

Charity Registration No. 1004354

Company Registration No. 02567517 (England and Wales)

THE UPPER ROOM (ST SAVIOUR'S)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

THE UPPER ROOM (ST SAVIOUR'S)

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THE UPPER ROOM (ST SAVIOUR'S)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Tuke (Chair)	
	P Mawdsley (Treasurer)	
	G Barton	(Appointed 25 June 2025)
	D Nguyen	
	A Patel	
	P Schick	
	R Shaw	
	B Stevenson	
	C Wood	
	J Hillman	(Resigned 4 August 2025)
	J Marshall	(Resigned 25 June 2025)
Secretary	P Mawdsley	
Charity number	1004354	
Company number	02567517	
Registered office	St Saviour Wendell Park Church Cobbold Road London W12 9LN	
Independent examiner	Begbies Chartered Accountants 9 Bonhill Street London EC2A 4DJ	
Bankers	NatWest PLC London W6 0PZ	
	CCLA One Angel Lane London EC4R 3AB	

THE UPPER ROOM (ST SAVIOUR'S)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their report and accounts for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Our Vision and Mission

At The Upper Room our vision is to support and improve the lives of vulnerable people in our community — helping them build resilience, and empowering them to make positive life choices. We work with socially disadvantaged adults and young people, particularly those at risk of crime, those experiencing crisis such as rough sleeping or food poverty, and those facing social exclusion.

Our mission is to:

- alleviate poverty
- provide personalised advice and support
- increase confidence and self-esteem
- enable people to be active members of the community
- improve physical and mental wellbeing
- improve employability
- reduce the risk of re-offending
- reduce the risk of homelessness

Why our work is important

We believe every person has potential — and that their potential should never be held back by poverty, social exclusion, or difficult life circumstances. Our work helps people unlock that potential and move forward with confidence, purpose and greater independence.

Through hot meals, driving lessons, employability and wellbeing support, and access to essentials like clothing and toiletries, we offer people both immediate relief and long-term opportunity.

Our impact extends beyond individuals. Many of those we support go on to inspire others — whether by volunteering, mentoring, or simply showing what's possible — creating powerful ripples of hope and resilience in our community.

Where we work

Our home is in Shepherd's Bush, West London, where our core services operate from our hub at St Saviour's Church.

Across all our services, we reach thousands of people each year who are experiencing homelessness, food poverty, or the effects of trauma and isolation.

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Structure, Governance and Management

The Upper Room is a registered charity with the Charity Commission and a company limited by guarantee, governed by a Memorandum and Articles of Association dated 11 December 1990.

Our Board of Trustees brings together a range of experience and expertise, with members taking on specific areas of oversight to support the organisation's development. Trustees serve three-year terms and may stand for re-election, up to a maximum of nine years (excluding any service prior to 2018).

We remain committed to robust governance, transparency, and ensuring that our leadership structures help us deliver our mission effectively and sustainably.

CHAIRMAN'S REPORT

Continuity has always been a theme at The Upper Room.

Sometimes continuity means doing the same things.

We continue to support the most vulnerable members of society, as we have for more than 35 years.

We continue to offer as personalised a service as possible, based on the needs of our guests, not a cookie-cutter approach.

We continue to rely on an amazing group of volunteers.

We continue to be embedded in our local community in West London.

We continue to be grateful for the support of our landlords at St Saviour's.

Sometimes continuity means embracing change.

We continue to seek new partners who can help us broaden the range of services we offer.

We continue to evolve our Board of Trustees to ensure it incorporates as diverse a range of experience and skills as possible.

We continue to seek new funding sources as our budget grows.

We continue to review our strategic priorities and direction, to be certain we are delivering the best possible value.

But perhaps the biggest element of continuity is the extraordinary atmosphere of respect, dedication and love that one encounters on walking through the doors of The Upper Room. Whatever the changing circumstances, that remains a constant.

One major change for me is that this will be the last report I write as Chair. Having been a Trustee for more than 20 years, and Chair for most of that time, a changing of the guard is long overdue. Under the nine-year limit for Trustee terms that we introduced in 2018 I will in any case have to step down in 2027. In addition, I moved to the country last autumn, and I feel it's important for the Chair to be someone who lives locally.

I'm delighted to say that Christian Schroeder has been appointed as Chair Designate. The intention is that he will be elected as a trustee at the AGM in June, and then take over as Chair. I will continue as a Trustee for a further year, ensuring a smooth transition and transfer of knowledge.

Christian lives just round the corner from The Upper Room, and has many years of business and charity experience. He already has some exciting ideas about how we can continue to grow as a force for good.

Our Treasurer Paul Mawdsley will also retire as a Trustee in 2027. We're very pleased that our Trustee Ellie Nguyen has agreed to take over from Paul after the AGM. Paul will also continue as a Trustee for a further year.

Julian Hillman and Julian Marshall retired as Trustees this year; I am very grateful for the contribution they have made. We welcomed Greg Barton as a new Trustee.

Being able to contribute to the work of The Upper Room has been a privilege and a delight for me. If I ever find

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myself in need of an energy boost, I only have to visit Cobbold Road to see our wonderful team at work, and to experience the courage and fortitude with which our guests confront the challenges they face. It really is inspiring.

I know that, with the support of you all, The Upper Room will continue to make its extraordinary contribution.

Simon Tuke

Chair of Trustees

Future Outlook

As we look ahead, our focus is on strengthening what works well, responding to increasing demand, and building a more resilient organisation.

Demand across our services, particularly UR4Meals, continues to grow in both scale and complexity. In response, we will continue to develop our approach so that we can provide the right level of support at the right time, recognising that many of our guests are still navigating immediate crisis, while others are ready to move towards longer-term stability.

A key priority will be further developing UR4Driving as a progression pathway. We have already taken steps to strengthen employability within the programme, including the appointment of an Employment and Training Coordinator. Over the coming year, we will build on this by expanding employment accessibility, strengthening partnerships with employers, and exploring opportunities to grow the programme more widely.

Alongside this, we will continue to improve how our services work together. There is an increasing need to ensure a more joined-up offer across meals, employability and wider support, particularly as we see more complex and overlapping needs among those we support.

Financial resilience remains a key focus. While we have secured strong levels of funding, and developed a healthy pipeline of opportunities, we are also mindful of the need to strengthen fundraising capacity, and secure more stable, long-term income. This will include developing relationships with statutory partners, trusts and corporates, as well as making better use of emerging opportunities.

