

Yarrow Housing Limited

Report and Financial Statements
for the year ended 31 March 2025



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Chair and Chief Executive Introduction

We are pleased to present Yarrow's annual accounts for the year ended 31 March 2025 and proud that they continue to reflect a strong, people focussed and financially resilient organisation.

This has been an important year for Yarrow which has included the Certitude group launch of our new three-year forward plan 'Being Local,' which will build on the positive progress we have already made towards our strategic goals of being the Provider, Employer and Strategic Partner of choice in the local areas where we work and a digital and data-enabled organisation.

The continuous development of the quality of our support to people and their families remained our most important priority. Across the Group our CQC performance surpasses national benchmarks, with 88% of our regulated support rated Good or Outstanding and 96% of people using our regulated support in locations rated Good or Outstanding across the group. To provide further confidence about the consistent quality of our support, we have undertaken a comprehensive review of our approach to quality assurance and improvement. We have launched an eighteen-month development programme to implement a new approach for monitoring and assessing how our care and support meets best practice and required standards, our processes for detecting and remedying quality issues when they arise, and how our learning drives further quality improvement. The new approach will increase our focus on people's



experience, outcomes, the impact of our support, their involvement and influence locally and organisationally, and our use of data.

Yarrow colleagues across the organisation have continued to demonstrate passion, commitment and the sheer hard work that enables us to do our best for people we support. Over the last year, following the introduction of a revised approach to recruitment in the previous year we have maintained a vacancy level of less than 3% and a colleague turnover rate of 11% across the Group. This consistent excellent performance reflects Yarrow as a great place to work. We want to continue to attract, recruit and retain colleagues with the right skills, knowledge and most importantly the right values and behaviours. We are also committed to continuing to review and, where appropriate, improve the efficiency and productivity across all of our teams.

Our work on diversity and inclusion has continued to grow and develop and we are proud of our richly diverse colleague make-up. Colleagues, across the Group, who identify as ethnically diverse remain significantly higher at 58% than the ethnically diverse population in London at 40% and our London Peers at 49% (Skills for Care October 2024). Our ethnically diverse manager population is 49%,

which is higher than peer groups report for managers working in Adult Social Care at 21% and reflects the diversity seen in our overall colleague population. Some of the initiatives we have hosted include a Reclaiming Narratives event during Black History Month in partnership with Notting Hill Genesis. Working in our localities, we held our first World Intercultural day on 21 May, with celebrations in many of our homes with people we support. This enabled wider engagement with our drive to increase inclusion and a sense of belonging, with colleagues coming to work in traditional dress, food prepared from different cultures, presentations and talks about individuals' ethnicity and heritage.

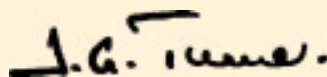
We continued our transformation programme to improve the way we support people and their families, and to become a more productive, efficient, fit-for-the-future organisation. This has seen us shift to a locality approach for providing great local support to people and their families, whilst making the most of local resources, networks, and creativity to deliver quality and value. We have also made real progress with our plans to implement modern digital systems across all our core business areas, with our new HR & Payroll system now in place. We remain on track and on budget to implement a new Finance system and a new Care Management system, all of which are helping us to streamline and automate business processes and improve our data management and utilisation.

Yarrow has not been immune to the financial pressures affecting the sector. We have taken the right decisive steps to maximise operational efficiency and ensure financial sustainability during, what will be, a period of sustained funding uncertainty in social care. The Budget announcements on national

insurance contributions were an unexpected and damaging blow to the sector. To drive a shared agenda of increased funding to meet these costs, we worked with key umbrella and sector bodies, including Voluntary Organisation Disability Group (VODG), Association of Directors of Adult Social Services (ADASS) and Local Government Association (LGA)

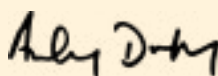
The year ahead will again be complex and uncertain in terms of the social, political and economic environment. However, we are optimistic that the actions and decisions that we have taken over the last year and indeed over the last several years, will stand us in good stead to navigate the road ahead with confidence. We are also determined to continue to work in collaboration with colleagues, people we support and families, our commissioners, strategic partners, and our regulator CQC to build a sustainable and fair social care system that we can all be proud of.

We extend a very sincere thank you to everyone within Yarrow and our many partners who have made our accomplishments possible. With a special appreciation expressed to our talented and committed colleagues who make a difference to so many lives each and every day across London.



John Turner

Chair of the Yarrow Housing Limited Board



Aisling Duffy

Chief Executive

Annual Report of the Board

The Board is pleased to present its report along with the financial statements of Yarrow Housing Limited for the year ended 31 March 2025.

Yarrow Housing Limited is a subsidiary of Certitude Support (Certitude), a Registered Society incorporated under the Co-operative and Community Benefit Societies Act 2014, registration number 30891R (previously registered as an Industrial and Provident Society).

Yarrow Housing Limited (Yarrow) is a Registered Society incorporated under the Co-operative Community Benefit Societies Act 2014 with registration number 26315R. It is an exempt charity as defined in Schedule 3 of the Charities Act 2011. The Registered Office

is 31-33 Lumiere Court, 209 Balham High Road, SW17 7BQ.

The Board

Ultimate responsibility for the governance of Yarrow Housing rests with a Board which is comprised of the following members up to the date of approval of these financial statements.

	31/3/25	31/3/24
John Turner, Chair	1	1
Sola Fadojutimi, VC	1	1
Yinka Balogun	1	1
Adelaide Forbes (from 23/7/24)	1	-
Mike Smith (until 20/2/25)	-	1
Susie Young	1	1
Total	5	5

All current Board members are also Board members of Certitude Support. The day-to-day management of the Group is delegated to a Chief Executive and other members of the Executive Team who, and at the date of approval of these Financial Statements, are as follows:

Aisling Duffy	Chief Executive
Nicholas Campbell-Watts	Executive Director of Strategy and Development
Caroline Fraser	Executive Director of People
Emma Main	Executive Director of Quality and Operations
Sanjay Shah	Executive Director of Finance

The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Society’s Rules, the Charities Act 2011, the Co-operative and Community Benefit Societies Act 2014 and the Charities SORP (FRS 102). Yarrow has chosen to present its Financial Statements in line with the Charities SORP (FRS 102) so all parts of the Certitude group are in alignment. The Board has decided that the Charities SORP best reflects the nature of the Group’s financial activity.

Structure, Governance and Management

The Board has overall responsibility for ensuring all areas below are in place and are reviewed on a regular basis to ensure compliance with best practice.

- The Governing Documents of the Organisation
- Values and Vision
- Business Plan(s)
- Standing Orders
- Strategic Plan(s)
- Operational Policies

The Board regularly reviews its performance to identify any specific skills, knowledge or experience which are lacking, and which should be sought in the appointment of any new members.

The following areas are identified as important:

- Expertise in provision of social care and health
- Professional finance, audit and housing
- Human Resources, Organisational Development, Change and Transformation
- Commercial and related expertise
- Digital and programme management
- Diversity, seeking to reflect the rich diversity of London
- An understanding of the life experiences of people we support, their relatives and carers

The Yarrow Board may have up to 6 board members appointed by the Certitude Board. The approach taken to appoint Board members is the same as for the Certitude Board, the same

approach is also in place to ensure effective governance of the relevant subsidiary.

Prospective Board members who meet the identified needs at the time are interviewed by the Nominations Committee. Written references are obtained, together with an enhanced disclosure from the Disclosure and Barring Service, which includes a check against the Protection of Vulnerable Adults list. Successful candidates are invited to apply to become a Board member shortly before their appointment to the Board.

Once appointed Board members are provided with a comprehensive induction, access to the Board portal (SharePoint site) which includes the board manual and take part in visits to people we support and teams. Mandatory training includes:

- Data Protection including UK GDPR
- Cyber Security
- Equality & Diversity
- Safeguarding and Protection of Adults

The Certitude Board has seven committees which have oversight of all Subsidiaries including Yarrow Housing:

- Audit and Risk Assurance Committee
- Finance, Housing and Development Committee
- Nominations Committee
- People and Organisation Development Committee
- Quality, Performance and Compliance Committee
- Remuneration Committee
- Transformation Advisory Committee

Certitude has Standing Orders which set out the delegation of day-to-day management to the Chief Executive and the Leadership Team, and the Terms of Reference of the Board and its committees. Following an annual review, objectives for the board and for the Chair of the Board are reviewed and approved by the Board.

Given the importance of safeguarding in our sector, the Board has continued to review governance and reporting in relation to safeguarding concerns, reinforcing the Board's commitment to quality, transparency, and continued learning. Certitude works to ensure the organisation is run in a way that actively prevents harm, harassment, bullying, abuse and neglect. Everyone in the organisation has a role to play in safeguarding; it is part of everyone's day-to-day activities. All safeguarding incidents are reported at each Quality, Performance and Compliance Committee meeting and an annual review is also completed to understand the learning that has taken place and how we can improve safeguarding protocols across the organisation.

