located specialists to the management of refuges, safe houses, and dispersed accommodation. These services are commissioned by local authorities, health organisations, grant funders, and social investors, reflecting the trust placed in our approach and outcomes.

Our team is highly effective in making a positive difference in the lives of those we support. This is consistently evidenced through tools like the Outcome Star, which tracks self-reported progress, and Exit Questionnaires completed by clients—both showing meaningful improvements in wellbeing, relationships, and personal responsibility.

<ul style="list-style-type: none"> • Children reporting a positive impact • Positive impact on health and wellbeing • People feel safer • Feel safer and better able to make positive decisions about the future • Supported to say safe in their own home, where possible 	100%
<ul style="list-style-type: none"> • Children Reporting Improved Health and Wellbeing 	99%
<ul style="list-style-type: none"> • Increased Confidence in Improving Children’s Wellbeing 	96%

PARAGON Exit Questionnaire (335 Responses)	Percentage
Satisfied with support received	99.70%
Rated support Excellent	78.81%
Rated support Good	20.60%
Total rated Good or Excellent	99.40%
Support had a positive impact on life	99.10%
Felt safer since receiving support	96.42%
Felt informed of their options	99.70%
Health, wellbeing, resilience improved (of 243)	96.71%
Felt supported with civil/criminal justice proceedings (of 78)	100.00%
Felt children were supported by the service (of 77)	98.70%
Would recommend service to friends/family	99.10%



Aim 4: Together, we’re creating safer spaces, fostering accountability, and supporting people to build healthier futures.




My Learning Cloud

My Learning Cloud (MLC) is on the forefront of driving up the quality of services in the health, housing and social care sector and beyond.

MLC has been trading since 2012 as a wholly owned company operating as a social enterprise gifting profit to YOU. Our team of 19 staff at MLC develops and sells two main products:

- **Learning Management System (LMS).** A software tool that allows businesses to plan, create, deliver and report on training programmes for their workforce
- **e-Learning courseware.** Individual, subject specific, modular e-learning courses.

Our LMS is available in multiple tiers, adaptable to the organisation’s requirements and budget. These are branded as:

	Lumis Essentials (minimum feature set)
	Lumis Pro
	Lumis Enterprise (maximum feature set)

We operate on a Software as a Service (SaaS) model, whereby organisations subscribe to our products and services for a fixed term. This service which may be renewed indefinitely. These products have traditionally been sold as a package on a business-to-business basis.

In 2024/25, My Learning Cloud gift aided £227k of profit to YOU. Turnover was approximately £1.4m. MLC had approximately 122,000 active user accounts in 24/25.

We’re focused on building on our success through a sharpened commercial strategy. By expanding into new industries and geographic markets, we aim to significantly increase profitability over the coming years which will enable us to make more of the difference that drives us.

This ambition is backed by strong foundations. MLC continues to attract new customers while maintaining long-standing relationships built on trust and value. Here are some of MLC’s clients and what they say about working with MLC.

MLC clients



Client feedback on Trustpilot

Jodie Pike, June 17, 2024

5 stars

Great system, great service and support team

My Learning Cloud is a great platform to ensure training compliance and the team at My Learning Cloud provide excellent customer service and support. Our team find the system intuitive and easy to use. The course content is engaging and thorough. From a management perspective, reporting is extremely easy too. Overall, a great system which we have used across our Homes for over 5 years now.

Carol Jamieson, Jun 14, 2024

5 stars

A great experience so far!

We have been using My Learning Cloud for 6 months now and so far, we have had a great experience. Our learners have reported that the courses are a great improvement on what we previously had and the managers love the way that they can see, at a glance, what their staff need to do. Changing to My Learning Cloud was the best decision we could have made and we would thoroughly recommend them.

Steve Steel, Jun 13, 2024

5 stars

A great learning system

I have always found MLC to be a user-friendly system and easy to navigate and action anything. I am still learning the system in more depth, but I have to say that both Jane & Laurence on the support team are fantastic and always quick to investigate and provide assistance. 😊

Compliments and Complaints

YOU received 36 complaints in the year 2024-25. We take all feedback very seriously and that includes complaints. Each complaint we receive is an opportunity for us to work with clients and communities to improve what we do. YOU has a complaints policy and procedure which is overseen by our trustees. Last year the vast majority of all complaints were informally resolved.

- 24 complaints were informally resolved.
- 3 complaints were referred to commissioners / third parties.

- 8 complaints were formally investigated
- 1 complaint was not about YOU.

Complaint Themes

When assessing complaints, we always look at what themes emerge. This allows us to change systems and processes or ways of working and is aligned to our commitment to listening to what clients and communities tell us.

In 2024, the majority of complaints were informally resolved with the complainant, which enabled us to work with them on next steps in a productive way.

There were four main themes to the complaints that we received.

1. Complaints relating to referral processes and the support available
2. Complaints alleging anti-social behaviour
3. Complaints relating to the ending of a support intervention
4. The quality of the support provided.

During the year, we produced regular reports on complaints and the learning that we have gained from them. The learning is shared across YOU to help improve the quality of what we do. The learning this year has focused on supporting staff and volunteers to consistently ensure:

- All clients are involved in discussion when their case is to be closed all parties agree with the closure reasons and onward referrals are completed.
- All information given out regarding community resources should be checked to ensure it's up to date.
- Issues with neighbours should be dealt with promptly with an aim of early resolution.
- Managers guide teams to take part in reflective practice around complaints.

Complaints are undoubtedly a learning opportunity - so is the positive feedback that we receive. YOU regularly receives thoughts from clients, their relatives and friends. We cherish these words and spread them widely with warmth and appreciation for all our staff and volunteers. Here are just a few examples of the reflections we received during 2024/25:

Paragon – *“Today, I had a call from Paragon, they were so nice to me, I just wanted to say thank you. I’m crying my eyes out, only because I felt listened to”.*

Counselling – *“The team and the service that has been provided have been outstanding. Efficient timing for intervention, particularly considering the longer wait times a lot of other services have”.*

Paragon – *“I would like to say that personally and professionally you have done so very much for me financially and emotionally and no one has done this for me before”.*

Care and Support – *“Excellent service. All staff are well trained and responsive as reflected in their residents.”*

Workwise – *“Workwise has helped me feel positive about what I can do with my life and how even with my issues I CAN achieve getting a job.”*

Partnerships and Collaboration

YOU has always been an organisation with a philosophy of collaboration at its heart. We have longstanding relationships with commissioners, funders, private sector businesses, charities and not-for-profit organisations that deliver community priorities and develop innovative solutions to current and emerging needs.

During 2023/24, the following partnerships have continued to be mutually beneficial and deliver even more for our communities. We take this opportunity to thank the organisations for the open, trusting and productive working relationships we work so hard on.

- Petersfield Housing Association, who provide supported housing for adults with learning disabilities In East Hampshire
- We run the Dorset Integrated Prevention Partnership which links us with other organisations like the Lantern Trust to deliver services to the community.
- Roberts Centre and Hope Portsmouth – Circles of Support that provided help to people and families accessing foodbanks. (Ended July 2024)
- Vivid Housing Association and YOU have a history of working together, most recently on creating a community office and space in Portsmouth and supporting Vivid tenants with debt management
- With the Society of St. James, YOU provide counselling for people accessing substance misuse services
- Dorset and Somerset children safeguarding teams, where our domestic abuse practitioners are co-located with colleagues from mental health and substance misuse forming Safeguarding Troubled Families teams
- YOU have a long history of working together with both Magna and Sovereign Housing Associations, and supporting each other to deliver excellent refuge accommodation
- We hosted a successful coffee and cake morning at our Delme head office in Fareham. The event launched two critical campaigns we are passionate about. The morning brought together key community members. We were honoured to have The Mayor of

Fareham, the Police & Crime Commissioner, and representatives from The News. Local businesses also joined us, showing strong community support.



- Our CEO was interviewed by the BBC about the urgent issue of domestic abuse. The BBC came into our Delme office, where they interviewed and filmed to raise awareness on this important topic.



Quality Assurance

YOU has a robust and comprehensive Quality Assurance Framework that is overseen by the Quality Assurance Committee. The Committee receives regular reports on Quality Assurance activities and case studies and has a role in assuring improvement activity planned is delivered.

Some of the charity's services are subject to statutory inspections. The Care Quality Commission assess all relevant services. All YOU services assessed by CQC are rated as 'good'.

Our Young Peoples service in Dorset is now subject to Ofsted Inspection. As this is a very new inspection regime for supported living, a formal Ofsted Inspection has not as yet taken place.

Advice Portsmouth provides free, independent, impartial and confidential advice to people living in Portsmouth. It's accredited with the Financial Conduct Authority to ensure an excellent standard of advice and support.

We believe that meeting the requirements of national inspection bodies is achieved by upholding high standards of service delivery and constantly learning and listening to our clients. These key elements are the foundations of the YOU Quality Assurance Framework we operate which includes: -

- Peer Quality Audits
- Director Audits of services specifically focussed on standard of accommodation, quality of intervention and record keeping.
- Pre-inspection preparation visits.
- Trustee Quality Visits. Trustees visit our services and teams, chat to staff and residents and feedback what they have seen and heard to Quality Assurance, Performance and People Committee. This year we piloted a trustee shadowing the Peer Quality Audit process. It went well and so there is an agreement to continue to do this in the coming year.

Accreditations and association membership provide assurances that our services meet high-quality, industry standards. Where we have unregistered/unregulated teams/services we actively seek external accreditation that represent national excellence. Specifically, for YOU Counselling and Paragon. We are also members of the Helpline Partnership and our teams are all trained by them in effective staffing of a helpdesk and ensuring our front-line response is trauma informed and meets national standards.

Our domestic violence and abuse teams in Somerset, Dorset, Hampshire and the IOW hold Safe Lives accreditation and we are beginning that accreditation process with our teams in Wiltshire and West Sussex.

Our STAR Counselling and Paragon Counselling teams both hold accreditation with Lime Culture for their work with male victims of sexual violence.

We are not able to apply for some national accreditations and memberships as our charity model does not meet their criteria. However, we adopt their standards and our robust quality assurance process means these are internally assessed against that national benchmark.