Partnership working will continue to be central to our approach. We have strengthened relationships across probation, housing and community organisations, and will continue to build on this to provide more effective, coordinated support.

Internally, we will continue to invest in systems and infrastructure. The rollout of Beacon and expansion of Inform, for fundraising and client management respectively, marks an important step forward in improving how we capture data and understand our impact. We will build on this by making better use of data and technology to support decision-making, and improve service delivery.

We also recognise the importance of a supported and sustainable team. As the organisation grows, we will continue to review our staffing structure, invest in training, and ensure that staff and volunteers are equipped to meet increasing demand. As part of this, we welcomed Rubena Begum as our new administrator, and Mike Halson was promoted to Communications Manager.

Above all, we will remain grounded in the experiences of the people we support. Their needs and feedback will continue to shape our services, ensuring that we remain practical, responsive and rooted in the community.

Peter Charalambides

CEO (Chief Executive Officer)

OUR PROJECTS

UR4Meals

Service Delivery and Demand

UR4Meals continued to provide a consistent frontline response to homelessness and food poverty, operating five days a week throughout the year. Demand remained high, with over 18,000 attendances recorded, alongside increasing complexity of need including financial hardship, housing instability and digital exclusion.

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The 4pm to 6pm service window remained the most pressured period, with high volumes and more complex needs presenting at the same time. Alongside meal provision, there has been increased demand for additional support including travel, phones, food parcels and help accessing external services.

Adapting the Service Model

We introduced a number of practical changes to improve flow and sustainability. A one-meal-per-person approach reduced pressure on the kitchen, improved service flow, and minimised waste. This was implemented with minimal disruption and has helped stabilise delivery.

We also restructured how additional items are distributed. Clothing and surplus food are now provided after meals, with dedicated areas introduced to reduce congestion and create a calmer, more controlled environment during service.

Systems and Operations

This year saw a clear shift towards more structured and efficient ways of working. RotaCentral has improved volunteer coordination and reduced the administrative burden, while onboarding processes have been streamlined through a more digital approach.

New tablets are being introduced to improve data capture and tracking of items distributed. Significant work has also been undertaken to clear and reorganise storage areas, resulting in a more functional and manageable operational space with improved visibility of stock.

Partnerships and Support Services

Glass Door Homeless Charity continued to provide a consistent and valuable on-site service. Following the end of Citizens Advice provision, the Help Hub has grown in importance and is now supported by an employment caseworker from Barons Court Project.

Additional partner support included regular visits from Turning Point, NHS dental services, and specialist outreach teams providing health checks, testing and vaccinations. These partnerships remain an important part of the wider support offer.

Volunteer and Corporate Support

Volunteer contribution remains central to the service, from regular community volunteers to corporate groups supporting delivery. Increased clothing donations, including a significant contribution from a Ukraine relief drive, have helped maintain stock levels in response to rising demand.

Security and Staffing

During the year, our in-house security staff member was placed on long-term sick leave. To maintain safety on site, we engaged Kingfisher Security, who have provided a reliable and professional service. However, this has resulted in increased costs which will need to be reviewed.

Leadership and Team

This year has required a more structured and consistent approach to leadership, with a focus on delegation, team ownership and regular communication. Tayo has continued to play a key role in day-to-day operations, ensuring continuity of service delivery. We have also welcomed Simon as an additional chef, and Yousif as our new kitchen porter.

Service Development

Alongside meal provision, we continued to expand wider support, including travel assistance, phones, clothing and help accessing external services. The Help Hub on Friday mornings has become an increasingly important part of this offer, helping to bridge gaps in provision, and to support guests with more complex needs.

Key Outputs

Attendances – 18,151 over 242 sessions

Meals and takeaways – 32,400

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Food parcels – 365

Toiletries – 3,116

Clothing – 4,217

Sleeping bags and bedding – 463

Travel support – 485

Mobile phones, SIMs and top-ups – 648

Food bank vouchers – 97

Case Study

N is a single mother living in council accommodation with her daughter. She has been accessing support at The Upper Room for over a year, initially for meals and more recently for additional help as her situation has become more challenging.

She is managing significant debt alongside chronic back pain, which limits her ability to work consistently. We provide ongoing support including meals, food parcels and travel assistance, helping her manage day-to-day pressures and support her daughter.

More recently, we supported a successful grant application to help stabilise her situation. N has built a strong relationship with the team and describes The Upper Room as a safe and supportive space where she feels able to be open about her circumstances.

UR4Driving

Headline outputs:

- Referrals: 198
- Clients enrolled: 85
- Theory test passes: 32
- Driving licences (passes): 25

Activity level:

- Total lesson hours: 1,446
- Total attendees: 150

Impact (very important):

- 92% improved confidence
- 90% said the course enhanced their lives
- 0% reoffending (of those followed up)

Over the past year, UR4Driving has continued to grow and develop, with a particular focus on strengthening employability support alongside the core driving provision.

This year also marked an important transition for the project team. After ten years of dedicated service to The Upper Room, Elaine Reeve retired from her role as Project Manager. Elaine played a pivotal role in the development and success of UR4Driving, helping hundreds of people gain confidence, independence and new opportunities through driving. We are enormously grateful for her commitment, professionalism and compassion over the years, and we wish her a long, happy and well-deserved retirement.

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Following Elaine's retirement, we were delighted to appoint Sam Drinkwater as Project Manager. Having previously served as Project Coordinator and played a key role in the programme's delivery and development, Sam brings extensive experience, strong relationships with our clients and partners, and a deep understanding of the project's values and ambitions.

Another key development has been the appointment of an Employability and Skills Coordinator, embedding employability more fully within the programme. Working directly with clients, this role supports individuals to achieve sustainable outcomes beyond obtaining a driving licence.

We also welcomed a new Project Coordinator, Ryan, who has taken on a leading role within the project. Ryan brings strong experience in youth services, and has already made a positive impact. He has established the UR4Driving Advisory Panel, which has secured additional budget for client welfare, enabling increased support through visits and engagement activities.

This year saw the introduction of a structured employability workshop programme, delivered three times annually. Sessions cover topics such as building a positive mindset, identifying skills and strengths, job searching, CV and application support, interview preparation, and understanding workplace expectations.

With an expanded team, we have increased our capacity to provide hands-on support to more vulnerable clients. This includes accompanying individuals to initial volunteering placements to build confidence and support engagement. For example, through our partnership with a local gardening group in Wendell Park, several clients have begun volunteering, with staff support during their early stages.