The Board has adopted the Charity Governance Code. This is reviewed during the year and any changes are agreed by the Board. The nominations committee undertakes an annual review. The Chair meets all Board members, and the Chairs of the various committees meet with the Chair. Through the Chief Executive, the Leadership Team has corporate responsibility for the overall formulation and implementation of the organisation's policies and procedures. In accordance with the guidelines from the Board and various committees, the Leadership Team advises the Board on the development and practical implementation of the Business Plan.

Gender Pay Gap

Certitude has conducted a review of its gender pay gap statistics. The information has been considered by the Board and senior management, and we are pleased to be able to continue to report a low gender pay gap across the organisation, which reflects our commitment to diversity and inclusion across the organisation. More details are available in our latest [Gender Pay Gap Report](#).

Diversity and Inclusion

Our [Diversity and Inclusion Strategy](#), 2023-2026, details our mission to develop a diverse and inclusive Certitude that enables colleagues to do their best work for the people we support so they can lead the lives they want. We operate in diverse, multicultural communities in London and are committed to providing support that is inclusive of those communities. We want to ensure a positive work environment in which everyone can influence, share their knowledge and experiences, and feel their perspectives are valued. We have established four networks – Intercultural Network, Pride@Certitude, AccessAbility Network and Women's Network. The Diversity & Inclusion Steering Group continues to meet regularly and updates the Executive Team on progress against the Diversity and Inclusion Strategy. The Board is updated annually.

Environmental, Social, and Governance

The second year of implementing Certitude's ESG strategy has continued to make good progress. We remain ESOS compliant and have continued to review our energy usage across all locations, identifying areas for improvement and reduction in local energy use. Our offices include energy efficient lighting, energy saving appliances and smart energy management systems. We continue to review our supply

chain practice, increasing our due diligence requirements to meet quality, reliability and sustainability criteria. We continue to support social value for communities by recruiting locally, offering apprenticeships, offering services to micro, small and medium enterprise, voluntary and community groups and take action to care for local environments. Our Social Impact has been strengthened further by the continued growth of Connect and Do which has extended into two new boroughs and remains a free, inclusive community arts programme which welcomes and provides a safe space for over 200 people across London each week. We are also pleased to have welcomed 90 colleagues this year who were previously unemployed.

The Board reviews compliance with the Charity Governance Code on an annual basis and any changes are agreed by the Board. The Audit and Risk Assurance Committee continues to review improvement in governance practices and monitor progress and address any areas requiring further improvement.

Risk Management

The Board has overall responsibility for ensuring that Certitude and its subsidiaries have appropriate systems of controls; financial and otherwise. The Board is also responsible for safeguarding the assets of the organisation and for taking reasonable steps for the prevention and detection of fraud and other irregularities, and to provide reassurance that:

- assets are safeguarded against unauthorised use or disposal
- proper records are maintained and financial information used within the organisation for publication is reliable
- the charity complies with relevant laws and regulations

As part of Certitude's risk management process, the Board acknowledges its responsibility for the system of internal control and for reviewing its effectiveness. The Board recognises that such a system is designed to manage (and not eliminate) risk of failure to achieve the organisation's vision and mission and can only provide reasonable (not absolute) reassurance against material misstatement or loss.

Management of risk is an integral part of our planning and project management processes, with risks identified and assessed as we develop our plans each year. With support from the Board, we have a Corporate Risk Register setting out key strategic risks, scoring of these based on gross and net risks, the actions needed to achieve the target net risk rating, assessing risk appetite and further actions required. We have also developed a Quality Assurance and Improvement Framework that provides a range of assurance processes to ensure the ongoing provision and improvement of high-quality care and support.

The Corporate Risk Register is overseen by the Audit and Risk Assurance Committee who provide scrutiny and recommends any changes to the Risk Register to the Certitude Board. The Executive Team owns and reviews risks with the relevant Board committee on a quarterly basis and proposes changes, including any new risks, to the Audit and Risk Assurance Committee. To ensure we are appropriately measuring the financial impact of key risks, during 2024/25 we reviewed the financial measures used to assess impact. This has taken account of the reserves position as well as the financial targets set by the Certitude Board, whilst recognising that there are some risks that are easier to measure by their financial impact than others. The Audit and Risk Assurance Committee is now, at

each of its meetings, completing a deep dive review of at least one of the risks on the Risk Register. This allows the Committee to fully understand the risk and test the mitigating actions in place. Colleagues responsible for risk management of that particular risk attend the meeting to discuss and take questions from the Committee. During 2024/25 deep dives were completed on the following risk areas:

- Cyber Risk
- Property Management
- Health & Safety
- People we support money management

Actions from these deep dive reviews are taken forward by the relevant Certitude lead in each specific area.

Key Risks

The following key risks have been identified by the Board as part of its review, Yarrow's risks are completely aligned to Certitude's:

Risk	Impact	Management
Financial Sustainability - Depletion of Certitude funds resulting from expenditure in excess of income	Impact on quality of service as costs are cut to mitigate losses. Forced reduction in central costs leading to inadequate resources to properly manage the organisation.	Controls in place to manage and monitor Certitude finances, key targets set for the year are reviewed monthly, prioritising of tasks to deliver the targets set. Investment in critical digital systems is enabling a more efficient central infrastructure.
	Difficulties to grow and invest in new activities due to lack of funds.	Quarterly review of all contracts, and financial viability; on-going review of loss-making services with commissioners seeking additional income or remodelling of services, priority target list agreed for 25/26. Empty rooms management, all high value empty rooms actively reviewed and managed; Finance provide detailed monthly information on financial impact, regular updates provided to the Executive Team and other senior managers, and overall performance monitored by the Strategic Development and Finance Committee.
	Unable to pay staff adequately, leading to difficulties to attract and retain staff.	Close monitoring of all people metrics to ensure pay and reward strategies are effective; Recruitment and retention targets significantly outperform the benchmark. Monitored by People & OD Committee
		Maintain a detailed financial forecast model that reflects the organisations future plans, assumptions and cost implications. Informs growth plans and targets.
Quality and performance not consistently achieved or maintained for people we support and their families	Contract loss and reduction in income. Ongoing cost increase has a detrimental impact on colleagues, people we support and budget cost pressures.	Contract uplift targets set for 25/26 to be reviewed monthly by the Exec Team with regular reports to the SDF Committee on progress.

Risk	Impact	Management
Continued...	Potential risks to the health and wellbeing of people we support. Fail to meet Quality standards, experience and outcomes for people we support and their families. Potential loss of contracts or closure of services and the resulting impact on our reputation as a high-quality provider.	Keep under review Local Authority Financial positions including any S114 notices. Refreshed Quality Assurance and Improvement framework being rolled out across our localities and central functions. Quality of Life embedding programme is supporting more consistent use of measurable quality outcomes. Development of Local Quality Partnerships in progress to strengthen the influence and contribution of people we support and families and commissioners regarding quality locally. Embedding a localised model of service delivery and design which sees local leadership and subject matters experts developed in every locality. Maintain our focus on achieving Good and Outstanding ratings in CQC registered services (97% of people using regulated support are in services rated Good or Outstanding). Implementing our approaches to organisational learning/practice improvement from accidents and incidents. Quarterly audits by Operations and Community Managers to review that managers are meeting expectations. Actions following audits/visits are RAG rated to ensure high risk and priority actions are completed in a timely fashion and attract the level of scrutiny and importance they need. Completing a review of all best practice approaches, to develop a single Certitude 'Way of Working' framework to ensure consistently high-quality support. Monitored by Quality, Performance & Compliance Committee.
Quality and performance not consistently achieved or maintained for people we support and their families	Potential risks to the health and wellbeing of people we support. Fail to meet Quality standards, experience and outcomes for people we support and their families. Potential loss of contracts or closure of services and the resulting impact on our reputation as a high-quality provider.	Deployment of skilled and committed managers accountable for delivering on quality performance including use of compliance folder of daily, weekly and monthly manager audits. Refreshed Quality Assurance and Improvement framework being rolled out across our localities and central functions. Quality of Life embedding programme is supporting more consistent use of measurable quality outcomes. Development of Local Quality Partnerships in progress to strengthen the influence and contribution of people we support and families and commissioners regarding quality locally. Embedding a localised model of service delivery and design which sees local leadership and subject matters experts developed in every locality. Maintain our focus on achieving Good and Outstanding ratings in CQC registered services (97% of people using regulated support are in services rated Good or Outstanding). Implementing our approaches to organisational learning/practice improvement from accidents and incidents.