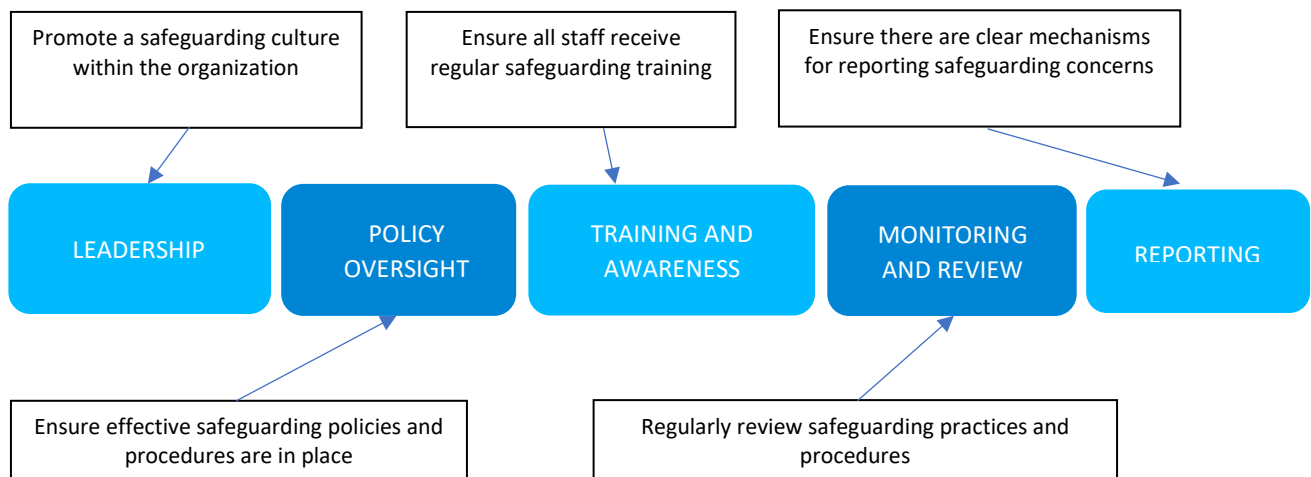
Safeguarding

Safeguarding our clients is a golden thread that runs through everything that we do. Our definition of safeguarding is: *'The protection of vulnerable individuals from abuse, harm, and neglect'*.

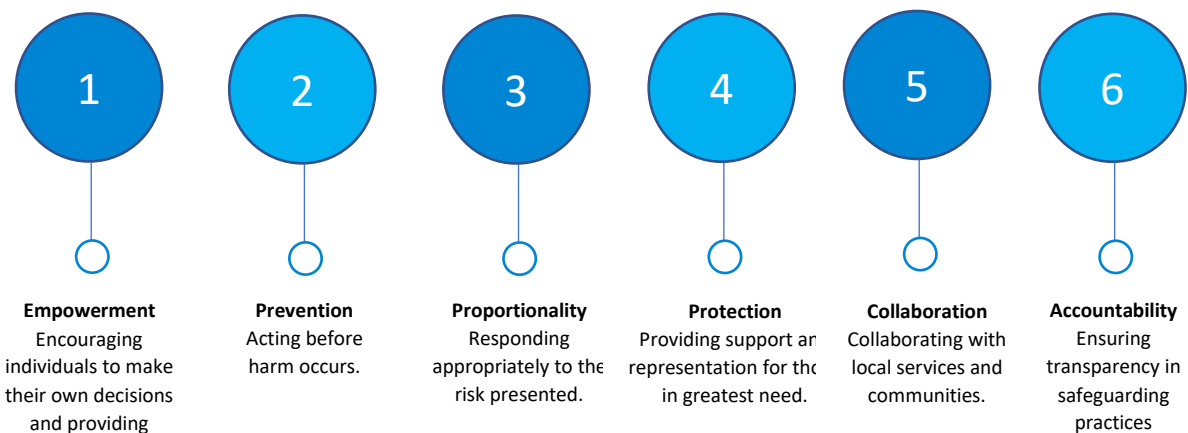
It encompasses measures to promote the health, well-being, and human rights of individuals in our care. Our safeguarding framework and policies are rooted in our legal commitments, the feedback we actively collect and learning from practice. Our Directors of Operations and Business Development fulfil the roles of Safeguarding Leads for both Adults and Children.

There is an identified Safeguarding Lead on our Board of Trustees. The Quality Assurance Performance & People Committee receives quarterly reports on all safeguarding activity. Trustees receive an Annual Report on Safeguarding and annual training on safeguarding for adults and children and are cognisant of the duties for safeguarding oversight. New trustees that joined the Board this year have been briefed and participate in training in relation to their duties for safeguarding.

Trustees', Roles and Responsibilities



A set of key principles underpin YOUs approach to safeguarding. These are: -



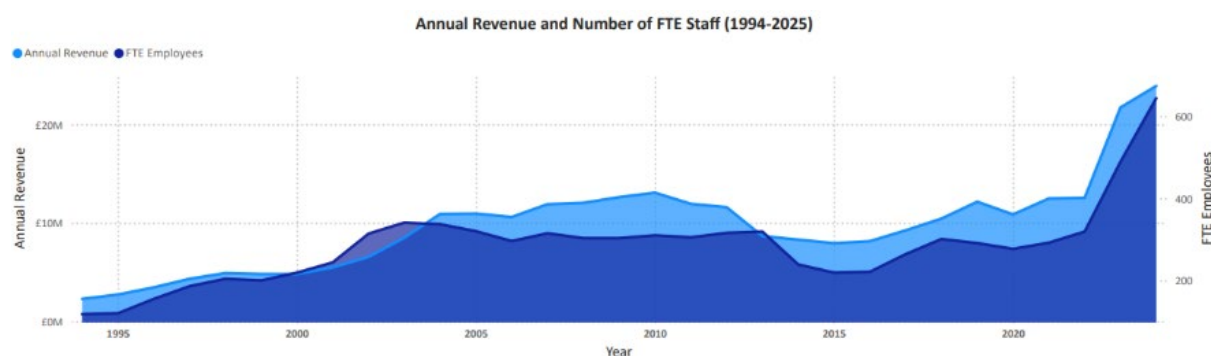
YOU – Recruiting and retaining the very best staff and volunteers

At The YOU Trust, we recognise that our staff, practitioners, and volunteers are the foundation of everything we do. Their energy, commitment, and compassion are central to delivering the high-quality support that defines our mission.

Whether contributing in a paid or voluntary capacity, every team member plays an essential role in our success. In turn, we are committed to providing them with the support, recognition, and opportunities they deserve. We aim to nurture both wellbeing and professional development, ensuring our workforce feels valued, empowered, and equipped to continue making a difference.

Together, we create a culture of care—not just for the people we support, but for one another.

We are so pleased to welcome new people to work with and support us. Including new Trustees, a host of volunteers and student placements, as well as a high number of new support workers. YOU has grown significantly over the past 40 years.



TUPE additions

In 2024/25 staff joined us via TUPE (Transfer of Undertakings, Protection of Employment), following the award of a new Paragon contract. Additionally, we have had five new staff join My Learning Cloud in the same period. They bring their deep experience to the ongoing growth of our charity.

The YOU Trust remains committed to nurturing an environment where continuous professional development is both supported and celebrated. In line with this ethos, one of the notable highlights of the 2024/25 year has been the number of internal promotions across the Group.

A total of 27 staff members progressed into more senior roles during this period, reflecting the organisation's dedication to nurturing talent and recognising individual growth.

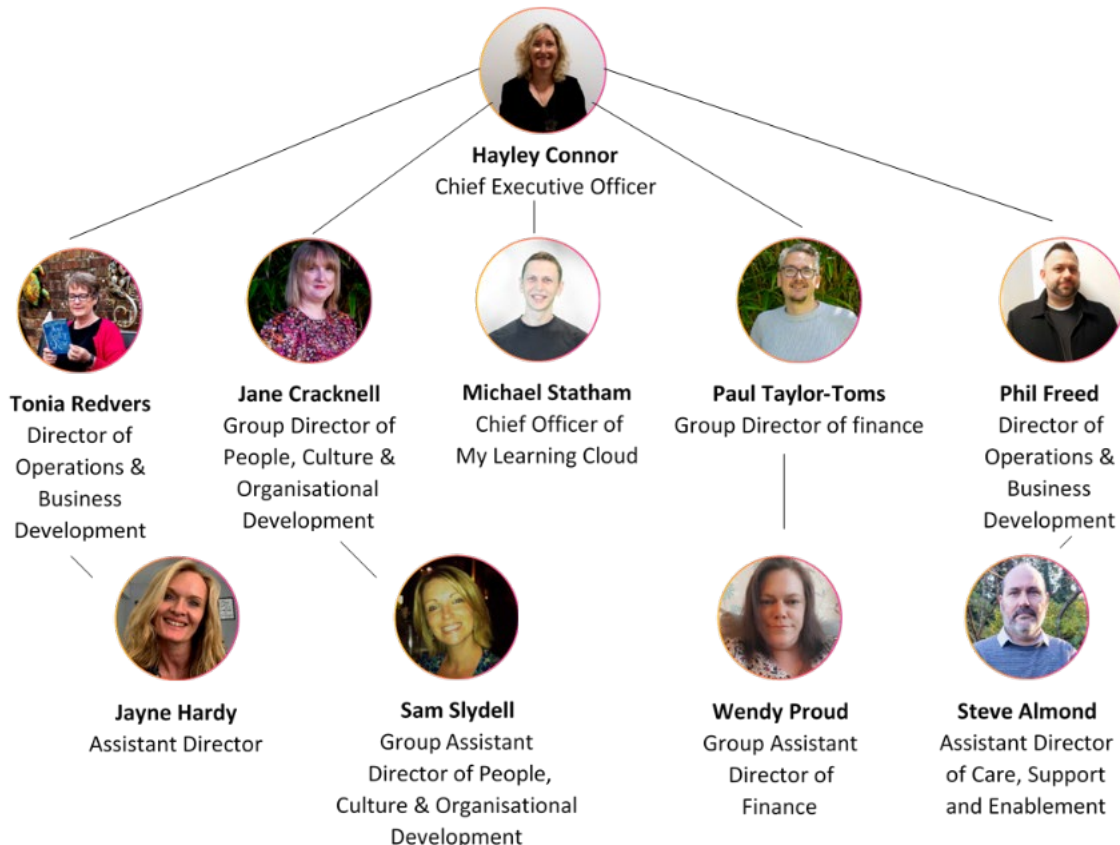
It's also important to hear the voice of those who work at YOU, to receive valuable feedback on what is working well and what may need attention and improvement. Recently, we received

feedback on what it's like working for our organisation. Below are just some words shared with us:



The positive sentiments expressed in staff reflections represent YOU's strong commitment compassionate, inclusive, and engaging working environments. This purposeful focus, shared by leadership and management alike, has directly contributed to recruitment success. It has enabled the charity to welcome fresh talent and cultivate innovative approaches to service delivery.

Equally notable is YOU's exceptional staff retention, with over 151 employees and volunteers having dedicated more than five years of service. Many others are steadily approaching this



milestone, including 80% of the Senior Leadership Team and both the current and former Chair of the Trust Board. These figures reflect a deep-rooted culture of loyalty and belonging within the organisation.