Our partnership with North Paddington Youth Club remains strong, with weekly workshops delivered, and ongoing collaboration to develop and expand the youth offer. We have also strengthened links with Westminster Youth Justice Reparations Service, creating new pathways for young people to work towards gaining a driving licence as part of structured rehabilitation programmes.

Referrals for young people, particularly those aged 25 and under, have increased significantly over the year. Many are at risk of involvement in crime, or are already engaged with the criminal justice system. Thanks to new funding secured specifically for this age group, we have been able to expand our support, providing tailored interventions that help young people build confidence, develop life skills and access positive opportunities through driving and employability pathways.

To better measure impact, we introduced the Justice Star and Work Star frameworks, enabling improved tracking of softer outcomes and personal development. In addition, all clients now attend two employability-focused appointments to assess their goals and support needs.

A key operational challenge continues to be delays in securing driving tests, driven by DVSA backlogs and changes to the testing system. As a result, we are currently only able to guarantee one practical test per client, although we continue to review this as the situation evolves.

We have also taken steps to strengthen progression and improve outcomes. For theory tests, clients must now demonstrate a deeper level of understanding before booking, including answering questions without prompts. For practical tests, clients are required to meet clear progression criteria, including completion of employability sessions, a minimum level of volunteering, and consistent engagement.

Where individuals join the programme having already passed their theory test, they are required to engage fully with the wider programme to ensure readiness and commitment. Experience shows that higher engagement leads to stronger outcomes.

Testimony/case study

DW - Passed 05/11/2025

What was life like for you prior to engaging with UR4Driving?

Given that I had spent over a decade in prison, this had a significant impact on my family. Not being able to support them the way I would like. There were plenty of closed doors due to having a conviction and this had a negative effect on my confidence and self-esteem. I didn't realise how difficult it was going to be. I had a fractured relationship with my family due to my long sentence, and I carried a lot of guilt and anger when I came out. . .and I didn't have much support.

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This is a big achievement!! What difference has having a licence made to you as a person, and your future?

Having a driving licence has given me plenty more opportunity. I am currently training to become a gas engineer, and naturally, a van to carry equipment is a necessary requirement for the role. I feel a lot more confident approaching a company knowing that if asked the question, do you have a criminal record, the answer will be yes, but I do have a licence now, so I know that will play a big part in future employment. This is a very important qualification as it can open up many opportunities.

What impact has the UR4Driving programme had on your life?

I have learnt to have a positive outlook, as engaging with UR4 Driving I now know that the help is here. I have learned that if you really commit to something and show up and be consistent, the results will come. The staff were there to support me not just with driving, but also helping me with my housing. They restored my faith. There's nothing that I can suggest that UR4 Driving needs to improve, the system works very well. It's straightforward, the staff are helpful and encouraging. They constantly called to keep in contact, especially when I was doing my practical lessons.

If you were telling someone else about UR4 Driving, what would you say to them?

I would say to anyone who is committed about improving their chances in life, make the application. The staff are very supportive and are willing to work with you. Please don't miss out on this opportunity.

UR4Jobs (Help Hub)

Following a review of our services and consultation with guests across The Upper Room, it became clear that many people required more personalised and practical support to address the complex challenges they face. In response, we restructured our support offer during the year.

UR4Jobs has evolved into the Help Hub, a more focused service primarily supporting guests accessing UR4Meals. The Help Hub provides open-access, one-to-one support for people dealing with a wide range of issues, including benefits, housing, immigration, digital access and navigating official systems. By offering tailored support at an earlier stage, we are able to help guests address immediate barriers, and access the services they need to move forward.

At the same time, employability support has been embedded within UR4Driving through the appointment of an Employment and Training Coordinator. This ensures that driving students receive dedicated support to help them progress into training, volunteering and employment opportunities alongside their driving journey.

This new structure allows us to provide more targeted support across our services, ensuring people receive the right help, at the right time, in the setting that best meets their needs. Due to growing demand, we are also exploring the addition of a further Support Worker within the Help Hub to expand the service and increase the support available to our guests.

During the year, we also said goodbye to Nisia, who left The Upper Room after leading the UR4Jobs project. Nisia played an important role in developing the service and supporting many guests facing complex challenges. We are grateful for her dedication and contribution over the years, and wish her every success for the future.

Our service users include individuals experiencing homelessness or housing instability, those with a history of offending or addiction, and migrants facing language and systemic barriers. Alongside the core drop-in service, we have continued to support specific groups, including our Polish cohort, where tailored provision helps address language barriers and social isolation.

Key Data & Demographics

During 2025–26, the Help Hub supported 37 individuals across 81 visits, delivering a total of 144 recorded support interventions.

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The majority of support focused on addressing immediate needs:

- Benefits advice (34 instances)
- Digital support (24 instances)
- Financial advice (16 instances)
- Immigration and visa-related support (11 instances)

Employment-related support, including CV-writing and job search guidance, remains part of the offer, but represents a smaller proportion of activity.

The cohort remains predominantly male, with high levels of unemployment and benefit reliance. A significant number of guests also face housing insecurity, including sofa surfing, temporary accommodation, and rough sleeping.

Identifying Needs and Measuring Impact

Over the past year, it has become increasingly clear that for many guests, employment is not the immediate priority. Instead, the main barriers relate to stability: access to income, housing, documentation and basic digital skills.

The Help Hub plays a key role in addressing these issues at an early stage, providing practical support that enables individuals to begin resolving immediate challenges. This includes helping guests complete forms, understand correspondence, access benefits, and engage with wider services.

This work is often a necessary first step before progression into employment-focused support becomes realistic. As such, the Help Hub complements other services, particularly UR4Driving, by supporting individuals at an earlier stage in their journey.

Case Studies

M came to the Help Hub facing a complex set of challenges, including housing instability, limited English, and difficulties managing his benefits and finances.

Over the course of a year, he attended regular sessions where staff supported him with navigating the benefits system, accessing digital services, and managing communication with statutory agencies. This included support with a Personal Independence Payment (PIP) claim and ongoing liaison with the Department for Work and Pensions and the local authority.

Through this sustained support, M secured temporary accommodation and successfully received a backdated PIP payment of £28,771, alongside ongoing monthly payments of £810.

This case highlights the importance of consistent, practical support in helping individuals navigate complex systems and achieve financial and housing stability.

Harvest Appeal

Our 2025 Harvest campaign lasted from late September through to November 18th, with the majority of activities taking place in October.