Risk	Impact	Management
Continued...	Continued...	Quarterly audits by Operations and Community Managers to review that managers are meeting expectations. Actions following audits/visits are RAG rated to ensure high risk and priority actions are completed in a timely fashion and attract the level of scrutiny and importance they need. Completing a review of all best practice approaches, to develop a single Certitude 'Way of Working' framework to ensure consistently high-quality support. Monitored by Quality, Performance & Compliance Committee.
Loss of strategically important contracts leading to significant loss of income and contribution to central management costs	Strain on other contracts and less service development and innovation opportunities through reduced central management income. Reputational damage of losing contracts in key boroughs.	Discussion with commissioners to review service model changes and work towards more flexible longer term contracting arrangements. We continue to review options for each contract and any cost centres in deficit and agree action plans to bring the relevant budget back to balance. We ensure pricing for new services include all fixed and variable costs and future proof value for the life of the contract. Service redesign options for houses with empty room to provide longer term sustainability. Ending of contracts/services where we cannot make progress in bridging financial sustainability gaps, various options are reviewed with exiting a contract a last resort.
Being exposed to a Cyber-security threat that results in loss of sensitive information or fraud	Failure to protect sensitive data, Certitude holds a significant amount of sensitive data relating to the people we support, colleagues and families. Fail to maintain an IT infrastructure and network configuration that is adequate to ensure data protection and protect against cybersecurity threats.	Regular external reviews of our security with penetration testing. Cyber-security improvements and accreditations now achieved providing greater systems assurance. Details of projects to improve cyber-security position and reduce risk are updated on an ongoing basis. GDPR compliance review undertaken using expert support, we continue to review data transfer and storage requirements for all new contracts and renewals. Ongoing reviews by the IT team to ensure system threats are reviewed as they materialise, deployment of new technology to support the safeguarding of systems and data. Learning taken from cyber-attacks to ensure we implement any changes that help safeguard Certitude data and systems. Monitored by the Transformation Advisory Committee.

Overall responsibility for overseeing the management of risks, compliance with our risk management framework and the agreed risk appetite of the Group lies with the Board. The appetite considers the level of risk and risk combinations that the Board is prepared to take to achieve the strategic objectives, together with the level of risk the organisation can withstand.

In the ordinary course of activities, Certitude and its subsidiaries actively manage a variety of financial risks which include credit and liquidity risk through various control mechanisms. Our liquid assets are held in cash and in a well-diversified investment portfolio, which is managed by professional Investment Managers, this is overseen by the Strategic Development and Finance Committee. Cash levels are reviewed on an ongoing basis to ensure funds are held at appropriate levels, considering both daily operational needs and the need to diversify the risk. With planned transformation activities over the next few years, cash management will need to be monitored closely as well as ensuring a strong balance sheet is maintained.



Fundraising

We work closely with all our supporters and endeavour to:

- Listen and respect supporters' wishes
- Be honest and transparent about where donors' money goes
- Respect any personal information supporters share with us
- Be accountable and committed to the highest fundraising standards in line with the Fundraising Regulator and The Institute of Fundraising
- Invite feedback that we can learn from and develop our fundraising approach

We continue to provide several ways for people to give including Enthuse, our main giving platform, and JustGiving as an alternative platform, along with options such as text to donate, donating gifts in kind through our Amazon Wishlist and donating whilst shopping through Easy Fundraising. In 2024 we introduced contactless devices so people attending events and our community activities can make contributions if they choose.

We comply with fundraising guidelines from the Fundraising Regulator, Charity Commission, and this includes the Code of Fundraising Practice for the UK. We are committed to maintaining the highest standards by meeting best practice guidelines and complying with regulations when undertaking our activities and insist on the same from those raising funds on our behalf. For individuals, this is through our fundraising guidelines. We are not aware of any instances where those acting on our behalf have failed to comply. We currently work with a small number of companies to raise money and expect them to work with us to meet the same high standards.

We carefully manage our corporate relationships and have contracts and/or memorandums of understanding in place to ensure compliance and shared understanding. We also ensure that all companies are subject to our due diligence process. We have received no complaints in 2024/25 regarding fundraising. However, we continue to monitor our fundraising channels to ensure any complaints are dealt with according to guidance from the Fundraising Code of Practice and internal practices.

We monitor regulatory developments to ensure these standards are maintained, and our fundraising activity is open, legal and fair. We are registered with the Fundraising Regulator and our Fundraising Promise is posted on our website. Our approach to data protection is in line with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. We take our supporters' requests and the protection of their personal data very seriously. We never swap or sell their data, and our supporters can change their communication preferences at any time. Yarrow follows the same fundraising strategy as Certitude.



Objectives and Activities

The Objectives of the Society, as set out in its Rules are for public benefit:

- **to provide care and support for people who have learning disabilities or difficulties and/or autism, and/or experience mental ill health**
- **and/or physical disability or are elderly or infirm**

Public benefit

We provide support across London to adults with learning disabilities, mental health support needs and autism. We support people to develop new skills, meet new people and live the life they want – so they can bring their own unique brilliance to the world.

We remain mindful of our commitment to public benefit by working to fulfil our charitable aims and we have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.



Our Strategic Priorities

As set out in our 10 year 'Plan Big, Be Local' strategy, our vision is based on four strategic destinations, which started in 2022. Yarrow follows the same strategic priorities and objectives as Certitude:

Provider of choice

High-quality, impactful person-led Certitude support is provided by well-resourced local teams, best-placed to help people and their families to live happier, healthier, and more fulfilled lives. We help people to live, work, and learn in places that they love. We encourage people to set their own goals and aspirations, direct their support, and monitor its effectiveness through access to personalised impact data. People and families contribute their lived expertise at all levels and across all activities in Certitude, helping us to be better-designed, better-led, smarter, and more locally focused on what matters most.

Employer of choice

People want to work for Certitude because we develop people and support them to be their best selves. This has made it easy to recruit and keep the best colleagues. Our organisation is designed around agile, highly motivated teams who have fully embraced the clever, reliable technology that we have in place to help them to work smarter and be more effective. Our leaders are great coaches who sponsor innovation and grow and develop individuals and teams to great performance. We are mission-driven, using intelligent data to focus our efforts on continuously improving our ability to help people and their families to live great lives.

Partner of choice

Through ambitious and thoughtful strategic growth and innovation, we have been able to keep investing wisely and well in the quality of our support and teams. As a result, we have been able to extend our reach to significantly more people and their families. We are the strategic partner of choice for several commissioning areas in and around London who approach us when they need big, tricky issues resolved. This is because we are trusted to deliver transformation efficiently and effectively.

A digital-first organisation

As a digitally enabled organisation, our people, systems, and processes are agile, proactive and easily able to adapt to our constantly growing and flexing organisation. Through effective investment and implementation, we have embedded digital thinking and design into all aspects of Certitude, including our workspaces. This has enabled fully remote, flexible, and smarter ways of working. It has enabled more efficient and effective ways of providing support to people and their families.

In order to achieve this, we measure our progress against three strategic goals:

Strategic Goal 1: Quality and Impact of Our Support: To become the provider of choice in the areas where we work

- **Maximise opportunities for people and their families to have more choice and control** over important aspects and decisions in their lives by establishing a consistent, scalable approach to how we work, which values and involves them locally in the planning, design, delivery and review of our support and key activities

- **Establish an effective approach to the design, delivery and structure of local operations** that enables us to:
- Design support around people's needs, responding with agility and pace to the changing needs and requirements of local people and commissioners
- Deliver strong quality, regulatory and business performance outcomes
- Achieve and absorb significant growth
- **Establish an effective framework of intelligent quality and business performance data** to monitor, evaluate and continuously improve our local teams' ability to meet people's needs, demonstrate social impact and ensure good contract and regulatory performance

Strategic Goal 2: People Culture and Organisational Development: To become the employer of choice in the areas where we work

- To develop and establish effective approaches to attraction, recruitment, reward and recognition to enable Certitude to be an employer of choice
- To develop Certitude's Learning & Development and Organisational Development offer and approach to Leadership Development to equip Certitude colleagues to be confident and capable to deliver Certitude's Forward Plan
- To enable Certitude to successfully manage change and develop an engaging and inclusive high performing culture
- To establish a robust organisation design for Certitude that's capable of absorbing growth, and develop our approach to engagement of colleagues and their wellbeing

Strategic Goal 3: A Strong and Growing Organisation: To become the strategic partner of choice in the areas where we work

- To continue to grow and develop the organisation in line with the objectives of the organisational strategy through the delivery of the Growth and Development Strategy
- To enable more effective, smarter, and agile ways of working, driving business efficiency and supporting collaboration across teams and organisational projects
- To ensure our sustainability through strong financial management
- To maintain good governance in line with best practice and ensure the continuing development of the Board

Organisational Transformation

We have embarked on a significant transformation programme to make a step change in how we work as an organisation so that we can better and more consistently meet the needs of people we support and their families through quality-focused, locality-based, personalised approaches that shift decision-making, choice, and control as close to the person as possible. Our transformation programme will ensure that we have the right digital and non-digital capabilities to deliver our ambitions and operate successfully within an increasingly challenging external environment.