The YOU Group is powered by approximately 886 remarkable individuals who bring passion, expertise, and heart to everything we do.

- 681 employees work across our charity services
- 21 team members support innovation through My Learning Cloud
- 84 volunteers generously give their time and energy
- 121 Premier Crew workers step in to ensure seamless service delivery when needed

Together, we form a vibrant, resilient workforce committed to making a difference.

We're proud of the diversity within our team. It reflects our communities and strengthens our impact. Creating a working environment that welcomes difference, promotes inclusion, and champions equality isn't just a statement — it's embedded in our Business Plan and lived out every day.

- Equal Opportunities Employer
- Disability Confident since October 2017
- Member of the Armed Forces Covenant
- Gender Pay Gap results that reflect our ongoing commitment to fairness and equity

EDI Profile	The YOU Trust Staff	MLC Staff
Age	<ul style="list-style-type: none"> • Majority within the 56-60 (116) • Swiftly followed by those in the 41-45 age group (115), and those in the 51-55 (112). • Most of the other age groups are fairly even with between 67-89 people in each. • However, there're only 5 people aged under 20. Jumping to 50 between 20-25 • Evidence of a generally more transient workforce visible from the higher number of 20-25 and 30-35 recruits, alongside the lower retention levels in these groups, which aligns to wider reported trends. 	<ul style="list-style-type: none"> • Majority within the 31-35 age group (6) • This is followed closely by the 26-30 group (4) • MLC has no employees under 20.
Disability	<ul style="list-style-type: none"> • Just under 3.5% of the organisation have disclosed that they have a disability. • We're aware that there're likely to be a number of employees working at YOU who have a hidden disability or who have chosen not to share this information. • The majority of those disclosing are within Care & Support (largest department). • We continue to work with staff to encourage and support them to disclose any disabilities that they 	No staff have disclosed having a disability.

	may wish to and a number of employees are yet to respond.	
Gender (As defined at Birth)	<ul style="list-style-type: none"> • 73.12% of the workforce are woman vs 26.87% males. • Biggest differentials are within Care & Support (305 females & 119 males) & Paragon (126 females with 3 males). • When looking at Gender Identity, the above statistics change, with 0.75% identifying as non-Binary & 0.3% identifying by using their own term. • We continue to work with staff to encourage and support them to disclose any disabilities that they may wish to and a number of employees are yet to respond. 	<ul style="list-style-type: none"> • Continues to have a fairly even split of the workforce, but with a higher number of male workers (57.1%) than female (42.9%), conversely to the charity. • When asked about Gender Identity the results remained the same as above.
Ethnicity	<ul style="list-style-type: none"> • The majority of staff are English, Welsh, Scottish, NI or British Origin (51.5%) with the next highest ethnic origin population confirming they're of African Origin (11.4%). • The workforce also comprises a variety of other ethnicities across our geographical locations, but as a smaller proportion. • Currently the most diverse departments remain Care & Support and Premier Crew. • 3 workers have disclosed being a member of the travelling community. • 170 have chosen not to disclose. • A number of employees are yet to respond to a request to refresh their information in relation to their ethnicity. 	<ul style="list-style-type: none"> • 66.7% have confirmed they're of English, Welsh, Scottish NI or British Origin. • The remainder of staff are yet to respond to a request to refresh their information.
Sexual Orientation	<ul style="list-style-type: none"> • 67% Heterosexual • 21% left this request for information blank • 4% refused to provide • 3% Homosexual • 2.5% Bisexual • 1.8% Other • A number of staff are yet to respond to a request to refresh their information 	<ul style="list-style-type: none"> • 52% Heterosexual • 4.8% Bisexual • 4.8% Homosexual • 4.8% refused to provide • A number of staff are yet to respond to a request to refresh their information
Ethical Vegan	<ul style="list-style-type: none"> • 8 people identify as ethical vegan 	None reported

The YOU Trust has continued its positive working relationship with Unison, the organisation's recognised Trade Union with who we have a Consultation and Negotiation Framework Agreement. Holding regular meetings and discussions about staffing matters, policies, and priorities, including the annual pay review, is an important part of our commitment to those working for YOU. In 2024/25 all staff received a pay rise of 3% or above.

We believe that recruiting and retaining the best staff, workers, and volunteers is central to providing high quality services based on solid relationships to those we work with. This is achieved in many ways, including:

- traditional advertising
- social media marketing campaigns
- attending job fairs
- creating relationships with schools, colleges and universities
- working closely with local Job Centres
- personalised recruitment events
- benchmarking our offer to staff so that it's attractive and engaging

At MLC and YOU, we believe that the wellbeing of our staff is fundamental to the work we do. That's why we've built a culture of care, connection, and continuous support. From our Employee Assistance Scheme to our dedicated network of internal Wellbeing Champions, we're committed to ensuring our teams feel valued and empowered.

We continually develop and build on open communication through weekly CEO updates, micro-surveys, polls, and regular roadshows—creating space for feedback, reflection, and shared learning. Our commitment extends to providing strong terms and conditions, alongside high-quality training and development opportunities. Whether it's through funded qualifications or tailored career pathways, we champion a 'lifelong learner' ethos that helps every team member grow.

Wellbeing Champions

Across our services, a dedicated network of trained Wellbeing Champions offers compassionate, confidential support to anyone who may need it. Whether it's a listening ear, practical guidance, or simply a moment of connection, these Champions are there to make a difference.

Throughout 2024, a series of planning and training sessions—led first by Jane Cracknell, Group Director of People, Culture and Organisational Development, and later by Karen Hobbs, Assistant Director of Community Services—brought Champions together to strengthen their skills and shape a calendar of wellbeing actions for the year ahead.

The impact of this staff-led initiative is profound. Time and again, we hear how the presence of a Champion has helped someone feel seen, heard, and supported. Their kindness, empathy, and commitment ripple through our organisation, creating a culture where wellbeing is woven into everyday practice.

Learning and Development

We've long believed that high-quality training and meaningful career development are essential. Not just for delivering excellent services, but for empowering our staff to flourish.

We're proud to offer robust training opportunities, support for relevant qualifications, and clear pathways for professional growth. Our teams consistently tell us that this investment makes a real difference—not only in their day-to-day work, but also in how valued and supported they feel.

We pride ourselves on our comprehensive training package. This includes a mix of certified, face-to-face, online, and hybrid programmes, all geared towards elevating staff proficiency, confidence and knowledge leading to the delivery of excellent, quality services to those we work with.

Blended Learning Approach	During the last financial year, we ran:
Workshops (face to face)	316 workshops, a combination of webinars and face-2-face
E learning (supported by MLC)	10,053 e-learning courses were completed in this period via the MLC Lumis platform
Webinars	3,292 learners attended those workshops
Continued Professional Development with budgetary constraints	11 staff completed and apprenticeship qualification
Apprenticeships via the Levy	11 Apprenticeships completed successfully (all with distinctions)

We're an Apprenticeship Levy-paying employer, actively supporting our staff to gain valuable qualifications that enhance their careers and strengthen our services. Over the past few years, we've consistently maintained around 20 active learners at any one time, studying qualifications from Level 3 to Level 5—tailored to their roles and aspirations.

Interest in our Apprenticeship Programme continues to grow, especially following recent changes to the Functional Skills components, making pathways to learning more accessible. Looking ahead to 2025/26 and beyond, The YOU Trust and MLC remain committed to expanding this programme—not only to support internal career progression, but also as part of our recruitment strategy to welcome new apprentices into the social care and technology sectors.

Smarter Learning with Lumis Pro

To manage our workforce's learning and development, we use Lumis Pro, an advanced Learning Management System provided by My Learning Cloud. This platform enables us to:

- Plan tailored learning journeys for individuals, roles, and locations
- Assign mandatory and optional training directly via an intuitive online interface
- Facilitate e-learning, book face-to-face workshops, and access virtual events
- Track, record, and report on training compliance for quality assurance
- Submit and store certificates and learning-related documents securely

We make full use of MLC's certified courseware, chosen for its relevance, high standards, and user-friendly design. In 2024/25, the launch of the Lumis mobile app added even greater flexibility—allowing staff to engage with training at a time and pace that suits them.

Together with MLC, our mission is clear: to create imaginative, inclusive, and accessible learning opportunities that keep pace with a rapidly evolving world. This commitment supports not only our staff, workers, and volunteers—but ultimately, the people and communities we serve.

Structure, Governance and Decision Making

The YOU Trust is a charitable company limited by guarantee, first incorporated on 21 March 1985 (The Portsmouth Housing Trust) and registered as a charity on 10 April 1985. The company was established under its Memorandum and Articles of Association, which were amended in 1998 (becoming The Southern Focus Trust) and further amended in 2001, 2003 and 2008 (becoming The YOU Trust) and in 2010. Amendments approved in 2010 led to The Articles of Association replacing the Memorandum and Articles of Association in accordance with the Companies Act 2006. In the event of the company being wound up members are required to contribute and amount not exceeding £1.

One General Meeting (AGM) was held during the year. This was the Annual General Meeting (AGM) held on 12th November 2024

The YOU Group Board of Trustees

Derek Marshall is Chair of the YOU Group Board. Trudy Mansfield was elected to the role of Deputy-Chair for the Board at the AGM on 12th November 2024.