Once again we were amazed by the enormous quantity of donations received – at times overwhelming our harvest goods processing team of Stephen and Mietek as they worked their way through bag after bag of packets and tins. It was noticeable that particularly generous donations came from the schools and churches where we delivered talks (19 talks in total).

We're enormously grateful to the teams from Savills Chiswick, Brook Green and Ealing, who made over 20 pick-ups for us. A total of 27 schools and 15 churches made donations this year.

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Harvest Donations from:

Schools

All Saints Church of England Primary School, Fulham
Belmont Primary School, Chiswick
Brackenbury Primary School
Cavendish Primary School
Ealing Fields High School
Grove Park Primary School, Chiswick
Heathfield Junior School
Hill House International Junior School, Kensington
John Betts Primary School
Kensington Wade School
Kew Green Prep School
Latymer Prep School
Orchard House School, Chiswick
St John XXIII Catholic Primary School
St Mary's Catholic Primary School, Masbro Road
St Mary's Catholic Primary, Isleworth
St Nicholas Church of England Primary School
St Paul's Grove Park
St Stephen's Church of England Primary School
Strand on the Green Infant & Nursery School
Tara House Montessori Nursery
The Hall Junior School
Wendell Park Primary School
West London Free School Primary
Willcocks Nursery School
William Hogarth Primary, Chiswick
Willow Tree Nursery

Churches

All Saints Church, Fulham
The Church of The Holy Innocents, Hammersmith
Ravenscourt Baptist Church, Hammersmith
St Barnabas Church, Kensington
St Columba's Church of Scotland, Knightsbridge

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FOR THE YEAR ENDED 31 MARCH 2026

St Dunstan's Church, East Acton

St Etheldreda's Church, Fulham

St George's Church, Campden Hill

St James's Church, Hampton Hill

St John's Church, Notting Hill

St John's Church, Fulham

Fundraising Events Roundup

Following our highly successful 'Evening with David Tennant' in March, we put on a smaller-scale but fascinating event at St Saviour's on May 8th, this time featuring the journalist Dan Evans, who is best-known as one of the key whistleblowers in the phone-hacking scandal. Two weeks later, we were lucky enough to host Annabel Croft at St Michael and All Angels Church, who charmed an audience comprising fans of both tennis and Strictly Come Dancing!

June saw another successful weekend at Bedford Park Green Days Festival. As ever, we made many new friends and contacts as well as raising funds through our raffle and tombola. Our experiment to sell raffle tickets online proved a success, and we will do the same again in 2026.

September saw our annual quiz night, delayed from earlier in the year due to a clash of dates. The event was kindly hosted by Latymer Upper School, and proved as hotly contested and noisy as ever.

In November, our indefatigable Trustee Bridget Stevenson ran our annual Book Swap, kindly hosted by Hartswood Road Tennis Club. Entry was free, but visitors were encouraged to make donations. Sarah Houston also brought along a selection of her home-made jewellery, and donated a generous percentage of the takings to us.

Our annual Carol Concert in December was held at St Saviour's Church, and we were privileged to be joined once again by the Addison Chamber Choir. We benefited from two other fundraising events organised on our behalf that month: the Crown & Sceptre pub hosted a carol-singing evening for us, featuring our former Trustee Paulette Mullings, and Chiswick Cheese Market set up a highly successful cheese-themed tombola for their final market of the year.

As we said goodbye to our Fundraising Manager, Joyce, the first quarter of 2026 was relatively quiet in terms of events. On March 12th we put on our first 'Evening With' event of the year with local restaurateur Sam Harrison, in conversation with the cookery writer Jo Pratt, at St Michael and All Angels Church. This was a very successful evening, enhanced with free Prosecco and nibbles from Sam's flagship restaurant, Sam's Riverside.

Keen to Be Green

At The Upper Room we remain committed to reducing our environmental impact in practical and achievable ways.

Over the past year, our focus has been on improving everyday practices across the organisation. In particular, we have increased our efforts around recycling, ensuring that waste is better sorted, and more materials are diverted away from landfill.

Alongside this, we continue to prioritise digital communication where possible, helping to reduce unnecessary printing, and encourage staff and volunteers to be mindful of energy use within our building.

We also make use of surplus food from local supermarkets within our kitchen, helping to minimise food waste, while supporting our core service.

While our approach is modest, we are committed to making steady improvements over time, embedding sustainable habits into the day-to-day running of The Upper Room.

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Volunteers

This year we were supported by a truly remarkable 384 volunteers who generously gave their time across our services, fundraising activities and behind-the-scenes operations. Together they contributed a total of 10,198 hours — the equivalent of more than five full-time staff — demonstrating the vital role volunteers continue to play at the heart of The Upper Room.

Corporate Development

This year we have taken a more focused approach to corporate development, concentrating on maintaining and building on the relationships we already have.

We are grateful to the organisations who have continued to support The Upper Room through funding, volunteering and engagement. Our corporate cook-in days remain a key part of this, offering teams a chance to get involved in a practical way, while gaining a better understanding of the people we support.

Over the past year we welcomed teams from Barclays, Hearst, Hillsong, Octopus, Savills, Xero, Centric Brands, Imperial College, Greene King, USA Uni VOL and Nando's to take part in these sessions. Their time, energy and willingness to get involved has made a real difference to the day-to-day running of the service.

While activity in this area has been more measured, we see clear potential for growth. With new Trustees joining the Board, we hope to open up new opportunities through their networks and connections.

Looking ahead, our aim is to continue building these relationships in a steady and meaningful way, ensuring that partnerships are mutually beneficial and rooted in a genuine understanding of our work.

RISK MANAGEMENT

The Trustees recognise that The Upper Room is exposed to a range of financial, operational, governance and compliance risks. A comprehensive Risk Register is maintained and reviewed regularly by the Board, with key risks monitored throughout the year, and mitigation measures put in place where required. Particular attention has been given to financial sustainability, income diversification, service demand, organisational resilience and regulatory compliance.

The charity has robust governance arrangements, with policies reviewed regularly by the Board. These include Financial Controls, Safeguarding, HR, Health and Safety, GDPR, Equality, Diversity and Inclusion, and Volunteer Management. Disclosure and Barring Service (DBS) checks are undertaken where appropriate for trustees, staff and volunteers, and Peninsula provides external HR and Health and Safety support to help ensure best practice.

Regular risk assessments are carried out across all areas of our work, including safeguarding, food hygiene and premises management. Financial performance, cash flow and fundraising activity are closely monitored by the Board and senior leadership team. These measures help ensure that risks are identified, managed and reviewed effectively, supporting the charity's long-term sustainability and ability to deliver its charitable objectives.