Progress so far

Certitude's transformation represents the changes we need to make to become an organisation that is truly fit for the future. This involves changes to our digital systems as well as changes to how we operate, so we can achieve the ambitions set out in our Forward Plan.

Over the past 12 months, we have made good progress, as follows:

- Following a robust procurement process to understand our requirements, we have implemented a new integrated HR & Payroll system. This has been a big project involving many colleagues and a significant milestone in our transformation. The system was launched on 1 April 2025 and offers new capabilities and an improved experience for our colleagues.
- We have also developed the specification required to choose a new finance system. We have developed this in partnership with colleagues in finance and budget holders across the organisation to understand their needs. Just like the HR & Payroll system, this will offer new features, improved reporting and greater visibility in real-time of important financial information to budget holders.
- Organisational redesign continued to focus on implementing our locality design as part of our new borough-based operating model. Several key elements are taking shape, including the formation of borough-based localities and aligned operational leadership structures. These plans also include establishing Local Quality Partnerships to give people and their families a voice in shaping local quality improvement and developing local subject matter expertise to address the specific support needs of each locality. Delivered as part of our continuous development and improvement of operations, the work is designed to harness the collective energy, knowledge, and resources of colleagues, people we support, and their families to coproduce and cogovern outstanding local support.
- The Supported Living project is pivotal in ensuring people we support have greater control, choice and decision-making autonomy. This work involves us working with people we support and our operational colleagues to implement ten non-negotiable supported living principles. We have approximately 151 supported living homes and in this year, we worked with people in 26 of these homes to review how the principles are currently implemented and how we could improve which will be rolled out across our Supported Living portfolio.
- We have strengthened our programme governance through improved reporting and monitoring to the Transformation Advisory Committee each quarter and to the Board.



Duane launches his record | Illegibility Mistakable

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My name is Duane, but on stage they call me Mr AKA AMAZING. I do my own music and record it using an app on my phone.

I've been coming to The Gate for over ten years, and the staff have always been there for me. They take me for who I am and always encourage me to try new things.

They take me to art shows and gigs, and I always learn a lot about things I wouldn't know about without them.

I first started making my own music during lockdown because I was bored at home and there wasn't anything else to do. My mum kept telling me to turn it down, but I didn't care. She's just not into music and prefers to sit down and watch telly. But when I showed my music to people at The Gate, they said they liked it very much and told me to do more.

They hooked me up with lots of concerts and helped me to get in touch with people to book

me for live performances. I've done loads of gigs since: Croydon, Cafe Oto, Supernormal Festival, Horse Hospital, Bubble Club, too many to mention really. So far, I've released two CDs and one vinyl record. With my record the Gate helped me with emails, artwork, talking to people, and explaining things I wasn't sure about. They never give up on me or anyone else.

I sing and talk about my feelings, how I feel, and usually I type lyrics straight into my phone late at night when I think about my life. It's good to show feelings. A lot of people come up to me after my shows and tell me that they know what I'm talking about and thank me for putting my thoughts to music.

Having a learning disability makes life difficult sometimes, but singing about it helps me and makes me feel good about myself. I hope it helps other people with disabilities too, and it's good to share the love.

”



Raymond speaks to MPs at Westminster

Over the seven years we have been supporting Raymond, he has shown great interest in current affairs and particularly likes getting out to see what is happening in the world. Like many people who draw on support, Raymond is interested in how decisions are being made about social care and the impact it will have on his life.

In line with our priorities to ensure that people's voices are heard in governance and decision making, throughout the past year we have continued to support people and their families to take part in local and national governance discussions with MPs and decision makers to find out about proposed changes and reform in social care.

This work has led to Raymond being amongst over 100 people who were invited to an all-party parliamentary group event held at Westminster which gave him, and others, the opportunity to ask questions and share his experiences and challenges ahead of the Casey Commission on Adult Social Care.

Questions and issues that Raymond and others raised, will be fed back to the Casey Commission and reflected in the report which is expected in 2028. Raymond said he was surprised that this was going to take so long.

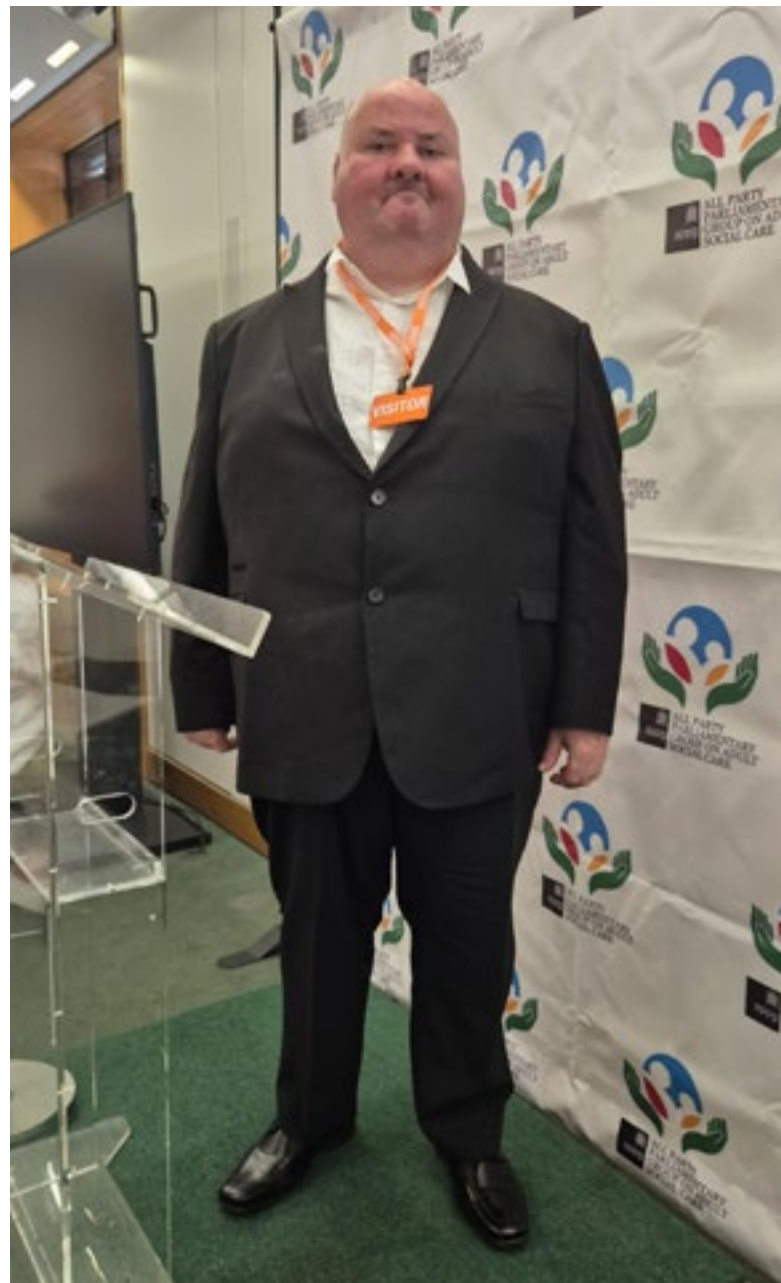
Raymond had felt it was important to dress in his suit for the occasion and was delighted when some of the participants thought he was an MP. He thoroughly enjoyed the experience, especially having his photograph taken next to the podium at Portcullis House.

“

I wanted to hear MPs talk about what they are going to do next and explain what is happening.

”

Raymond
Supported by Certitude



Financial Review

Yarrow has chosen to present its Financial Statements in line with the Charities SORP (FRS 102) so all parts of the Certitude Group are in alignment. The Board has decided that the Charities SORP best reflects the nature of the Group's financial activity.

This year has presented significant financial challenges for the organisation, reflecting broader economic pressures and sector-wide funding constraints. Total income for the year was £10,754k, an increase of 3.12% compared to the previous year. Whilst we didn't achieve the budgeted contract uplift fee income, we did have some additional hours support income during the year.

At the same time, the organisation has faced significant cost pressures including increases to London Living Wage of 8.5% as well as ongoing cost of living pressures which led to total expenditure of £10,838k. This resulted in a net increase in cost of 4.06% compared to the previous year. This has resulted in an overall operating deficit of £84k which represents 0.08% of total income. Whilst Yarrow is reporting a small operating deficit it is important to note that the whole sector has been severely impacted by funding challenges. Whilst we must manage our resources effectively, we have done well during the year to maintain a position that is approaching break even.