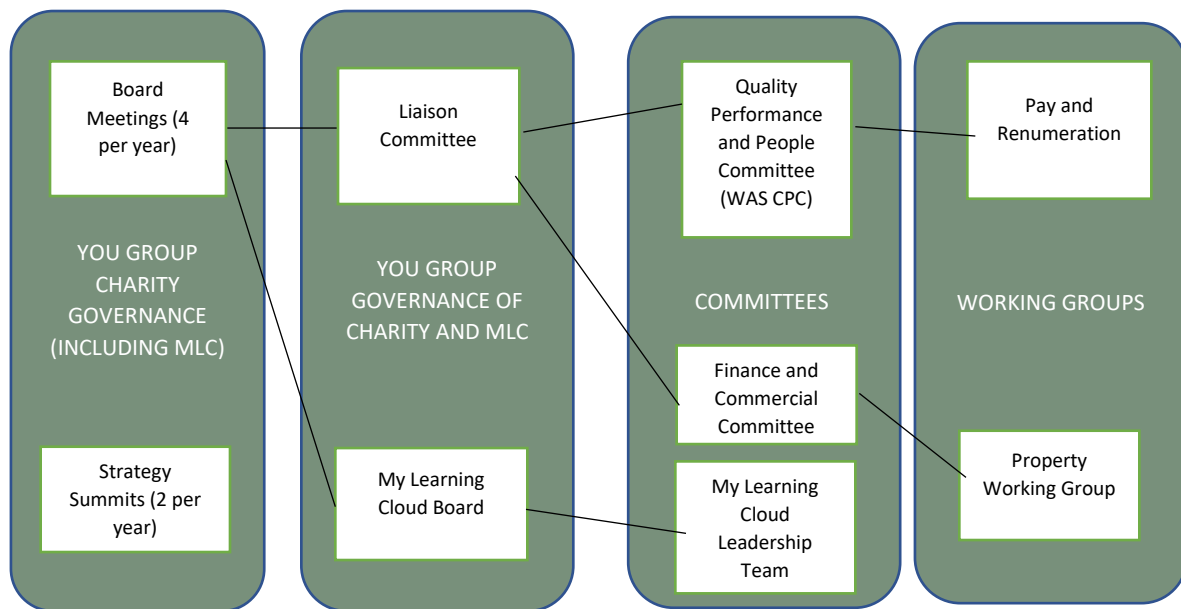
During 2024/25, the Board received resignations from three trustees. We were sad to lose Emma Giles, Marcia Nguyen and Jonathan Crutchfield. The Board would like to state our thanks to these three people for their outstanding contributions and allegiance to the Charity over the past few years. All of them made a significant contribution to guiding the YOU Group – Jonathan in particular has been a long-standing supporter of YOU over a number of years. We wish them all well for their next challenge.

Trustees regularly review the effectiveness of the government governance structures and approach. In 2024/25, trustees decided to change the Committee structure. The purpose of this was to recognise that the quality of our services is dependent on the people delivering them. As such the Committee that had oversight of ‘people issues’ and the one focussed on Quality have merged. The Committee is now called Quality Assurance, Performance and People Committee and has terms of reference to reflect its broader remit which will be reviewed in the coming year.

My Learning Cloud is an independent company with its own Articles of Association, Delegation Framework and a Board with its own Terms of Reference. Representatives to the My Learning Cloud Board are appointed by The YOU Group and regular reports, budgets and key decisions are taken to The YOU Group Board along with reports on the progress of My Learning Cloud.

The My Learning Cloud Board has been refined over the years. The Board is now smaller in size and continues to be made up of paid Executive Directors as well as a YOU Trustee and a Non-Executive Director. Our grateful thanks go out to the Non-Executive Directors who give their time generously as we continue to build the success of the company.

YOU Governance Structure



The YOU Group Board delegates its work to Committees of the Board with approved Terms of Reference reviewed each year. There is a separate Board for My Learning Cloud. The main Committees of the Board are:

- YOU Group Liaison Committee
- Pay & Remuneration Committee
- Quality Assurance, Performance and People Committee
- Group Finance and Commercial Committee

Trustee Recruitment, Induction, Learning and Development

Under the requirements of the Articles of Association, the members of the Board of Trustees, known as The YOU Group Board, are elected to serve until required to retire by rotation. Those who retire under rotation are those who have been longest in office since their last appointment or reappointment. At each AGM, one quarter of the Trustees are subject to retirement by rotation or, if their number is not four or a multiple of four, the number nearest to one quarter shall retire from office.

The Board of Trustees may appoint Trustees between General Meetings, pending full appointment at a General Meeting. The Board of Trustees operate an open recruitment and selection procedure when considering new Trustees for appointment in order to ensure a balanced, skilled, committed and representative Board.

Trustees are recruited with regard to reviews of Trustee skills and experience review, training and development needs and following a review of numbers, diversity of Trustees by the Trust Liaison Committee (constituted to bring together chairs of all Committees and The YOU Group Board Chair) for decision by the Board.

Successful recruitment campaigns to attract high calibre candidates to join the board has been a focus for attention over the past two years. The appeal has yielded a refreshed Board made up of candidates with a wide range of lived experience, skills and experience. All new recruits were subject to a robust recruitment process which involved an interview, collection of references and DBS clearance. When the recruitment phase is completed, all Trustees sign a copy of the Trustee Code of Conduct and the Trustee Role Profile to signify their agreement to follow the terms documented and afterward join the Board.

Trustee Training and Development

On a regular basis, the Board undertakes a multi-faceted assessment to review its capacity, capability and effectiveness. In October 2023, the Board looked in detail at this issue, using the outcome to develop a recruitment strategy for new trustees. In addition, during 2024, One to One reflective conversation between the Chair and trustees have taken place, a skills audit completed and a self-assessment of governance arrangements leading to a report to the Board have been carried out. The outputs from these exercises have been discussed by trustees and further work to strengthen support for trustees is built in to the Business plan for the year to come.

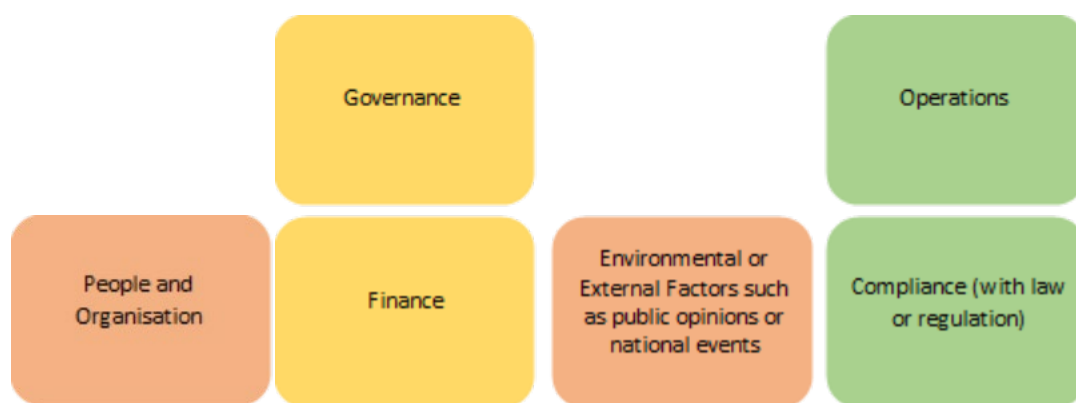
All YOU Trustees and MLC Non-executive Directors join our YOU Learning Management System and receive training on-line and in person on a range of subjects relevant to being a trustee, aligned to the services we deliver.

Risk Management System

In accordance with Legislation and Charity Commission Guidance, The YOU Group has a structured approach to risk management and in this report, we include a risk statement. The YOU Group has a Risk Management Framework with policies and processes and a Risk Register that encompasses all YOU Group activity.

At YOU, we define a risk as any event that could prevent a charity achieving its aims or carrying out its strategies.

The risks we have identified are categorised into six themes and are described in detail in the Risk Register along with proposed responses and the effectiveness of it. The Risk Register encompasses MLC. The themes are:



The Risk Register is owned and reviewed annually by Trustees, along with the Organisational Risk Policy which sets out the methodology and expectations of all involved in identifying and responding to risk. Each quarter the MLC and YOU Group Board and its committees reflect on the key risks, rising risks and new risks. The responsibility for Risk Management is at the centre of the Terms of Reference for all formal governance meetings.

The major risks faced by YOU in 2024/25 were similar to those being managed by other charities across the UK.

Changes of governance arrangements

- Financial pressure as a result of continuing squeeze on public spending coupled with rising costs
- Recruitment and retention of key roles required to deliver services
- Uncertainty created by national and world events such as the General Election in October 2024

There are plans to manage these risks summarised in the Risk Register and the organisational Business Plan priorities which include controlling, mitigating and management of risks in year and beyond.

YOU and My Learning Cloud have comprehensive disaster recovery policies and plans. These are tested regularly. Each year, a disaster recovery exercise takes place to test resilience and if our approach is fit for purpose.

Delegation of Authority

The YOU Group Board has agreed to delegate their authority through a number of internal mechanisms, including:

The YOU Group Board Terms of Reference sets out the powers, decisions it retains, and those delegated to Committees, which are reviewed annually.

The YOU Group Board approves Terms of Reference for Committees which set out their remit and scope, receives minutes; approves decisions reserved for them.

A Scheme of Delegation is in place and is reviewed by the Board during the year. This sets out the respective roles and responsibilities of Trustees and paid officers; defines responsibility/accountability points within the structure for decision making and actions to be undertaken.

YOU Policies (approved at either the YOU Trust Board or at Committee level) deal with a wide range of legal compliance / operational matters and set out responsibilities and duties. Where policy revisions are minor, they're delegated to the YOU Leadership Team to decide.

The Procurement Policy sets out financial authority limits (approvals and expenditure) and is approved by the Group Finance and Commercial Committee.

Information Governance

The YOU Group has a comprehensive approach to Information Governance, which includes policies and procedures that encourage practice that both protects and respects the information we are accountable for. This framework is assured by the YOU Group Board.

At every Board meeting, a dedicated report is presented outlining how YOU and My Learning Cloud (MLC) manage their responsibilities around Information Governance. This includes updates on:

- Subject Access Requests
- Data breaches and incident reporting
- Lessons learned and improvements made

This regular oversight ensures transparency, accountability, and continuous learning—helping us safeguard personal data and uphold the highest standards of privacy and compliance.

The YOU framework for Data Protection was reviewed in 2023.

Policy, Policy Development and Delivery

YOU and MLC have a Policy Bank which is centrally managed and with this a programme of policy review that is managed by senior leaders and the governance system. Policies developed are ascribed a review date and then are updated in accordance with this rhythm.

New policies and procedures are developed continually. In 2023, a modern slavery statement was developed for the Group which supports our commitment to preventing and ending this practice.

Environmental Sustainability

At YOU, we recognise the urgent need to respond to the climate emergency. We already have systems in place to reduce, reuse and recycle, and we're committed to working sustainably across all areas of our organisation.

We're developing a strategic plan to deepen our impact—especially for communities who are disproportionately affected by climate change. Our goal is to lead with purpose, reduce our environmental footprint, and champion climate justice for those most at risk.

Financial Review and Fundraising

FINANCIAL REVIEW AND FUNDRAISING

The YOU Group Finance and Commercial Committee met regularly during the year to review policies, the proposed budget, review management accounts, forecasts and the annual accounts.

At its meeting, trustees of the Finance and Commercial Committee, regularly reviewed the financial performance of the charity and My Learning Cloud against the budget it set at the start of the year.

At the end of the financial year, the audited accounts show that YOU made a healthy surplus which has helped YOU recover from the losses incurred in 22/23. This will alleviate the charities financial risk going forwards by contributing to investment in services, increasing the unrestricted reserves and reducing debt.

However, like many charities in the UK, and particularly in the social care sector, the challenge continues to be managing to meet rises in the national living wage against constraints faced in the public sector. These two factors mean our financial future remains uncertain and priority for Trustees as we seek to provide much needed services going forwards.