FINANCE REPORT

The Upper Room recorded a surplus of £9,435 for the financial year ending 31st March 2026, a result which is a little stronger than budgeted for at the start of the year, leading to a small increase in the charity's net current assets.

For the 2025/2026 financial year, the Trustees set an income and expenditure budget that anticipated income being lower than expenditure, aiming to reduce slightly the charity's unrestricted reserves to a target level of £250,000, compared to a figure of £270,934 as at 31st March 2025. Our year-end unrestricted reserves are £268,774, so above this target level, with total assets less liabilities rising from £273,379 as at 31st March 2025 to £282,816 at 31st March 2026.

Total income rose from £687,813 in 2024-2025 to £708,332 in 2025-2026, an increase of 3%. The largest driver of income again this year was donations and legacies, which increased from £613,424 to £669,403. Within this, donations and gifts decreased slightly from £221,563 to £189,249, whilst legacies provided £103,686 of income not seen in the prior year — the majority coming from a single generous bequest. Grant income decreased from £346,059 to £317,887. The total value attributed to donated food, toiletries, clothing and bedding was broadly

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

FOR THE YEAR ENDED 31 MARCH 2026

unchanged at £44,581 (2025:£45,802). However, the donated food value this year was £34,581 and donated toiletries, clothing and bedding were valued at £10,000, whereas the entire 2025 value was for donated food. Fundraising event income fell significantly from £45,145 to £23,195, the prior year's figure having been boosted by the David Tennant event held in March 2025 which was not replicated in the 2025-2026 financial year. Investment income from bank interest also fell from £11,647 to £7,499, reflecting lower cash balances and declining interest rates during the year.

Expenditure decreased from £723,748 in 2024-2025 to £698,897 in 2025-2026. The decrease was driven principally by a significant reduction in fundraising costs, which fell from £80,100 to £65,012, as the one-off elevated costs associated with the prior year's large fundraising event were not repeated. Charitable activities expenditure also reduced slightly from £643,648 to £633,885. Within charitable activities, staff costs increased from £263,124 to £268,132 in line with pay increases, whilst client training costs, kitchen expenses and office costs all fell, showing strong cost discipline within the charity. Support costs increased from £144,627 to £186,938, reflecting growth in the number of staff and an increase in miscellaneous costs, which included £14,000 of value attributed to donated redecoration cost for work on the entrance and stairway to our Cobbold Road home.

Our year-end balance sheet shows a healthy current net asset position of £282,816. Of this figure, unrestricted cash reserves make up £264,632. We plan to maintain reserves at this figure next year, as detailed in the Reserves Policy section below.

As ever, I must thank all the staff at The Upper Room for their dedication, professionalism and close adherence to the agreed budget. I am particularly indebted to our Finance Officer Veronica Tuke, who provides me with invaluable support in my role.

RESERVES POLICY

The reserves policy of The Upper Room is to maintain a cash reserve which is at least equal to the calculated cost of an orderly wind-down of the organisation over a three-month period should it ever become unviable. We include in this cost three months of staff costs, plus statutory redundancy payments, as well as other contractual commitments that would fall due. We also aim to limit our reserves to approximately six months of our budgeted expenses. On this basis, our minimum reserve level at 31st March 2026 is £147,947, and our targeted maximum is £359,852. Our general, unrestricted reserve funds, i.e. those which have not been designated for a special purpose, stand at £264,632 as at 31st March 2026, so within this target range.

As our unrestricted reserves remain close to the mid-point of our reserve target range, the Board has agreed to target maintaining our reserves at their current level at the end of the next financial year. The Board has approved expense and income budgets for the 2026-2027 financial year accordingly.

PUBLIC BENEFIT

The Trustees consider that the charitable company has complied with the duty to have due regard to public benefit as detailed in guidance published by the Charity Commission. All services are provided to our beneficiaries free of any charge.

DONORS

Our grateful thanks go to all those individuals, schools, community events, church and faith groups, organisations and grant-giving trusts who contribute to our work. We are continually humbled by the support of all those who volunteer at The Upper Room, giving their time and energy to the project. This extends to the generous giving at Harvest of non-perishable food that supplements our food stores hugely.

GRANTS AND DONATIONS FROM GRANT-GIVING TRUSTS, CHARITABLE FOUNDATIONS AND OTHER INSTITUTIONS

CHURCH DONATIONS

All Saints, Fulham
St George's, Campden Hill
St James's Church, Hampton Hill
St John's Church, Notting Hill
St Michael and All Angels, Bedford Park

THE UPPER ROOM (ST SAVIOUR'S)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

	St Peter's Church, Acton Green St Peter's Church, Hammersmith The Church of The Holy Innocents, Hammersmith
SCHOOL DONATIONS	Kensington Wade School Norland Place School
IN MEMORIAM	Dr Colette Ray legacy In memory of Audrey Barber In memory of Mandy Ward In memory of Peter Ransley
OTHER DONORS	39 Steps Entertainment Ltd Barclays Hammersmith Barclays Investment Bank – Cross Markets Division Braze British Telecom Brodie Consulting Centric Brands Chiswick and Brentford Rotary Club Chiswick Cheese Market Easy Fundraising Facebook community fundraisers Finlay Brewer Foodinate Kerr & Co Marmalade Jewellery Microsoft North Paddington Youth Centre Oaktree Capital Management LP Paypal Giving Fund UK Savills (UK) Limited The Big Give Christmas Challenge 2025 The Reed Educational Trust Limited Titans golf group Untitled Comedy Xero
GRANTS	Alfred Charitable Trust Anonymous – in memory of Andy Stallman Barratt Development plc Charitable Foundation C S Rowbotham Charitable Trust Hammersmith United Charities Inner London Magistrates' Court's Poor Box Charity & Feeder Charity King Charles III Charitable Fund London Borough of Hammersmith and Fulham London Community Foundation Marsh Charitable Trust Mercers' Charitable Foundation Montier Charitable Trust Old Oak and Park Royal Development Corporation Polish Relief Society Roehampton University RVJ Cadbury Charitable Trust The Albert Hunt Trust

THE UPPER ROOM (ST SAVIOUR'S)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