During the year Yarrow took proactive steps to manage the complex external environment including cost-saving measures, renegotiating contracts, seeking funding reviews. All the Local Authorities and Integrated

Commissioning Boards that we work with have faced significant pressures on their budgets which ultimately has resulted in difficult conversations around contract uplifts, which are needed to ensure the financial sustainability of core service delivery. We were not able to achieve our budgeted contract uplift income which meant we had to manage further financial pressures.

Empty rooms (voids) across the organisation has also had a significant impact. A lack of suitable referrals has meant loss of income without being able to reduce our base to the same extent. This is an area of priority for the organisation moving forward as we carry all the financial risk on empty rooms.

Despite these challenges we have ended the year with a relatively small operating deficit which is a considerable achievement considering the impact on our income from low contract uplifts and empty rooms. There has been good budget management by colleagues across Yarrow which has supported us in managing our costs. Clearly, when 75% of our income is colleague related, the margins are significantly reduced in areas where we can look at cost reductions without compromising on the quality of support we continue to provide. We are pleased to have seen a significant reduction in the use of agency staffing; this not only ensures better quality of support but also helps us to manage our costs.

Yarrow will continue to operate, for the foreseeable future, in an uncertain and complex external social, political and economic environment. Because of this uncertainty,

organisations across many sectors, including many of our peers in the not-for-profit sector, are increasingly focussing on organisational transformation to reimagine their business model to be more resilient and adaptable, and better able to respond to challenges and opportunities.

The Certitude Board has agreed investment in the Fit-for-the-Future programme (including digital transformation) to deliver the capabilities that we believe are required for Certitude to continue to successfully grow, develop and invest in quality. In total £113k of transformation costs were charged to Yarrow for 2024/25. These costs are shown under a separate heading in the financial statements, which has been effectively funded from free reserves.

Reserves Policy

The balance sheet shows total unrestricted reserves of £1,604k (2023/24: £1,680k) and restricted reserves of £0k (2023/24: £0k).

There have been a number of items that have contributed to the decrease in reserves including the small deficit of £84k as well as the transformation costs of £113k, there were net investment losses of £13k offset by an actuarial gain on the closed SHPS defined benefit scheme of £134k.

Reserves are maintained at a level that enables the organisation to manage operational financial risks and short-term income volatility. They allow the Charity to sustain service delivery over the long-term, ensuring that financial commitments can be met as they fall due. Free reserves are those unrestricted funds which are freely available to the trustees to spend on any of the organisation's purposes.

However, they exclude amounts which, if spent, would adversely affect the organisation's ability to deliver its aims. Free reserves do not therefore include property, funds which are set aside for programmes specifically to further our organisation's objectives, or amounts set aside for essential costs.

During 2024/25 the Certitude Board undertook a review of the reserves policy and agreed to maintain the current policy which is:

Free reserves should be maintained to cover a minimum of 6 months of Central Management costs as well as an amount to manage any one-off events that may occur and the annual pension deficit payments. This is reviewed annually by the Audit & Risk Assurance Committee and the Board.

The 6 months of central costs stipulated by the policy ensure we can manage the loss of the contribution from our largest contracts, as well as the unlikely loss of one of the Group's subsidiaries.

The one-off events that we have factored into our review include risks around the potential level of grant income or one-off income that may have potential pick up costs or exit costs, as well as exit costs for services fully subsidised by Certitude or non-statutory services such as day support.

The pensions deficit held on the balance sheet is not a useful measure for us to use when considering our reserves policy. Instead of providing cover for the full balance sheet obligation, the Board have agreed that we should have sufficient cover to hold one year's worth of deficit payments.

Levels of minimum reserves required by the policy are calculated as follows:

- annual budgeted central costs are £1.19m, 6 months equates to £0.60m
- added to this is one year's worth of pension deficit payments, currently £0.28m
- added to this a one-off contingency amount of £0.3m (based on average grant payments over the last 3 years and an assessment of exit costs from non-statutory services) gives a total of £1.18m

When calculating free reserves, property assets are excluded. In addition, we add back the pension defined benefit liability held on the balance sheet, as cover for pensions deficit payments are provided for in our minimum reserves calculation.

For 2024/25 we calculate free reserves, held in Yarrow, of £2.42m. With a minimum fund requirement of £1.18m, additional reserves of £1.24m are therefore available for Certitude to invest in future activities, including continued investment in the Certitude Forward Strategy programme.

Designated funds:

The Forward Strategy programme, which was initiated 3 years ago, included a decision to create designated funds, ring fenced for investments in activities to deliver organisational change. The Certitude Board have reviewed reserves held, together with the organisational transformation investments identified in the Certitude's Forward Strategy. This review has resulted in the decision to continue investing in the planned activities included in the Forward Strategy.

The forward strategy fund includes the following element:

- **Transformation Fund to support the delivery of the digital strategy and organisational transformation plan of £4.5m (spend to date £1.29m of Revenue and £0.25m of Capital).**

These will be utilised over the next two years as part of delivering our key forward strategic plans. As the majority of reserves are held within the 3 subsidiaries, the designated funds have only been shown on the consolidated group accounts. There are no specific allocations of reserves from individual subsidiaries. The designated fund is across the Group and not specific to Southside Partnership.

Going Concern

The Board of Trustees has reviewed Certitude's key activities, financial position and risk management policies together with factors likely to affect future development, including the impact of the ongoing economic uncertainty. Whilst the assessment is of Certitude as a Group, the analysis applies to Yarrow.

The Board of Trustees have concluded that, with agreed adjustments to our plans and with ongoing financial risk management, it is reasonable to expect Certitude to have adequate resources to continue in operation for the foreseeable future. Accordingly, the going concern basis of accounting continues to be adopted in preparing the financial statements.

During 2024/25, as part of the forward strategy development, we have undertaken detailed financial modelling which is projected to 2027/28. Audit & Risk Assurance Committee and Strategic Development and Finance Committee have reviewed this at different

points over the last 12 months. The modelling work included:

- Income assumptions including growth
- Inflationary uplifts on contracts
- Pay cost change assumptions
- Non-pay including inflationary pressures
- Central management overhead allocations
- Use of reserves to pump prime strategic initiatives
- Cash flow projections
- Impact on overall reserves

Contracts Review: We have reviewed the contracts pipeline and considered any significant changes that will have an impact on the organisation. We are confident that the contracts pipeline is strong, and we have contractual commitments with commissioning authorities at least until 2026/27.

All new contracts are based on us being able to include a reasonable central management return. We review the benchmarks that are available for the sector to assist in cost profiling and to remain competitive.

Staff Costs and Non-Pay Expenditure: An annual review of staff remuneration is completed by the Board to ensure we can attract and retain quality staff and ensure pay and reward remain competitive. Financial modelling is based on staff costs increasing year on year, but this must be in line with affordability. Non-pay costs are assumed to increase with inflation year on year, while utility and housing costs are increasing above inflation. These assumptions remain under review.

Income and expenditure are reviewed monthly and reported to the Finance, Housing and Development Committee and Board quarterly and more frequently, if required.

Cash Flow Analysis: we have reviewed as part of the 5-year financial modelling a detailed cash flow which considers income and expenditure changes as well as other capital commitments, this shows that Certitude has a good level of cash reserves.

It is important to note that at 31 March 2025 Certitude held investments of £8.9m (of which Yarrow is £1.4m) which can be liquidated in a short timeframe. At present we do not believe we will need to seek any additional cash to meet requirements.

Investment Policy

The overall objective of the Certitude investment portfolio is to create sufficient income and capital growth to enable Certitude to carry out its purposes consistently year by year with due and proper consideration for future needs and the maintenance of, and if possible, enhancement of the value of the invested funds while they are retained.

The day-to-day management of the portfolio was delegated to Cazenove Capital in 2024, who implement the portfolio allocation which has been agreed with Certitude. The portfolio asset allocation is agreed with Cazenove, the Investment Manager, and includes specific benchmarks that we will use to monitor performance. The long-term portfolio is invested in the Sustainable Multi-Asset Fund which has a target of inflation (CPI) plus 4% per annum, net of fees, over rolling ten-year periods. The Fund targets a stable and sustainable total return distribution of 4% per annum. The short-term portfolio is invested in a money market liquidity fund.

Ethical considerations

Certitude Support has adopted a Socially Responsible Investment position which seeks

to ensure that its investments do not conflict with its stated vision and mission, and that minimises the risk of stakeholder alienation and damage to the organisation's reputation. This includes excluding companies that carry out activities contrary to their aims or from holding particular investments which damage the Charity's reputation. In appointing Cazenove as the investment manager, the Certitude Board has assessed Cazenove's ESG performance to ensure our investment portfolio will be managed with appropriate ESG considerations. Therefore, the Directors wish to implement sustainable investment as part of the investment process and have chosen to invest in the Sustainable Multi Asset Fund (SMAF).