YOU continues to proactively manage the Pension Deficit. In order to actively manage the other financial risks and issues faced by charities including YOU, we have focused on identifying opportunities for growth and at the same time a range of activities that improve value for money, reduce our overheads and increase time that staff can spend with clients.

Fundraising, approach, supporters and donors

In the 2024-2025 period we continue to proactively fundraise for the charity. We have created many friendships and raised funds that contribute to our services. Some of these donors are:

2024-25 Donors

- League of Friends
- The Rock Project
- Broadmayne WI
- Barchester Care Homes
- Socials for Seniors
- A&S Manning – Greengrocers
- Portsmouth Joggers
- Tithegrove Groundworks Ltd.
- Ryde Masons
- Landprofits
- Bembridge WI

Gift donors

- Core Logic (now Cotality)
- The National Federation of Women’s Institute

Grant funding

Below is a list of various grants that were received by the YOU Trust for work carried out between 2024-2025.

Service Location	Grant Title	Funder	Description
Paragon Dorset	UP2U Creating Healthy Relationships	Dorset Council	To provide support to partners of the UP2U programme.
Paragon Hampshire	Cost of Living Community Fund	Basingstoke & Deane Borough Council	To support families in financial crisis. E.g. Provide household items/ food pantry vouchers
Paragon IOW	Critical Support Fund	Hampshire OPCC	Health Advocate role.
Paragon Dorset	IDVA Funding	Dorset OPCC	Health Advocate role
Paragon Sussex	DVA Cars	Sussex OPCC	Provide support to victims of domestic abuse when police are called out.
Paragon Sussex	CYP IDVA Funding	Sussex OPCC	Roles to provide support to children and young people.
Paragon Dorset	Mentors In Violence Prevention	Dorset Council	Work with pupils/staff in schools to increase awareness of harmful behaviours/beliefs.
Paragon Dorset	ISAC Funding	Dorset OPCC	To provide support around Stalking.
Paragon IOW	Commissioners Emerging Needs Fund – YP Schools Intervention	Hampshire OPCC	Mentors in Violence Prevention project working with young people.
Paragon IOW	Household Support Fund	IOW Council	Providing basic household equipment / food vouchers.
Paragon Hampshire	Commissioners Emerging Needs Fund - Dragonfly	Hampshire OPCC	To provide domestic abuse awareness workshops via delivery of Dragonfly training.

Paragon Hampshire	Whole Housing Approach for Victims of Domestic Abuse	Basingstoke and Deane Borough Council	IDVA & DVA Worker to work with women who require Domestic Abuse Support through the housing pathway.
Paragon	Circle of Support	Natwest/Safe Lives	Financial Assistance for those moving from refuge .
CWA	Cycling Without Age Project	League of Friends – St Mary’s Hospital	Funding to contribute to the running of Cycling Without Age.

Financial policies

Reserves Policy

The Reserves Policy was reviewed in September 2023 and a target of £1,500,000 free reserves was agreed being the value of unrestricted reserves, before deducting the pension reserve, less fixed assets. Considering its current working capital arrangements, the Board felt that this was an acceptable level to operate within YOU on a day to day level and meet its obligations. Any additional free reserves would be used to further the Trust’s aims and objectives. The actual free reserves figure will rise as operating surpluses are made and fall as assets are purchased.

At the year end the free reserves of the charity were £1,462,000 which is under target and equally in light of the Pension Deficit, the Trustees do not consider the reserves to be excessive.

Investment Policy

The levels of unrestricted reserves are not significant enough to consider a wide range of investments. The bank account is an interest-bearing account and surplus monies to immediate operating needs are placed on the money market to earn additional interest.

Risk and Issues

Service Charges

Publicly funded services are delivered free of charge to beneficiaries, with charges applying in the case of:-

- Accommodation charges (rent – includes weekly licence charges)
- Private purchases of domiciliary care – service user choice for additional care over and above the items funded by Adult Services
- Means tested counselling services

In all services where charges applied, the Trustees ensured that these did not discriminate against those who were poorer in society.

Across publicly funded services, YOU was subject to external monitoring, inspection and validation against publicly set standards.

Property and Assets

YOU owns and leases a discrete number of buildings which we use to deliver services from. There is a working group that reports to the Finance and Commercial Committee on property matters.

TRUSTEES' RESPONSIBILITY STATEMENT

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

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the Trustees are aware:

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

By order of the Board of Trustees

A handwritten signature in black ink, appearing to read 'D. Marshall', written in a cursive style.

Derek Marshall (Chair)

Report of the Independent Auditors to the Members of The YOU Trust

Opinion

We have audited the financial statements of The YOU Trust (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2025 which comprise the group statement of financial activities, the group and charity balance sheet, the group and charity statement of cash flows and the 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 group and parent charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, 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 accounts section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the accounts 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 group's or 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 trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' Report, which includes the directors' report and strategic 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; and
- the directors' report and strategic report included within the trustees' report has 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 group and parent charitable 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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the parent charitable company or the purpose of company law, are responsible

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

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

Auditor's responsibilities for the audit of the financial statements

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

Identification and assessment of irregularities including fraud

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

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

- Obtaining an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a direct effect on the financial statements and operations;
- Obtaining an understanding of the group's policies and procedures on fraud risks, including knowledge of any actual, suspected or alleged fraud
- Discussing among the engagement team how and where fraud might occur in the financial statements and any potential indicators of fraud through our knowledge and understanding of the group and our sector-specific experience.

As a result of these procedures, we considered the opportunities and incentives that may exist within the group for fraud. We are also required to perform specific procedures to respond to the risk of management override. As a result of performing the above, we identified the following areas as those most likely to have an impact on the financial statements: health & safety, employment law, and compliance with the UK Companies Act and Charities Act.

In addition to the above, our procedures to respond to risks identified included the following:

- Making enquiries of management, about any known or suspected instances of non-compliance with laws and regulations and fraud;
- Reviewing minutes of meetings of the board and senior management.
- Reading correspondence with regulators
- Challenging assumptions and judgements made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

Due to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or to recognise the non-compliance.

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

Use of our report

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



Jordan Abbott BSc ACA (Senior Statutory Auditor)

for and on behalf of Sumer Audit (trading name of Sumer Auditco Ltd.) 02.12.2025

**Chartered Accountants
Statutory Auditor**

Piper House
4 Dukes Court
Bognor Road
Chichester
West Sussex
PO19 8FX

The YOU Trust
Consolidated Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
For the Year Ended 31 March 2025

	Notes	Unrestricted funds £'000	Restricted funds £'000	Total 2025 £'000	Total 2024 £'000
Income from					
Donations and legacies	4	-	70	70	64
Fundraising		-	5	5	-
<i>Charitable activities</i>					
Care and Support	5	22,746	1,280	24,026	22,486
<i>Other trading activities</i>					
Commercial trading operations	6	1,384	-	1,384	1,356
Investment income	7	-	-	-	-
Other income		1	-	1	1
Total		<u>24,131</u>	<u>1,355</u>	<u>25,486</u>	<u>23,907</u>
Expenditure on					
<i>Raising funds</i>					
Commercial trading operations	6	1,157	-	1,157	1,325
<i>Charitable activities</i>					
Care and Support	8	21,915	2,187	24,102	21,807
Total		<u>23,072</u>	<u>2,187</u>	<u>25,259</u>	<u>23,132</u>
Net (expenditure)/income		1,059	(832)	227	775
Actuarial gains/(losses) on defined benefit schemes	20	156	-	156	(419)
Net movement in funds	21	1,215	(832)	383	356
Reconciliation of funds					
Total funds brought forward		(355)	2,382	2,027	1,671
Total funds carried forward		<u>860</u>	<u>1,550</u>	<u>2,410</u>	<u>2,027</u>

The statement of financial activities includes all gains and losses in the year.
All incoming resources and resources expended are derived from continuing activities.
The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

**The YOU Trust
Balance Sheet
For the Year Ended 31 March 2025**

		Group 2025 £'000	Group 2024 £'000	Charity 2025 £'000	Charity 2024 £'000
	Notes				
Fixed assets					
Tangible assets	16	1,524	1,557	1,498	1,527
Investments	17	-	-	10	10
		<u>1,524</u>	<u>1,557</u>	<u>1,508</u>	<u>1,537</u>
Current assets					
Debtors	18	4,030	3,781	3,601	3,326
Cash at bank and in hand		<u>1,770</u>	<u>1,566</u>	<u>1,271</u>	<u>1,119</u>
		5,800	5,347	4,872	4,445
Creditors					
Amounts falling due within one year	19	(2,788)	(2,304)	(1,858)	(1,397)
		<u>3,012</u>	<u>3,043</u>	<u>3,014</u>	<u>3,048</u>
Net current assets					
Total assets less current liabilities		4,536	4,600	4,522	4,585
Provisions for liabilities	20	(2,126)	(2,573)	(2,126)	(2,573)
Net assets		<u>2,410</u>	<u>2,027</u>	<u>2,396</u>	<u>2,012</u>
Funds					
Unrestricted income funds	21	2,986	2,218	2,972	2,203
Pension reserve	20	(2,126)	(2,573)	(2,126)	(2,573)
General unrestricted funds		<u>860</u>	<u>(355)</u>	<u>846</u>	<u>(370)</u>
Restricted income funds	21	<u>1,550</u>	<u>2,382</u>	<u>1,550</u>	<u>2,382</u>
Total funds		<u>2,410</u>	<u>2,027</u>	<u>2,396</u>	<u>2,012</u>

The financial statements were approved by the Board of Trustees on 25th November 2025 and were signed on its behalf by:



Trustee – Derek Marshall
The You Trust, registered in England no. 1898188

The YOU Trust
Statement of Cash Flows and Consolidated Cash Flows
For the Year Ended 31 March 2025

	Notes	Group 2025 £'000	Group 2024 £'000	Charity 2025 £'000	Charity 2024 £'000
Cash flows from operating activities					
Cash generated from operations	24	459	852	406	714
Pension interest charge		(117)	(104)	(117)	(104)
Net cash provided by (used in) operating activities		<u>342</u>	<u>748</u>	<u>289</u>	<u>610</u>
Cash flows from investing activities					
Interest income		-	-	-	-
Purchase of tangible fixed assets		(138)	(75)	(137)	(75)
Proceeds on disposal of tangible fixed assets		-	1	-	1
Cash provided by (used in) investing activities		<u>(138)</u>	<u>(74)</u>	<u>(137)</u>	<u>(74)</u>
Change in cash and cash equivalents in the reporting period		204	674	152	536
Cash and cash equivalents at the beginning of the reporting period		1,566	892	1,119	583
Total cash at the end of the year		1,770	1,566	1,271	1,119

NOTES TO THE FINANCIAL STATEMENTS

1 Accounting Policies

a) Basis of preparation

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS102)), and the Companies Act 2006.