The Batchworth Trust
The Caerlow Trust
The Charles Hayward Foundation
The City Bridge Foundation/UR4Jobs
The City Bridge Foundation/UR4Meals
The Dyers' Company Charitable Trust
The Field Family Charitable Trust
The Fitton Trust
The French Huguenot Church of London Charitable Trust
The Girdlers' Company Charitable Trust
The Hollick Family Foundation
The J E Posnansky Charitable Trust
The Jongen Charitable Trust
The Julia Rausing Trust
The Keene Family Charitable Trust
The Leigh Trust
The Olive Tree Trust
The Swire Charitable Trust
The Wogen Anniversary Trust
The Worshipful Company of Basketmakers

IN KIND DONORS

Addison Singers' Chamber Choir
Alison Ducane
American Institute for Foreign Study (AIFS)
Andrew Calvocoressi
Andy Slaughter
Annabel Croft
Barclays Hammersmith
Barons Court Project
Becklow Road VE Day
Breakthrough Social Enterprise
Bridget Osborne
Bridget Stevenson
Chiswick Cheese Market
Chiswick Cheese Market stallholders
Chiswick House Kitchen Garden
Citizens Advice Hammersmith
City Harvest
COOK
Co-Op, Askew Road
Crown & Sceptre carol singers
Dan Evans
David Juritz and all the other artists who took part in the New Year's Day concert at St Michael and All Angels
David Lloyd Acton Park
Dorsett Hotel
Driving Aid to Ukraine
Emma Bostock
Foundation for International Education (FIE)
Gail's Bakery, Askew Road
Glass Door Homeless Charity
Good Things Foundation
Gosia Jaguś
Greene King

THE UPPER ROOM (ST SAVIOUR'S)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Hartswood Road Tennis Club
Hearst Networks UK EMEA
Hill House School
Hillsong Church
Hogarth Club
Hyde Park Stables
Imperial College School of Medicine (ICSM)
ICSM Rag Week: Rugby
ICSM Rag Week: Water Polo
James Munro
James Weir: Kew half marathon
Jamie Coia
Jo Pratt
Kamila Polak
Lea & Sandeman
Luiza Gorzalczyńska
Michael Pownall
Nando's
NHS Dental Services
Octopus EV
Queen Mother's Clothing Guild
Queen's Park Rangers
Sam Harrison
Sam's Kitchen
Sam's Riverside
Sarah Houston
Savills Chiswick, Ealing and Brook Green
Shoots and Leaves
Simon Tuke
Sobia Khan
Social Bite
St Michael and All Angels, Bedford Park
St Saviour Wendell Park
The Chiswick Calendar
The Felix Project
The Ginger Pig
The Hall School
Tim Parlett
Time Givers
Torin Douglas
Troy Fores Masculet
Turning Point
Val Jozefiak
Westminster Youth Justice Reparations Service
.....and all our wonderful, loyal volunteers and supporters

THE UPPER ROOM (ST SAVIOUR'S)

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

FOR THE YEAR ENDED 31 MARCH 2026

Statement of trustees' responsibilities

The trustees, who are also the directors of The Upper Room (St Saviour's) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

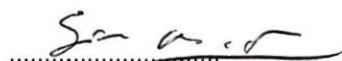
Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

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

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

The trustees' report was approved by the Board of Trustees.



S Tuke (Chair)

Trustee

Dated: 18 June 2026

THE UPPER ROOM (ST SAVIOUR'S)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE UPPER ROOM (ST SAVIOUR'S)

I report to the trustees on my examination of the financial statements of The Upper Room (St Saviour's) (the charity) for the year ended 31 March 2026.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Katherine Dee (FCA)
Begbies Chartered Accountants

9 Bonhill Street
London
EC2A 4DJ

Dated: 18/6/26

THE UPPER ROOM (ST SAVIOUR'S)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2026

Current financial year

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Total 2025 £
<u>Income and endowments from:</u>					
Donations and legacies	3	348,501	320,902	669,403	613,424
Charitable activities	4	-	5,222	5,222	12,002
Fundraising activities	5	23,195	-	23,195	45,145
Investments - bank interest		7,499	-	7,499	11,647
Other income		-	3,013	3,013	5,595
Total income		<u>379,195</u>	<u>329,137</u>	<u>708,332</u>	<u>687,813</u>
<u>Expenditure on:</u>					
Raising funds	6	<u>65,012</u>	<u>-</u>	<u>65,012</u>	<u>80,100</u>
Charitable activities	7	<u>316,345</u>	<u>317,540</u>	<u>633,885</u>	<u>643,648</u>
Total resources expended		<u>381,357</u>	<u>317,540</u>	<u>698,897</u>	<u>723,748</u>
Net (expenditure)/income for the year/ Net movement in funds		(2,162)	11,597	9,435	(35,935)
Fund balances at 1 April 2025		<u>270,936</u>	<u>2,445</u>	<u>273,381</u>	<u>309,314</u>
Fund balances at 31 March 2026		<u><u>268,774</u></u>	<u><u>14,042</u></u>	<u><u>282,816</u></u>	<u><u>273,379</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

THE UPPER ROOM (ST SAVIOUR'S)

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Prior year: 2024-2025		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
	Notes			
<u>Income and endowments from:</u>				
Donations and legacies	3	261,429	351,995	613,424
Charitable activities	4	1,000	11,002	12,002
Fundraising activities	5	45,145	-	45,145
Investments - bank interest		11,647	-	11,647
Other income		5,000	595	5,595
Total income		<u>324,221</u>	<u>363,592</u>	<u>687,813</u>
<u>Expenditure on:</u>				
Raising funds	6	<u>80,100</u>	<u>-</u>	<u>80,100</u>
Charitable activities	7	<u>256,430</u>	<u>387,218</u>	<u>643,648</u>
Total resources expended		<u>336,530</u>	<u>387,218</u>	<u>723,748</u>
Net (expenditure)/income for the year/ Net movement in funds		<u>(12,309)</u>	<u>(23,626)</u>	<u>(35,935)</u>
Fund balances at 1 April 2024		<u>283,243</u>	<u>26,071</u>	<u>309,314</u>
Fund balances at 31 March 2025		<u><u>270,934</u></u>	<u><u>2,445</u></u>	<u><u>273,379</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

THE UPPER ROOM (ST SAVIOUR'S)

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Fixed assets					
Tangible assets	13		4,142		1,227
Current assets					
Debtors	14	52,046		36,955	
Cash at bank and in hand		288,758		285,872	
		<u>340,804</u>		<u>322,827</u>	
Creditors: amounts falling due within one year	15	<u>(62,130)</u>		<u>(50,675)</u>	
Net current assets			278,674		272,152
Total assets less current liabilities			<u>282,816</u>		<u>273,379</u>
Income funds					
Restricted funds - general	18		14,042		2,445
<u>Unrestricted funds</u>					
Designated funds	19	4,142		1,227	
General unrestricted funds		<u>264,632</u>		<u>269,707</u>	
			268,774		270,934
			<u>282,816</u>		<u>273,379</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 18 June 2026