The Sustainable Multi-Asset Fund is designed for charities who want to align their investments with their charitable mission and invest for a better future. Cazenove's intention is for the Fund to have a positive impact on people and the planet. They will achieve this by Avoiding harm through ESG integration and exclusions, Benefiting society through responsible business activities and Contributing to solutions through investing for impact. They will also use their influence to push for progress towards the Sustainable Development Goals.

Investment performance

For 2024/25 there was an unrealised loss of £13k (£35k gain in 2023/24); dividend income continued to produce a good return. Total income was £41k (£29k in 2023/24). At end of March 2025, Yarrow Housing holds £1,415k of investments, which represents 16.2% of the investments held by Certitude Support on behalf of Certitude Group.

Certitude Support – Long Term portfolio (investment in SMAF)

As at the end of March 2025 the total long term portfolio value was £7,089k. Performance since inception (01.06.2024) to the end of March 2025 was 0.5% which was behind the peer group ARC Steady Growth ACI which was 2.6% and CPI +4% which was 5.3%. For the three months to the end of March the portfolio was down -3.0%, the peer group ARC Steady Growth ACI was down - 1.4%, with CPI +4% being up 1.7%.

Certitude Support – Short Term portfolio (investment in the HSBC Sterling Liquidity Fund)

As at the end of March 2025 the total short term portfolio value was £1,500k. Performance since inception (01.06.2024) to the end of March was 3.4%. For the three months to the end of March the portfolio was up 1.1%.

Certitude Support – Savills Inv Mgmt Charities Property Fund

In addition there were investments of £146k held by Investec in the charity's property fund.

Remuneration

Certitude and its subsidiaries including Yarrow, aims to pay salaries which are fair and competitive within the charity sector and proportionate to the complexity of the role. In determining the right level of pay, this last year has shown the true value of what colleagues deliver and this needs to be recognised in their remuneration particularly when people live and work in London.

We aim to:

- Benchmark salaries against charity sector salary levels
- Pay salaries at the median of charity sector salaries

The Remuneration Committee reviews salary levels annually.

Our approach to remuneration is to ensure we can attract and retain the talented and motivated people needed to ensure we achieve our mission and deliver our strategic goals. The pay of the Leadership Team is reviewed annually, alongside that of all staff, by the Remuneration Committee which is a committee of the main Board. Salaries are reviewed and benchmarked with other similar organisations in the not-for-profit sector and taking account of the fact we work in London. All Board members give their time freely and no Board member received remuneration in the year.

Funds managed on behalf of others

Certitude, including its subsidiaries, does not formally hold funds itself on behalf of others. However, it does offer some support with, and management of, people we support's finances in some cases, which is overseen by the Customer Finance Manager. For some people, the Customer Finance Manager acts as appointee for DWP benefit purposes, and in a small number of cases has been appointed Receiver by the Court of Protection. All monies are held in Trust accounts with Barclays, these monies are fully protected.



Statement of the Board members' responsibilities in respect of the Financial Statements

The Board is responsible for preparing the report and financial statements in accordance with applicable law and regulations. The Co-operative and Community Benefit Societies Act 2014 requires the Board to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the registered society and the Group and of its income and expenditure for that period. In preparing these accounts the Board is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 registered society and the Group will continue in business.

The Board is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the registered society and enable it to ensure that the financial statements comply with the Co-operative and Community Benefit Societies Act 2014 and the Co-operative and Community Benefit Societies (Group Accounts) Regulations 1969. It has general responsibility for taking reasonable steps to safeguard the assets of the registered society and the Group and to prevent and detect fraud and other irregularities.

In so far as the Board members are aware:

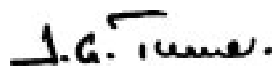
- there is no relevant audit information of which the registered Society's auditor is unaware
- the Board members have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to ensure that the auditor is aware of that information

The Board members are responsible for the maintenance and integrity of the corporate and financial information included on the registered society's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditor

A resolution will be proposed at the Annual General Meeting that Crowe U.K. LLP be re-appointed as auditor to the registered society for the ensuing year. In approving the Annual Report of the Board, the Board members are also approving the Strategic Report included therein.

By order of the Board



John Turner

Chair of the Yarrow Housing Limited Board

Date: 23 July 2025

Statutory Information

Other relevant organisations

Bankers:

Barclays Bank plc
South West London Group
PO Box 385 Onslow Hall
The Little Green
Richmond
Surrey TW9 1WB



Auditors:

Crowe U.K. LLP
55 Ludgate Hill
London EC4M 7JW



Investment Managers until 01 May 2024:

Investec Wealth & Investment Limited
30 Gresham Street
London EC2V 7QN



Investment Managers From 01 May 2024:

Cazenove Capital
1 London Wall Place
London
EC2Y 5AU



Independent Auditor's Report

Opinion

We have audited the financial statements of Yarrow Housing Limited ('the Society') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the parent Society's affairs as at 31 March 2025 and of its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Co-operative and Community Society Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit

of the financial statements section of our report. We are independent of the Society in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Board's 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 Society'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 Board with respect to going concern are described in the relevant sections of this report.

Other information

The Board are responsible for the other information contained within the annual

report. 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Co-operative and Community Benefit Societies Act 2014 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Boards' report; or
- sufficient and proper accounting records have not been kept by the Society; or

- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the Board

As explained more fully in the Board's responsibilities statement (set out on page 26), the Board 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 Board 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 Board are responsible for assessing the Society'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 Board either intend to liquidate the Society 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.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

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

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the Society operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Co-operative and Community Benefit Societies Act 2014 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the Society's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the Society for fraud. The laws and regulations we considered in this context for the UK operations were CQC Regulations for service providers and managers, General Data Protection Regulation (GDPR), Health and safety legislation and Employment legislation. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Board and other management and inspection of regulatory and legal correspondence, if any. We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of contract income, recording the impact of the CQC regulatory reviews and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management and the Audit & Risk Committee about their own identification and assessment of the risks of irregularities, sample testing of contract income and on the posting of journals, reviewing accounting estimates for biases and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities)

is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Use of our report

This report is made solely to the Society's members as a body, in accordance with the Co-operative and Community Benefit Societies Act 2014. Our audit work has been undertaken so that we might state to the Society's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Society and the Society's Board as a body, for our audit work, for this report, or for the opinions we have formed.

Crowe UK LLP

Crowe U.K. LLP Statutory Auditor London

30 September 2025

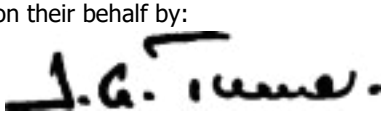


Statement of Financial Activities

(Including income and Expenditure Account) For the year ended 31 March 2025

Income from	Notes	Unrestricted Funds £'000	Restricted Funds £'000	Total Funds 2025 £'000	Unrestricted Funds £'000	Restricted Funds £'000	Total Funds 2024 £'000
Investments	2	68	-	68	134	-	134
Donations and legacies		-	-	-	-	-	-
Charitable Activities							
Contract income:							
Supporting people with learning disabilities		8,927	-	8,927	8,670	-	8,670
Rental Income		1,759	-	1,759	1,625	-	1,625
Other Income		-	-	-	-	-	-
Total income		10,754	-	10,754	10,429	-	10,429
Expenditure on							
Raising Funds							
Investment management fees		10	-	10	5	-	5
Fundraising		16	-	16	20	-	20
Charitable Activities:							
Supporting people with learning disabilities		10,812	-	10,812	10,390	-	10,390
Operating Expenditure excluding transformation costs	5	10,838	-	10,838	10,415	-	10,415
Operating (Deficit)/Surplus excluding transformation costs		(84)	-	(84)	14	-	14
Transformation costs		113	-	113	62	-	62
Operating Expenditure including transformation costs		10,951	-	10,951	10,477	-	10,477
Operating (Deficit)/Surplus including transformation costs		(197)	-	(197)	(48)	-	(48)
Net (losses)/gains on investments	7	(13)	-	(13)	35	-	35
Net (Expenditure)		(210)	-	(210)	(13)	-	(13)
Actuarial gains/(losses) on defined benefit pension plans	14	134	-	134	(245)	-	(245)
Net movement in Funds		(76)	-	(76)	(258)	-	(258)
Total Funds brought forward	12	1,680	-	1,680	1,938	-	1,938
Total Funds carried forward	12	1,604	-	1,604	1,680	-	1,680

These financial statements on pages 32 to 33 were approved and authorised for issue by the Trustees on 23 July 2025 and signed on their behalf by:



John Turner
Chair



Sola Fadojutimi
Vice Chair



Aisling Duffy
Company Secretary

The results relate wholly to continuing activities and the notes on pages 34 to 43 form an integral part of these financial statements

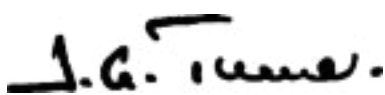
Balance Sheet as at 31 March

Yarrow Housing | Registered Society registration number 26315R

For the year ended 31 March 2025

	Notes	2025 £'000	2024 £'000
Fixed assets			
Intangible assets	6	49	-
Tangible assets	6	-	15
Investments	7	1,415	1,058
		1,464	1,073
Current assets			
Debtors	8	617	938
Cash at bank and in hand		1,372	2,411
		1,989	3,349
Creditors			
Amounts falling due within one year	9	(983)	(1,522)
Net Current Assets		1,006	1,827
Total Assets less Current Liabilities		2,470	2,900
Defined Benefit Pension Scheme (Liability)	14	(866)	(1,220)
Net Assets		1,604	1,680
Unrestricted Funds		1,604	1,680
Restricted Funds		-	-
Total Funds	12	1,604	1,680

These financial statements on pages 32 to 33 were approved and authorised for issue by the Trustees on 23 July 2025 and signed on their behalf by:



John Turner
Chair



Sola Fadojutimi
Vice Chair



Aisling Duffy
Secretary

The notes on pages 34 to 43 form part of these financial statements.