The You Trust meets the definition of a public benefit entity under FRS102. Assets and Liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. These financial statements are presented in Sterling, the currency of the primary economic environment in which the Group operates, in round thousands.

b) Going concern

The Trustees have reviewed financial forecasts, cashflow and given consideration to the ability to raise finance if necessary and consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

c) Group financial statements

The financial statements consolidate the results of the charity and its wholly owned subsidiary My Learning Cloud Limited on a line-by-line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the charity has not been presented because the Trust has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

d) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, 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 executors to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or 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, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. Income received in advanced is deferred until the criteria for income recognition are met.

e) Interest receivable

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.

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Trust's work.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Costs of raising funds comprise the costs of commercial trading and their associated support

Expenditure on charitable activities includes activities undertaken to further the purposes of the charity and their associated support costs.

Other expenditure represents those items not falling into any other heading.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, personnel, payroll and governance costs which support the Trusts programmes and activities. These costs have been allocated across expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 9.

i) Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

j) Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In preparing these financial statements, the directors have made the following judgements:

- Determine whether leases entered into by the group either as a lessor or a lessee are operating or lease or finance leases. These decisions depend on an assessment of whether the risks and rewards of ownership have been transferred from the lessor to the lessee on a lease-by-lease basis.
- Determine whether there are indicators of impairment of the group's tangible and intangible assets, including goodwill. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset and where it is a component of a larger cash-generating unit, the viability and expected future performance of that unit.
- Pension Scheme deficit payments – The Charity participates in a multi-employer pension scheme which is in deficit. Provision has been made for the deficit contributions payable and the board have relied upon the information received from the Pensions Trust.

Key Sources of Estimation Uncertainty

Multi-employer defined benefit pension scheme

See Note 20 for details of estimates and assumptions regarding the pension scheme.

k) Tangible fixed assets

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight-line basis as follows:

Freehold Property	Straight line over 50 years and 10 years
Long Leasehold property	Straight line over 10 years
Short Leasehold property	Straight line over the life of the lease
Fixtures, fittings and equipment	
Assets held in service properties	Straight line over 3 years
Assets held in offices	Straight line over 5 years
Short term improvements to property	Straight line over 10 years

Motor Vehicles

Straight line over 5 years

l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid.

m) Cash at bank and in hand

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

n) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured reliably.

o) Financial instruments

The trust 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.

p) Pensions

Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

q) Redundancy and termination payments

Redundancy costs arising from project reviews of staff levels are charged in the year in which employees leave the group.

r) Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

Payments are also made to two multi-employer defined benefit schemes.

For the Social Housing Pension Scheme (SHPS) the cost of providing benefits under defined benefit plans is determined separately for each plan using the projected unit credit method and is based on actuarial advice.

The change in the net defined benefit liability arising from employee service during the year is recognised as an employee cost. The cost of plan introductions, benefit changes, settlements and curtailments are recognised as an expense in measuring profit or loss in the period in which they arise.

The net interest element is determined by multiplying the net defined benefit liability by the discount rate, taking into account any changes in the net defined benefit liability during the period as a result of contribution and benefit payments. The net interest is recognised in profit or loss as other finance revenue or cost.

Remeasurement changes comprise actuarial gains and losses, the effect of the asset ceiling and the return on the net defined benefit liability excluding amounts included in net interest. These are recognised immediately in other comprehensive income in the period in which they occur and are not reclassified to profit and loss in subsequent periods.

The net defined benefit pension asset or liability in the balance sheet comprises the total for each plan of the present value of the defined benefit obligation (using a discount rate based on high quality corporate bonds), less the fair value of plan assets out of which the obligations are to be settled directly. Fair value is based on market price information, and in the case of quoted securities is the published bid price. The value of a net pension benefit asset is limited to the amount that may be recovered either through reduced contributions or agreed refunds from the scheme.

For the Social Housing Growth Scheme (GS), due to the nature of the scheme, it is not possible to identify on a reasonable and consistent basis the share of the underlying assets and liabilities. Therefore, the scheme is accounted for as a defined contribution scheme.

2 Legal status of the Trust

The company is limited by guarantee and does not have a share capital and is a private company registered in England and Wales. All Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

3 Financial Performance of the charity

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary My Learning Cloud Limited.

The summary financial performance of the charity alone is:

	2025	2024
	£'000	£'000
Income	24,102	22,551
Gift aid from subsidiary company	<u>228</u>	<u>16</u>
	24,330	22,567
Expenditure on charitable activities	<u>24,102</u>	<u>21,807</u>
Net (expenditure)/income	228	760

Actuarial gains/(losses) on defined benefit pension schemes	156	(419)
Net movement in funds for the year	384	341
Total funds brought forward	2,012	1,671
Total funds carried forward	<u>2,396</u>	<u>2,012</u>
Represented by:		
Restricted income funds	1,550	2,382
Unrestricted income funds	2,972	2,203
Pension reserve	(2,126)	(2,573)
	<u>2,396</u>	<u>2,012</u>

4 Restricted Funds - Donations and legacies

	2025	2024
	£'000	£'000
Small gifts and donations	70	64
Legacies	-	-
	<u>70</u>	<u>64</u>

The trust benefits greatly from the involvement and enthusiastic support of its many volunteers, details of which are given in our annual report. In accordance with FRS102 and the Charities SORP (FRS102), the economic contribution of general volunteers is not recognised in the accounts.

5 Charitable Activities

	Unrestricted	Restricted	Total	Total
	funds	funds	Funds	Funds
	2025	2025	2025	2024
	£'000	£'000	£'000	£'000
Grants receivable for charitable activities	-	1,280	1,280	2,752
Fees and charges	<u>22,746</u>	<u>-</u>	<u>22,746</u>	<u>19,734</u>
	<u>22,746</u>	<u>1,280</u>	<u>24,026</u>	<u>22,486</u>

6 Other trading activities

The wholly owned trading subsidiary My Learning Cloud Limited is incorporated in the United Kingdom (company number 08191627). The summary financial performance of the subsidiary alone is:

	2025	2024
	£'000	£'000
Turnover	1,384	1,356

Cost of sales and administration costs	(1,157)	(1,325)
Corporation tax credit/(charge)	-	-
Net profit	227	31
Amount gift aided to the charity	(228)	(29)
Retained in subsidiary	<u>(1)</u>	<u>2</u>
The assets and liabilities of the subsidiary were:		
Fixed Assets	26	30
Current assets	1,184	994
Current liabilities	(1,182)	(995)
Total net assets	<u>28</u>	<u>29</u>
Aggregate share capital and reserves	<u>28</u>	<u>29</u>

7 Investment income

	2025	2024
	£'000	£'000
Interest received	-	-
	<u>-</u>	<u>-</u>

All investment income is derived from money held in interest bearing deposit accounts

8 Charitable Activities

	Advice & Counselling £'000	Health and Recovery £'000	Homeless- ness £'000	Domestic Violence £'000	Disabilities £'000	Young People £'000	Total 2025 £'000	Total 2024 £'000
Salary and associated costs	1,042	840	407	3,457	13,484	405	19,635	18,010
Rent	25	80	-	251	258	124	738	654
Other property costs	29	71	9	115	196	59	479	448
Depreciation	1	1	-	6	85	-	93	90
Other costs	22	72	3	55	96	6	254	221
Support costs (see note 9)	151	144	57	527	1,914	81	2,874	2,357
Governance costs (see note 9)	2	2	1	5	18	1	29	27
	<u>1,272</u>	<u>1,210</u>	<u>477</u>	<u>4,416</u>	<u>16,051</u>	<u>676</u>	<u>24,102</u>	<u>21,807</u>

Expenditure on charitable activities was £24,102,000 (2024: £21,807,000) of which £21,915,000 was unrestricted (2024: £19,407,000) and £2,187,000 was restricted (2024: £2,400,000).

9 Support Costs

	General Support £'000	Governance function £'000	Total £'000	Basis of apportionment
Salary and associated costs	1,947	28	1,975	Proportion of Direct Costs
Rent	75	-	75	Proportion of Direct Costs
Other property costs	179	-	179	Proportion of Direct Costs
Depreciation	73	-	73	Proportion of Direct Costs
Legal and professional fees	86	-	86	Proportion of Direct Costs
Other costs	514	1	515	Proportion of Direct Costs
	<u>2,874</u>	<u>29</u>	<u>2,903</u>	

10 Net income/(expenditure) for the year - Group

	2025	2024
This is stated after charging:	£'000	£'000
Operating leases - land and buildings	225	226
Operating leases - other and motor vehicles	-	-
Depreciation	171	170
(Loss)/Profit on disposal of fixed assets	-	1
Auditors' remuneration - audit services	20	13
Auditors' remuneration - non-audit services	2	2

11 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2025	2024
	£'000	£'000
Salaries and wages	18,365	15,830
Social security costs	1,601	1,360
Pension costs	652	633
Redundancy costs	38	7
	<u>20,656</u>	<u>17,830</u>

The number of employees whose annual emoluments were £60,000 or more were:

	2025	2024
	Number	Number
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	1	2
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-
£110,000 to £119,999	1	-

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2024: £nil). Nil (2024: 2) trustees were reimbursed expenses for charitable purposes during the year of £Nil (2024: £1,790). A further £538 (2024: £222) was spent on Trustee Meetings during the year. No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

The key management personnel of the parent charity, the Trust, comprise the trustees, the Group Chief Executive Officer, the Group Director of Finance and the Group Director of People, Culture and Organisational Development. The total employee benefits of the key management personnel of the Trust were £281k (2024: £274k)

12 Staff Numbers

The average monthly number of employees (including casual and part-time staff) during the year were as follows:

	2025	2024
	Number	Number
Management and administration	55	63
Direct and support staff	<u>706</u>	<u>615</u>
	<u>761</u>	<u>678</u>

13 Government Grants

Income from government grants during the year was £nil (2024: £nil). See note 5 for more information and to the amount and source of these grants.