 S Tuke (Chair)
 Trustee

Company Registration No. 02567517

THE UPPER ROOM (ST SAVIOUR'S)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	25		487	(80,727)	
Investing activities					
Purchase of tangible fixed assets		(5,100)		(600)	
Interest received		7,499		11,647	
Net cash generated from investing activities			2,399	11,047	
Net increase/(decrease) in cash and cash equivalents			2,886	(69,680)	
Cash and cash equivalents at beginning of year			285,872	355,554	
Cash and cash equivalents at end of year			288,758	285,872	

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

Charity information

The Upper Room (St Saviour's) is a private company limited by guarantee incorporated in England and Wales. The registered office is St Saviour Wendell Park Church, Cobbold Road, London, W12 9LN.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

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

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known with reasonable certainty, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

The charity receives donated food. In accordance with the SORP these are recognised at fair value to the donor. Fair value is the price at which the food could be sold. Where the food would be unsaleable by the donor no value is recognised. Where food that would still be saleable is received an estimate is made of the value. It is estimated that 29% (2025: 29%) of the food received has sale value. Any stock of food held at the balance sheet date is of minimal value and accordingly not included in the accounts.

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

(Continued)

Grants are recognised when receivable. Where grants are for a specific future time period the funds are deferred. Multi-year grants which have implicit time apportionment are deferred to the extent that they are for future time periods.

Grants received by the charity that are donations towards general costs are shown as unrestricted income. Where the donor specifies that the funds may only be spent on specific items or projects the grants are shown as restricted income.

All grants received by the charity are voluntary income toward the costs of the charity and are not generated as a direct result of achieving specific levels, of output or charitable services, under contract. In accordance with the SORP these grants are shown as voluntary income rather than income from charitable activities.

1.5 Resources expended

Liabilities arise from legal or constructive obligations that commit the charity to expenditure. Where the commitment has arisen before the balance sheet date the expenditure is recognised in the accounts.

Costs of generating funds are those costs incurred in obtaining funds through events, grants, donations and other income streams.

Costs of participating in or running fundraising event are recognised in the period in which the fundraising event takes place. General costs of raising funds are recognised as the cost is incurred.

Costs relating to charitable activities are those costs incurred in undertaking charitable activities. These costs are either direct costs or an allocation of support and governance costs.

Governance costs are purely those necessary for the charity to meet the administrative requirements of the Charity Commission. Governance costs are apportioned over each charitable area in the same ratio as support costs.

Support Costs are allocated in proportion to charitable activities in the ratio of 9:50:37:4 Fundraising: Driving: Meals: Jobs (2025: 46:41:13 Driving: Meals: Jobs).

1.6 Tangible fixed assets

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

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

Leasehold improvements	Once completed, over the term of the lease
Kitchen equipment	10 years
Computers	3 years
Electric bicycle	2 years

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

Leasehold improvements comprise the costs of the construction of a mezzanine floor. In accordance with the accounting policy, the asset is depreciated over the term of the lease. The lease expired in March 2022 at which time the net book value was nil.

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

(Continued)

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price. Financial liabilities classified as payable within one year are not amortised.

Trade creditors and accruals are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

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

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

1.10 Retirement benefits

Payments to personal pension schemes are charged as an expense as they fall due as shown in note 10.

2 Critical accounting estimates and judgements

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

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

Estimates have been made with regards to donated food received and legacies due.

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

3 Donations and legacies

	2026	2025
	£	£
Donations and gifts	189,249	221,563
Legacies receivable	103,686	-
Grants receivable	317,887	346,059
Donated food, materials and professional services	58,581	45,802
	<u>669,403</u>	<u>613,424</u>
Donations and gifts		
Gift aid	23,318	21,707
Donations from businesses, schools, churches and individuals	165,931	199,856
	<u>189,249</u>	<u>221,563</u>
Grants recognised in the year		
Anonymous, in memory of Andy Stallman	42,713	37,240
City Bridge Foundation	62,885	49,877
City & Metropolitan Welfare Charity	-	50,000
Hammersmith United Charities	-	45,000
The Batchworth Trust	12,500	12,500
The Caerlow Trust	55,000	-
The Girdlers' Company Charitable Trust	11,000	10,000
The Hollick Foundation	10,000	10,000
The Julia Rausing Trust	18,750	-
The Jongen Charitable Trust	15,000	15,000
The London Community Foundation	18,750	6,250
The Mercers' Charitable Foundation	-	10,000
The Swire Charitable Trust	10,417	10,000
Other under £10,000 and anonymous	60,872	90,192
	<u>317,887</u>	<u>346,059</u>

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

4 Charitable activities

	2026 £	2025 £
Performance related grant - Roehampton University	5,222	2,002
Performance related grant - BME Health Forum	-	10,000
	<u>5,222</u>	<u>12,002</u>
Analysis by fund		
Restricted funds - general	<u>5,222</u>	
For the year ended 31 March 2025		
Unrestricted funds		1,000
Restricted funds - general		<u>11,002</u>
		<u>12,002</u>

5 Fundraising activities

	2026 £	2025 £
Fundraising events	<u>23,195</u>	<u>45,145</u>

6 Raising funds

	2026 £	2025 £
<u>Fundraising and publicity</u>		
Staging fundraising events and other costs	10,904	26,353
Fundraising agents and grant monitoring	781	21,300
Staff costs	36,227	32,447
Support costs	17,100	-
Governance costs	275	-
	<u>65,012</u>	<u>80,100</u>
Fundraising and publicity		