Notes to the Financial Statements

1. Accounting policies

Legal status

Yarrow Housing Limited is incorporated in England under the Co-operative and Community Benefits Societies Act 2014 and is an exempt charity as defined by the Charities Act 2011. The shareholders are Certitude Support, the Chair and Vice Chair of Yarrow Housing. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is 31-33 Lumiere Court, Balham High Road, Balham, SW17 7BQ. The nature of the charity's operations and principal activities are to provide care and support for people who are coping with or have coped with mental ill health and/or physical disability and/or learning difficulties or disabilities, or are elderly or infirm, and in particular, but not so as to limit the generality of the forgoing, the provision of residential care services.

Basis of accounting

The Charity constitutes a public benefit entity as defined by FRS 102. 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) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Co-operative and Community Benefit Societies Act 2014, and UK Generally Accepted Practice as it applies from 1 January 2015. The members have voluntarily adopted this SoRP, as if the Society was a charity, as they consider that this is the most appropriate format to give a true and fair view of the Society's activities. The financial statements are prepared on a going concern basis under the historical cost convention,

modified to include revalued freehold and leasehold properties and investments at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £000.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The Trustees have taken advantage of the exemption from including a Statement of Cash Flows as per paragraph 1.12 of FRS 102 in the financial statements as the consolidated accounts of Certitude Support Group (Registered Society Number 30891R) are publicly available.

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 for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. The following judgements (apart from those involving estimates) have had the most significant effect on amounts recognised in the financial statements.

Investments

The organisation's investments are stated at market value. It is the organisation's policy to keep valuations up to date such that when investments are sold there is no gain or loss arising to previous years. As a result the SOFA includes those unrealised gains and losses arising from the revaluation of the investment portfolio throughout the year. Certitude as the parent company administers the investment portfolio on behalf of its

subsidiaries and a Declaration of Trust arrangement has been agreed to facilitate this. Short term investments are treasury deposits held at financial institutions for a short period with a view to earn interest income.

Fixed assets

Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

Depreciation is provided to write off the costs or valuation of property, plant and equipment less any residual value over their estimated useful lives on the straight line basis as follows:

Intangible asset	over 5 years
Software development and investment in IT infrastructure	over 5 years
Office equipment and computers	over 4 years
Telephone system	over 5 years
Property held on long leases	over the term of the lease or 2% pa, whichever is the shortest.
Freehold property (excluding land) - at between	2% and 3.2%
Capitalisation threshold has been set at	£5,000

Fixed assets, except freehold and property, are disclosed at cost less accumulated depreciation.

Freehold property are held at fair value less accumulated depreciation, professional revaluations will be undertaken at least once in every five year period. Impairment reviews will be carried out in the interim period.

Income

All income is accounted for in the Statement of Financial Activities (SOFA) when the Charity is legally entitled to the income, it is probable that the income will be received, and the amount can be quantified with reasonable accuracy. Income due to delivery of goods and services, furthering the objects of the Charity is included under income from charitable activities. Contractual income and grants are included on a receivable basis. Contract income is recognised as performance obligations are satisfied. Rental income represents fees received for managing accommodation on behalf of housing associations, stated net of voids. All income received in advance for the delivery of a specific service or activity is deferred until such service delivery or activity has taken place.

Expenditure

Resources expended are included on an accruals basis and allocated to appropriate heading in the SOFA. Any irrecoverable VAT is included as part of the cost to which it relates. Redundancy costs are recognised when there is a legal or constructive obligation. Employment related costs and redundancy costs are detailed within note 3. Costs in relation to operating leases are written off to the Statement of Financial Activities as they are incurred. Support costs are the infrastructure costs supporting the group's charitable activities and governance. Support costs are allocated substantially on the basis of expenditure. By virtue of S.478 Corporation Tax Act 2010, the charitable company is exempt from corporation tax.

Transformation costs are expenses incurred to deliver organisational change, to improve on quality, efficiency and effectiveness.

Reserves

Restricted funds comprise monies where a restriction has been placed on their use by a donor. These are separately accounted for and described in note 13. Unrestricted funds comprise monies given freely to the organisation that can be applied at the discretion of the trustees in accordance with Certitude's charitable objectives.

Designated funds are part of the unrestricted funds which Trustees have earmarked for a particular project or use, without restricting or committing the funds legally. The designation may be cancelled by the Trustees if they later decide that the charity should not proceed or continue with the use or project for which the funds were designated.

Financial instruments

Financial instruments held are classified as follows:

- Financial assets such as cash, current asset investments and receivables are classified as loans and receivables and held at amortised cost using the effective interest method,

- Financial liabilities such as bonds and loans are held at amortised cost using the effective interest method,
- Commitments to receive or make a loan to another entity which meet the conditions above are held at cost less impairment,
- An investment in another entity's equity instruments other than non-convertible preference shares and non-puttable ordinary and preference shares are held at fair value.

Pensions

The company participates in a defined contribution pension schemes for eligible employees through the Social Housing Pension Scheme (SHPS), administered by the TPT Retirement Solutions. This scheme was available to staff since 2011 and is now also the scheme for auto enrolment which Yarrow Housing implemented for all staff from February 2014 as required by new pension regulations. The company also participates in a defined benefit pension scheme for eligible employees through SHPs, administered by TPT Retirement Solutions. This defined benefit scheme was closed to new entrants on December 2014.

2. Investment Income

	2025 £'000	2024 £'000
Bank/ short term investment interest receivable	27	105
Income on investments	41	29
	68	134

3. Staff Costs

	2025 £'000	2024 £'000
Wages and salaries	6,772	6,346
Social security costs	640	578
Pension costs	461	396
Agency staff	200	520
	8,073	7,840

No redundancy costs have been recognised as expenditure or paid. (2024: £14,110 expensed and paid).

Average number of employees:	2025 Number	2024 Number
Average number of full time employees	195	187
Average number of employees	264	264

No staff member received emoluments plus taxable benefits amounting to over £60,000 during the year.

No remuneration for services was paid to any members of the Board.

4. Net income/(expenditure) for the year

Stated after charging:	2025 £'000	2024 £'000
Depreciation of tangible and intangible fixed assets	15	28
Auditor remuneration	14	14
Operating lease rentals	55	55

5. Analysis of total expenditure

	Activities undertaken directly £'000	Support costs £'000	Total 2025 £'000
Expenditure on raising funds			
Investment management fee	10	-	10
Fundraising	16	-	16
Expenditure on charitable activities			
Supporting people with learning disabilities	9,834	978	10,812
Total resources expended	9,860	978	10,838

Included in Support costs are Governance costs of £19,367

6. Intangible and tangible fixed assets

Intangible Fixed Assets	Software Cost £'000
Cost or valuation	
At 1 April 2024	-
Additions	49
At 31 March 2025	49
Depreciation	
At 1 April 2024	-
Charge for the year	-
At 31 March 2025	-
Net book value	
At 31 March 2025	49
At 31 March 2024	-

Tangible Fixed Assets	IT equipment £'000
Cost or valuation	
At 1 April 2024	200
Additions	-
At 31 March 2025	200
Depreciation	
At 1 April 2024	186
Charge for the year	15
At 31 March 2025	200
Net book value	
At 31 March 2025	-
At 31 March 2024	15