14 Corporation Tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

15 Comparatives for the statement of financial activities

	Unrestricted	Restricted	Total
	Funds	funds	Funds
	£'000	£'000	£'000
Income from			
Donations and legacies	-	64	64
<i>Charitable activities</i>			
Care and Support	19,734	2,752	22,486
<i>Other trading activities</i>			
Commercial trading operations	1,356	-	1,356
Investment income	-	-	-
Other income	1	-	1
	<u>21,091</u>	<u>2,816</u>	<u>23,907</u>
Total	<u>21,091</u>	<u>2,816</u>	<u>23,907</u>

Expenditure on*Raising funds*

Commercial trading operations	1,325	-	1,325
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Charitable activities

Care and Support	19,407	2,400	21,807
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Total

	<u>20,732</u>	<u>2,400</u>	<u>23,132</u>
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Net (expenditure)/income

	359	416	775
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Actuarial (losses)/gains on defined benefit pension schemes	(419)	-	(419)
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Net movement in funds for the year

	(60)	416	356
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Reconciliation of funds

Total funds brought forward	(295)	1,966	1,671
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Total funds carried forward

	<u>(355)</u>	<u>2,382</u>	<u>2,027</u>
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16 Tangible fixed assets – Group

	Land & buildings freehold £'000	Land & buildings short L/hold £'000	Land & buildings long L/hold £'000	Fixtures fittings & equipment £'000	Motor vehicles £'000	Total £'000
Cost						
At 1 April 2024	1,823	148	79	913	54	3,017
Additions	-	3	-	135	-	138
Disposals	-	-	-	-	-	-
At 31 March 2025	<u>1,823</u>	<u>151</u>	<u>79</u>	<u>1,048</u>	<u>54</u>	<u>3,155</u>
Depreciation						
At 1 April 2024	618	36	28	753	25	1,460
Charge for year	22	8	2	136	3	171
On disposals	-	-	-	-	-	-
At 31 March 2025	<u>640</u>	<u>44</u>	<u>30</u>	<u>889</u>	<u>28</u>	<u>1,631</u>
Net book value						
At 31 March 2025	<u>1,183</u>	<u>107</u>	<u>49</u>	<u>159</u>	<u>26</u>	<u>1,524</u>
At 31 March 2024	<u>1,205</u>	<u>112</u>	<u>51</u>	<u>160</u>	<u>29</u>	<u>1,557</u>

Tangible fixed assets – Charity

	Land & buildings freehold £'000	Land & buildings short L/hold £'000	Land & buildings long L/hold £'000	Fixtures fittings & equipment £'000	Motor vehicles £'000	Total £'000
Cost						
At 1 April 2024	1,823	116	79	859	54	2,931
Additions	-	2	-	135	-	137
Disposals	-	-	-	-	-	-
At 31 March 2025	<u>1,823</u>	<u>118</u>	<u>79</u>	<u>994</u>	<u>54</u>	<u>3,068</u>
Depreciation						
At 1 April 2024	618	33	28	700	25	1,404
Charge for year	22	4	2	135	3	166
On disposals	-	-	-	-	-	-
At 31 March 2025	<u>640</u>	<u>37</u>	<u>30</u>	<u>835</u>	<u>28</u>	<u>1,569</u>
Net book value						
At 31 March 2025	<u>1,183</u>	<u>81</u>	<u>49</u>	<u>159</u>	<u>26</u>	<u>1,498</u>
At 31 March 2024	<u>1,205</u>	<u>83</u>	<u>51</u>	<u>159</u>	<u>29</u>	<u>1,527</u>

Included within freehold land and buildings is land with a value of £475,652 (2024:£475,652) which is not depreciated. Included within Fixtures, fittings and equipment are restricted fixed assets with a value of £nil (2024: £nil). A fixed charge is held by our pension provider over freehold/leasehold properties with a net book value of £848,204 (2024:£863,874)

17 Investments

The charity holds 10,000 shares of £1 each in its wholly owned trading subsidiary My Learning Cloud Ltd (registered no. 8191627). These are the only shares allotted, called up and fully paid. The activities and results of this company is summarised in note 6.

18 Debtors

	Group 2025 £'000	Group 2024 £'000	Charity 2025 £'000	Charity 2024 £'000
Trade Debtors	2,202	901	1,572	371
Other Debtors	87	13	87	13
Prepayments and accrued income	1,741	2,867	1,714	2,849
Amount due from subsidiary undertaking	-	-	-	93
	<u>4,030</u>	<u>3,781</u>	<u>3,373</u>	<u>3,326</u>

19 Creditors

	Group	Group	Charity	Charity
	2025	2024	2025	2024
	£'000	£'000	£'000	£'000
Trade Creditors	202	177	150	171
Other Creditors and Accruals	933	710	903	668
Deferred Income	1,206	1,019	439	265
Taxation and social security costs	447	398	343	293
Amount due to subsidiary undertaking	-	-	23	-
	<u>2,788</u>	<u>2,304</u>	<u>1,858</u>	<u>1,397</u>

Deferred Income

Deferred income relates to funding received from various funders that are for a future accounting period

	Group	Group	Charity	Charity
	2025	2024	2025	2024
	£'000	£'000	£'000	£'000
Brought forward	1,019	892	265	182
Amount released to incoming resources	(1,019)	(892)	(265)	(182)
Amount deferred in year	<u>1,206</u>	<u>1,019</u>	<u>439</u>	<u>265</u>
Carried Forward	<u>1,206</u>	<u>1,019</u>	<u>439</u>	<u>265</u>

20 Provisions for liabilities – Group and Charity

	2025	2024
	£'000	£'000
SHPS	2,126	2,571
Growth Plan	<u>-</u>	<u>2</u>
	<u>2,126</u>	<u>2,573</u>

Defined benefit pension schemes

The You Trust – SHPS

The charity participates in the Social Housing Pension Scheme (the Scheme), a multi-employer scheme which provides benefits to some 500 non-associated employers. The Scheme is a defined benefit scheme in the UK.

The Scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The last triennial valuation of the scheme for funding purposes was carried out as at 30 September 2023. This valuation revealed a deficit of £693m. A Recovery Plan has been put in place with the aim of removing this deficit by 31 March 2028.

The Scheme is classified as a 'last-man standing arrangement'. Therefore, the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the Scheme. Participating employers are legally required to meet their share of the Scheme deficit on an annuity purchase basis on withdrawal from the Scheme.

For accounting purposes, a valuation of the scheme was carried out with an effective date of 30 September each year. The liability figures from this valuation are rolled forward for accounting year-ends from the following 31 March to 28 February inclusive. The latest accounting valuation was carried out with an effective date of 30 September 2024. The liability figures from this valuation were rolled forward for accounting year-ends from the following 31 March 2025 to February 2026 inclusive.

The total cost relating to defined benefit schemes for the year recognised in profit or loss as an expense was £133,000 (2024 - £120,000).

The deficit on the scheme, representing the shortfall on the value of the scheme assets below the present value of the scheme liabilities, is recognised as a liability on the balance sheet to the extent that the employer charity has a legal or constructive obligation for the liability. A corresponding pension reserve is included within total unrestricted funds.

The Charity pays a contribution to help support the deficit on the scheme. The total contribution was £411,608 (2024: £390,150) The cash contribution paid was £377,307 (2024: £162,563). Shortfalls on the deficit reduction payments have been secured against property (included within Freehold Land & Buildings) to the value of £790,021 (2024: £790,021) by way of a fixed and floating charge. Further contributions are scheduled to continue in the subsequent accounting period.

Reconciliation of scheme assets and liabilities to assets and liabilities recognised

The amounts recognised in the balance sheet are as follows:

	2025	2024
	£	£
Fair value of plan assets	6,125,000	6,357,000
Present value of defined benefit obligation	(8,251,000)	(8,928,000)
Defined benefit pension scheme deficit	<u>(2,126,000)</u>	<u>(2,571,000)</u>

Defined benefit obligation

Changes in the defined benefit obligation are as follows:

	2025
	£
Present value at start of year	8,928,000
Expenses	16,000
Interest expense	431,000
Actuarial losses (gains)	(801,000)
Benefits paid and expenses	(323,000)
Present value at end of year	<u>8,251,000</u>

Fair value of scheme assets

Changes in the fair value of scheme assets are as follows:

	2025
	£
Fair value at start of year	6,357,000
Interest income	314,000
Return on plan assets, excluding amounts included in interest income/(expense)	(617,000)
Employer contributions	394,000
Benefits paid and expenses	(323,000)
Fair value at end of year	<u>6,125,000</u>

Amounts recognised in the Income and Expenditure Account

	2025	2024
	£	£
Expenses	16,000	16,000
Net interest expense	117,000	104,000
	<u>133,000</u>	<u>120,000</u>

Amounts recognised as gains/(losses) in the Statement of Financial Activities

	2025	2024
Experience on plan assets (excluding amounts recognised as interest cost) – gain/(loss)	(972,000)	(666,000)
Effects of changes in the financial assumptions – gain/(loss)	1,156,000	247,000
	<u>184,000</u>	<u>(419,000)</u>

Analysis of assets

The major categories of scheme assets are as follows:

	2025	2024
Global Equity	686,000	634,000
Absolute Return	-	248,000
Distressed Opportunities	-	224,000
Credit Relative Value	-	208,000

Alternative Risk Premia	-	202,000
Liquid Alternatives	1,136,000	-
Emerging Markets Debt	-	82,000
Risk Sharing	-	372,000
Insurance-Linked Securities	19,000	33,000
Property	307,000	255,000
Infrastructure	1,000	642,000
Private Equity	5,000	5,000
Real Assets	733,000	-
Private Debt	-	250,000
Opportunistic Illiquid Credit	-	249,000
Private Credit	750,000	-
Credit	234,000	-
Investment Grade Credit	189,000	-
High Yield	-	1,000
Cash	83,000	125,000
Long Lease Property	2,000	41,000
Secure Income	102,000	190,000
Liability Driven Investment	1,855,000	2,588,000
Currency Hedging	10,000	(3,000)
Net current Assets	13,000	11,000
Total Assets	<u>6,125,000</u>	<u>6,357,000</u>

Principal actuarial assumptions

The principal actuarial assumptions at the balance sheet date are as follows:

	2025	2024
	%	%
Discount Rate	5.85	4.91
Inflation (RPI)	3.09	3.14
Inflation (CPI)	2.79	2.78
Salary Growth	3.79	3.78
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

Post retirement mortality assumptions

	Life expectancy at age 65 Years
Male retiring in 2024	20.5
Female retiring in 2024	23.0
Male retiring in 2044	21.7
Female retiring in 2044	24.5

Social Housing Growth Plan Scheme

The charity participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the charity to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30th December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last man standing arrangement'. Therefore, the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full valuation for the scheme was carried out at 30 September 2023. This valuation showed a deficit of £693m which has reduced since the last valuation on 30th September 2020 where the deficit was £1,560m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Reconciliation of opening and closing provisions	31 March 2025	31 March 2024
	£'000	£'000
Provision at start of period	2	2
Unwinding of the discount factor	-	-
Deficit contribution paid	(30)	-
Impact of change in assumptions and contribution schedule	<u>28</u>	<u>-</u>
Provisions at end of period	<u><u>-</u></u>	<u><u>2</u></u>