7. Fixed asset investments

	2025 £'000	2024 £'000
Market value as at 1 April	1,058	1,028
Additions	380	-
Disposals	(10)	(5)
Net investment gains/(loss)	(13)	35
Market value at 31 March	1,415	1,058
Historical cost at 31 March	1,442	970
Investments are represented by:		
UK Fixed Interest	37	141
Overseas Fixed Interest	83	59
Total Fixed Interest	120	200
UK Equities	40	173
European Equities	63	97
North American Equities	268	282
Japanese Equities	32	43
Far East & Australasian Equities	11	27
International equities	392	25
Emerging Economies	25	55
Total Equities	831	702
Property	24	23
Alternative Assets	155	108
Cash	285	25
Total Fixed Asset Investments	1,415	1,058

8. Debtors

	2025 £'000	2024 £'000
Trade debtors	125	365
Rent debtors	73	80
Prepayments and accrued income	334	491
Other Debtors	54	2
Amounts owed by Group	31	-
	617	938

9. Creditors: amounts falling due within one year

	2025 £'000	2024 £'000
Trade creditors	75	213
Other taxation and social security	143	135
Accruals and deferred income	228	222
Annual Leave Accrual	1	12
Other creditors	534	493
Amounts owed to Southside Partnership	-	51
Amounts owed to Support for Living	-	145
Amounts owed to Certitude	2	251
	983	1,522

10. Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:	2025 £'000	2024 £'000
Not later than one year	-	20
Later than one year but not later than five years	-	-

11. Number of shares held

	2025	2024
At 1 April	5	4
Issued in the year	1	2
Cancelled in the year	(1)	(1)
At 31 March	5	5

The share capital of the charity consists of shares with a nominal value of £1 each which carries no rights to dividends or other income. Shares in issue are not capable of being repaid or transferred. When a shareholder ceases to be a member the shares are cancelled.

As Yarrow Housing Limited is a Co-operative Community Benefit Society it must have three members, and Certitude will be one of those members along with two Yarrow Housing Limited Board members (Chair and Vice Chair). These two members have entered into a deed with Certitude that they will act in accordance with Certitude's reasonable instructions in relation to their membership of Yarrow Housing Limited.

12. Fund Statement

	At 31 March 2024 £'000	Incoming Resources £'000	Resources Expended £'000	Gains/ (Losses) £'000	At 31 March 2025 £'000
Restricted funds	-	-	-	-	-
Unrestricted funds	1,680	10,754	(10,951)	121	1,604
Total restricted and unrestricted funds	1,680	10,754	(10,951)	121	1,604

13. Analysis of net assets between funds

	Designated £'000	Unrestricted £'000	Total Unrestricted £'000	Restricted £'000	2025 Total £'000
Fixed assets	49	-	49	-	49
Investments	-	1,415	1,415	-	1,415
Current assets	-	1,989	1,989	-	1,989
Creditors: due within one year	-	(983)	(983)	-	(983)
Defined Benefit Pension Liability	-	(866)	(866)	-	(866)
	49	1,555	1,604	-	1,604

14. Pension Adjustments

The company 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 is 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 28 February 2026 inclusive.

The liabilities are compared, at the relevant accounting date, with the company's fair share of the Scheme's total assets to calculate the company's net deficit or surplus.

We were notified in 2021 by the Trustee of the Scheme that it has performed a review of the changes made to the Scheme's benefits over the years and the result is that there is uncertainty surrounding some of these changes. The trustee is seeking clarification from the court on these items, and this process is likely to be resolved during calendar year 2025. It is estimated that this could potentially increase the value of the full scheme liabilities by 3.9%. Until the Court direction is received, it is unknown whether the full (or any) increase in liabilities will apply and therefore, in line with the prior year, no adjustment has been made in these financial statements in respect of this.

Present value of defined benefit obligation, fair value of assets and defined benefit asset/(liability)	2025 £'000	2024 £'000
Fair value of plan assets	5,123	5,247
Present value of defined benefit obligation	5,989	6,467
Deficit in plan	(866)	(1,220)
Unrecognised surplus	-	-
Defined benefit liability to be recognised	(866)	(1,220)
Deferred tax	-	-
Net defined benefit asset/ (liability) to be recognised	(866)	(1,220)

Reconciliation of opening and closing balance of the defined benefit obligation	2025 £'000
Defined benefit obligation at start of period	6,467
Expenses	9
Interest expense	311
Actuarial losses /(gains) due to scheme experience	140
Actuarial losses /(gains) due to changes in demographic assumptions	-
Actuarial losses /(gains) due to changes in financial assumptions	(718)
Benefits paid and expenses	(220)
Defined benefit obligation at end of period	5,989

Reconciliation of opening and closing balance of the fair value of plan assets	2025 £'000
Fair value of plan assets at start of period	5,247
Interest income	258
Experience on plan assets (excluding amounts included in interest income) gain /(loss)	(444)
Contributions by the employer	282
Benefits paid and expenses	(220)
Fair value of plan assets at end of period	5,123

The actual return on plan assets (including any changes in share of assets) over the period from 31 March 2024 to 31 March 2025 was (£186,000).

Defined benefit costs recognised in statement of comprehensive income	2025 £'000
Expenses	9
Net interest expense	53
Total defined benefit costs	62

Defined benefit costs recognised in other comprehensive income	2025 £'000
Experience on plan assets (excluding amounts included in net interest cost) - gain/(loss)	(444)
Experience gains and losses arising on the plan liabilities - gain/ (loss)	(140)
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain (loss)	718
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	134
Total amount recognised in other comprehensive income - gain/(loss)	134

Assets	2025 £'000	2024 £'000
Global Equity	574	523
Absolute Return	-	205
Distressed Opportunities	-	185
Credit Relative Value	-	172
Alternative Risk Premia	-	166
Liquid Alternatives	950	-
Emerging Markets Debt	-	68
Risk Sharing	-	307
Insurance-Linked Securities	16	27
Property	257	211
Infrastructure	1	530
Private Equity	5	4
Real Assets	613	-
Private Debt	-	206
Opportunistic Liquid Credit	-	205
Private Credit	627	-
Credit	196	-
Investment Grade Credit	158	-
High Yield	-	1
Cash	70	104
Long Lease Property	1	34
Secure Income	85	157
Liability Driven Investment	1,551	2,135
Currency Hedging	8	(2)
Net Current Assets	11	9
Total assets	5,123	5,247

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

Key assumptions	2025 % per annum	2024 % per annum
Discount Rate	5.82%	4.89%
Inflation (RPI)	3.10%	3.17%
Inflation (CPI)	2.79%	2.77%
Salary Growth	3.79%	3.77%
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2025 imply the following life expectancies:	Life expectancy at age 65 (Years)
Male retiring in 2025	20.5
Female retiring in 2025	23.0
Male retiring in 2045	21.7
Female retiring in 2045	24.5

15. Capital and other commitments

There were no capital commitments as at 31 March 2025 (2024: nil).

Operating lease commitments are disclosed under note 10.

16. Control relationship

Yarrow Housing Limited is a wholly owned subsidiary of Certitude Support Limited, a Registered Society with registration number 30891R which is the ultimate controlling party. Its Registered Office is 31-33 Lumiere Court, Balham High Road, Balham SW17 7BQ. The ultimate controlling parties are the Trustees of Certitude Support Limited.

17. Related party transactions

Yarrow Housing is a 100% Subsidiary of Certitude Support, accordingly, transactions and balances arising with fellow group entities are not separately disclosed, as permitted by section 33.1A of FRS 102, since they are eliminated in the consolidated financial statements of Certitude Support, that are filed with the Charity Commission. The total indebtedness between group organisations as at 31 March 2025 and 31 March 2024 is stated in notes 8 and 9.

During the year Trustees have not declared any interests that could be determined a related party transaction.

18. Prior year comparatives, funds and asset allocation

	At 1 April 2023 £'000	Incoming Resources £'000	Resources Expended £'000	Gains/ (Losses) £'000	At 31 March 2024 £'000
Restricted funds	-	-	-	-	-
Unrestricted funds	1,938	10,429	(10,477)	(210)	1,680
Total restricted and unrestricted funds	1,938	10,429	(10,477)	(210)	1,680

Analysis of net assets between funds

	Designated £'000	Unrestricted £'000	Total Unrestricted £'000	Restricted £'000	2024 Total £'000
Fixed assets	-	15	15	-	15
Investments	-	1,058	1,058	-	1,058
Current assets	-	3,349	3,349	-	3,349
Creditors: due within one year	-	(1,522)	(1,522)	-	(1,522)
Creditors: Defined benefit pension liability	-	(1,220)	(1,220)	-	(1,220)
	-	1,680	1,680	-	1,680



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Certitude is a Registered Society incorporated under the Co-operative Community Benefit Societies Act 2014. 30891R

Incorporating:
Support for Living | A Registered Society incorporated under the Co-operative Community Benefit Societies Act 2014. 27062R
Southside Partnership | Company No. 2599171. Registered Charity No. 1010187
Yarrow | A Registered Society incorporated under the Co-operative Community Benefit Societies Act 2014. 26315R