Income and expenditure impact	31 March 2025	31 March 2024
	£'000	£'000
Interest expense	-	-
Impact of change in assumptions and contribution schedule	28	-

Assumptions	31 March 2025	31 March 2024	31 March 2023
	% per annum	% per annum	% per annum
Rate of discount	-	5.31	5.52

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

21 Analysis of charitable funds

Analysis of movements in unrestricted funds - Group

	Balance at 1 April 2024	Incoming resources	Resources expended	Other recognised gains/losses	Balance at 31 March 2025
	£'000	£'000	£'000	£'000	£'000
General fund	2,218	24,131	(23,363)	-	2,986
Pension reserve	(2,573)	-	291	156	(2,126)
	<u>(355)</u>	<u>24,131</u>	<u>(23,072)</u>	<u>156</u>	<u>860</u>

	Balance at 1 April 2023	Incoming resources	Resources expended	Other recognised gains/losses	Balance at 31 March 2024
	£'000	£'000	£'000	£'000	£'000
General fund	1,918	21,091	(20,791)	-	2,218
Pension reserve	(2,213)	-	59	(419)	(2,573)
	<u>(295)</u>	<u>21,091</u>	<u>(20,732)</u>	<u>(419)</u>	<u>(355)</u>

Analysis of movements in unrestricted funds - Charity

	Balance at 1 April 2024	Incoming resources	Resources expended	Other recognised gains/losses	Balance at 31 March 2025
	£'000	£'000	£'000	£'000	£'000
General fund	2,203	22,975	(22,206)	-	2,972
Pension reserve	(2,573)	-	291	156	(2,126)
	<u>(370)</u>	<u>22,975</u>	<u>(21,915)</u>	<u>156</u>	<u>846</u>

	Balance at 1 April 2023	Incoming resources	Resources expended	Other recognised gains/losses	Balance at 31 March 2024
	£'000	£'000	£'000	£'000	£'000
General fund	1,918	19,751	(19,466)	-	2,203

Pension reserve	<u>(2,213)</u>	<u>-</u>	<u>59</u>	<u>(419)</u>	<u>(2,573)</u>
	<u>(295)</u>	<u>19,751</u>	<u>(19,407)</u>	<u>(419)</u>	<u>(370)</u>

The pension reserve is a reserve designated by the trustees to recognise the pensions deficit liability on defined benefit schemes.

Analysis of movements in restricted fund

	Balance at 1 April 2024 £'000	Incoming resources £'000	Resources expended £'000	Transfer £'000	Balance at 31 March 2025 £'000
DV Welfare	1,238	851	(1,274)	-	815
Big Lottery	21	-	(21)	-	-
PCC	2	-	-	-	2
Community	438	2	(265)	-	175
MOJ	238	171	(178)	-	231
Legacy	18	-	(1)	-	17
Fundraising	-	5	1	-	4
SRASAC	427	326	(447)	-	306
	<u>2,382</u>	<u>1,355</u>	<u>(2,187)</u>	<u>-</u>	<u>1,550</u>

Name of restricted fund	Description, nature and purposes of the fund
DV Welfare	To provide support for victims of Domestic Abuse
Big Lottery	Support and Counselling services
Community	Funds to combat loneliness and isolation in communities
MOJ	Funds from Ministry of Justice
Fundraising	YOU Fundraising Activities
PCC	Hardship funds for communities in Portsmouth
Legacy	Legacy Donations
SRASAC	To provide Rape and Counselling services

Analysis of movements in restricted fund

	Balance at 1 April 2023 £'000	Incoming resources £'000	Resources expended £'000	Transfer £'000	Balance at 31 March 2024 £'000
DV Welfare	1,048	1,497	(1,307)	-	1,238
Big Lottery	73	-	(52)	-	21
PCC	2	-	-	-	2
Community	494	290	(346)	-	438
MOJ	174	339	(275)	-	238

Legacy	41	-	(23)	-	18
SRASAC	134	690	(397)	-	427
	<u>1,966</u>	<u>2,816</u>	<u>(2,400)</u>	<u>-</u>	<u>2,382</u>

22 Analysis of group net assets between funds - Group

	Unrestricted funds 31 March 2025 £'000	Pension Reserve 31 March 2025 £'000	Restricted funds 31 March 2025 £'000	Total funds 31 March 2025 £'000
Tangible fixed assets	1,524	-	-	1,524
Cash at bank and in hand	1,519	-	251	1,770
Other net current assets/(liabilities)	(57)	-	1,299	1,242
Other long term liabilities		(2,126)	-	(2,126)
	<u>2,986</u>	<u>(2,126)</u>	<u>1,550</u>	<u>2,410</u>

	Unrestricted funds 31 March 2024 £'000	Pension Reserve 31 March 2024 £'000	Restricted funds 31 March 2024 £'000	Total funds 31 March 2024 £'000
Tangible fixed assets	1,557	-	-	1,557
Cash at bank and in hand	859	-	707	1,566
Other net current assets/(liabilities)	(198)	-	1,675	1,477
Other long term liabilities		(2,573)	-	(2,573)
	<u>2,218</u>	<u>(2,573)</u>	<u>2,382</u>	<u>2,027</u>

Analysis of group net assets between funds - Charity

	Unrestricted funds 31 March 2025 £'000	Pension Reserve 31 March 2025 £'000	Restricted funds 31 March 2025 £'000	Total funds 31 March 2025 £'000
Tangible fixed assets	1,508	-	-	1,508
Cash at bank and in hand	1,020	-	251	1,271
Other net current assets/(liabilities)	444	-	1,299	1,743
Other long term liabilities		(2,126)	-	(2,126)

	<u>2,972</u>	<u>(2,126)</u>	<u>1,550</u>	<u>2,396</u>
	Unrestricted funds	Pension Reserve	Restricted funds	Total funds
	31 March 2024	31 March 2024	31 March 2024	31 March 2024
	£'000	£'000	£'000	£'000
Tangible fixed assets	1,537	-	-	1,537
Cash at bank and in hand	412	-	707	1,119
Other net current assets/(liabilities)	254	-	1,675	1,929
Other long term liabilities		<u>(2,573)</u>	-	<u>(2,573)</u>
	<u>2,203</u>	<u>(2,573)</u>	<u>2,382</u>	<u>2,012</u>

23 Related party disclosures

There were no related party transactions for the year ended 31 March 2025 (2024: none). The company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

Transactions between group entities which have been eliminated on consolidation are not disclosed within the financial statements.

24 Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Group 2025	Group 2024	Charity 2025	Charity 2024
	£'000	£'000	£'000	£'000
Net movement in funds	227	775	228	775
Depreciation charge	171	170	166	159
Pension interest charge	117	104	117	104
(Profit)/loss on the sale of fixed assets	-	(1)	-	(1)
Difference between pension charge and cash contributions	(291)	(59)	(291)	(59)
Interest received	-	1	-	1
(Increase)/decrease in debtors	(249)	67	(275)	17
Increase/(decrease) in creditors	484	(205)	461	(281)
	<u>459</u>	<u>852</u>	<u>406</u>	<u>714</u>

25 Analysis of changes in net funds

The charity had no debt during the year.

26 Operating lease commitments

The following operating lease payments are committed to be paid as follows:

	Other		Land and buildings	
	Group 2025 £'000	Group 2024 £'000	Group 2025 £'000	Group 2024 £'000
Expiring:				
Within one year	-	-	588	490
Between one and five years	-	-	495	454
In more than five years	-	-	-	-
	<u>-</u>	<u>-</u>	<u>1,083</u>	<u>944</u>

27 Financial Instruments

Financial instruments are used that are necessary to facilitate the group's ordinary trade activities, namely cash, trade payables and receivables; the resultant risks are credit risk and interest rate risk. The group does not use financial derivatives in its management of these risks.

	Group 2025 £'000	Group 2024 £'000	Charity 2025 £'000	Charity 2024 £'000
Carrying amount of financial assets				
Debt instruments measured at amortised cost	<u>2,289</u>	<u>914</u>	<u>1,658</u>	<u>384</u>
Carrying amount of financial liabilities				
Measured at amortised cost	<u>650</u>	<u>575</u>	<u>492</u>	<u>464</u>

Credit Risk

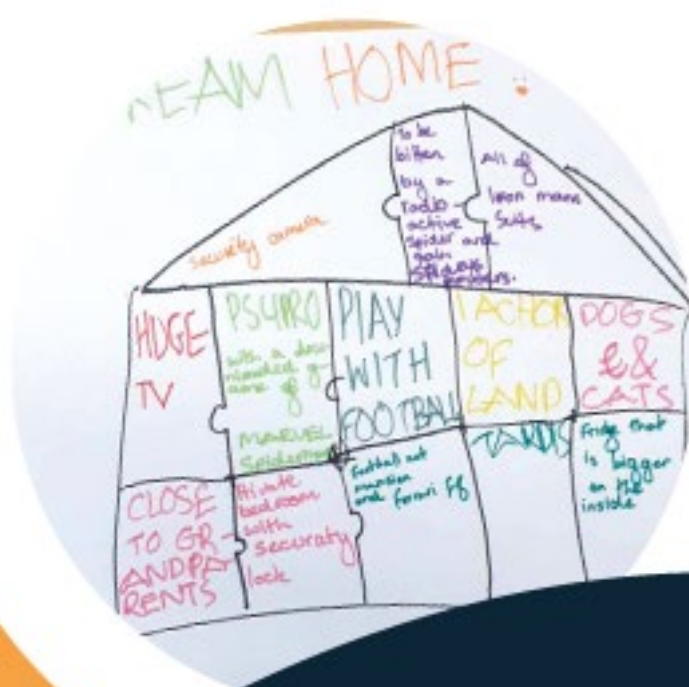
The group's policy in respect of credit risk is to require appropriate credit checks on potential customers before sales are made. At the balance sheet date, the group had the following trade receivables:

	Group 2025 £'000	Group 2024 £'000	Charity 2025 £'000	Charity 2024 £'000
Carrying amount of financial assets				
Trade Receivables	<u>2,203</u>	<u>901</u>	<u>1,572</u>	<u>371</u>

Interest Rate Risk

Cash balances are held in short-term deposit accounts, repayable on demand: these attract interest rates which fluctuate in relation to movements in bank base rate. This maintains liquidity and does not commit the group to long-term deposits at fixed rates of interest.

	Group 2025 £'000	Group 2024 £'000	Charity 2025 £'000	Charity 2024 £'000
Financial Assets:				
Cash and Cash Equivalents				
Sterling	<u>1,770</u>	<u>1,566</u>	<u>1,271</u>	<u>1,119</u>



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