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

7 Charitable activities

	UR4Driving	UR4Meals	UR4Jobs	Total	UR4Driving	UR4Meals	UR4Jobs	Total
	2026	2026	2026	2026	2025	2025	2025	2025
	£	£	£	£	£	£	£	£
Staff costs	110,380	146,981	10,771	268,132	83,222	136,499	43,403	263,124
Client training - lessons and test fees	72,995	-	-	72,995	106,321	-	542	106,863
Kitchen (food, health and safety)	54	5,363	42	5,459	23	8,077	629	8,729
Beneficiary awards	200	6,072	1,655	7,927	-	5,876	5,684	11,560
Volunteer expenses	7,108	3,515	13	10,636	4,672	5,646	33	10,351
Office costs	5,964	6,062	515	12,541	3,172	6,259	576	10,007
Motor expenses	62	430	-	492	-	215	-	215
Professional fees, security and consultancy	7,850	21,403	7,019	36,272	8,296	20,160	7,352	35,808
Staff training costs	1,372	546	35	1,953	400	1,044	30	1,474
Rent, rates and refuse	-	-	-	-	2,400	-	84	2,484
Donated food and client assistance	-	44,581	-	44,581	-	45,802	-	45,802
	<u>205,985</u>	<u>234,953</u>	<u>20,050</u>	<u>460,988</u>	<u>208,506</u>	<u>229,578</u>	<u>58,333</u>	<u>496,417</u>
Share of support costs (see note 8)	93,468	6,468	70,177	170,113	66,922	58,983	18,722	144,627
Share of governance costs (see note 8)	1,530	1,132	122	2,784	1,205	1,062	337	2,604
	<u>300,983</u>	<u>242,553</u>	<u>90,349</u>	<u>633,885</u>	<u>276,633</u>	<u>289,623</u>	<u>77,392</u>	<u>643,648</u>

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

7 Charitable activities

(Continued)

	UR4Driving	UR4Meals	UR4Jobs	Total	UR4Driving	UR4Meals	UR4Jobs	Total
	2026	2026	2026	2026	2025	2025	2025	2025
	£	£	£	£	£	£	£	£
Analysis by fund								
Unrestricted funds	152,468	91,738	72,139	316,345	68,911	145,390	42,129	256,430
Restricted funds - general	148,515	150,815	18,210	317,540	207,722	144,233	35,263	387,218
	<u>300,983</u>	<u>242,553</u>	<u>90,349</u>	<u>633,885</u>	<u>276,633</u>	<u>289,623</u>	<u>77,392</u>	<u>643,648</u>

Support costs are allocated in proportion to activities in the ratio of 9:50:37:4 Fundraising: Driving: Meals: Jobs (2025: 46:41:13 Driving: Meals: Jobs)

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

8 Support costs

	Support costs £	Governance costs £	2026 Support costs £	Governance costs £	2025 £
Staff costs	116,225	-	116,225	92,968	92,968
Depreciation	2,185	-	2,185	485	485
Computer	2,229	-	2,229	1,980	1,980
Miscellaneous expense	25,231	-	25,231	9,402	9,402
Office administration	1,452	-	1,452	973	973
Advertising, including staff	384	-	384	1,103	1,103
Professional fees	5,689	-	5,689	3,030	3,030
Rent & utilities	31,957	-	31,957	33,779	33,779
Staff training	1,586	-	1,586	907	907
Independent examination fees	-	2,880	2,880	-	2,520
Other governance	-	179	179	-	84
	<u>186,938</u>	<u>3,059</u>	<u>189,997</u>	<u>144,627</u>	<u>147,231</u>
Analysed between					
Fundraising	16,825	275	17,100	-	-
Charitable activities	170,113	2,784	172,897	144,627	147,231
	<u>186,938</u>	<u>3,059</u>	<u>189,997</u>	<u>144,627</u>	<u>147,231</u>

Miscellaneous expenses includes £14,000 of donated redecoration costs.

Governance costs includes payments to the Independent Examiners of £2,880 inclusive of VAT (2025-£2,520).

Support costs are allocated in proportion to activities in the ratio of 9:50:37:4 Fundraising: Driving: Meals: Jobs (2025: 46:41:13 Driving: Meals: Jobs).

9 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,880	2,520
Depreciation of owned tangible fixed assets	2,185	485

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year except as disclosed in note 21. Reimbursed travel expenses totalled £nil (2025: £nil). The general insurance policy includes cover for the trustees.

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

11 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
	16	15
	<u> </u>	<u> </u>
Employment costs	2026	2025
	£	£
Wages and salaries	373,288	345,102
Social security costs	31,228	28,109
Pension costs	16,068	15,328
	<u>420,584</u>	<u>388,539</u>

During the year no employee earned over £60,000 per annum. Statutory redundancy of £1,700 was paid during the year.

Remuneration of key management personnel

The remuneration of key management personnel, including pension contributions, employer national insurance and prior to all deductions is as follows.

	2026 £	2025 £
Aggregate compensation	<u>64,369</u>	<u>59,000</u>

12 Taxation

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

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

13 Tangible fixed assets

	Leasehold improvements £	Kitchen equipment £	Computers £	Electric bicycle £	Total £
Cost					
At 1 April 2025	442,299	18,324	12,903	600	474,126
Additions	-	5,100	-	-	5,100
	<u>442,299</u>	<u>23,424</u>	<u>12,903</u>	<u>600</u>	<u>479,226</u>
At 31 March 2026	442,299	23,424	12,903	600	479,226
Depreciation					
At 1 April 2025	442,299	17,397	12,903	300	472,899
Depreciation charged in the year	-	1,885	-	300	2,185
	<u>442,299</u>	<u>19,282</u>	<u>12,903</u>	<u>600</u>	<u>475,084</u>
At 31 March 2026	442,299	19,282	12,903	600	475,084
Carrying amount					
At 31 March 2026	-	4,142	-	-	4,142
	<u>-</u>	<u>4,142</u>	<u>-</u>	<u>-</u>	<u>4,142</u>
At 31 March 2025	-	927	-	300	1,227
	<u>-</u>	<u>927</u>	<u>-</u>	<u>300</u>	<u>1,227</u>

14 Debtors

	2026 £	2025 £
Amounts falling due within one year:		
Other debtors	35,450	15,000
Prepayments and accrued income	16,596	6,955
	<u>52,046</u>	<u>21,955</u>
Amounts falling due after more than one year:		
Other debtors	-	15,000
	<u>-</u>	<u>15,000</u>
Total debtors	<u>52,046</u>	<u>36,955</u>

Other debtors includes £15,000 (2025: £30,000) of a multi-year unrestricted grant and £20,000 due from a residual legacy.

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

15 Creditors: amounts falling due within one year

	Notes	2026 £	2025 £
Deferred income	16	53,918	39,540
Trade creditors		5,123	3,806
Accruals		3,089	7,329
		<u>62,130</u>	<u>50,675</u>

16 Deferred income

	2026 £	2025 £
Arising from performance related grants	1,193	6,417
Arising from grants for future time periods	52,725	33,123
	<u>53,918</u>	<u>39,540</u>

	2026 £	2025 £
Deferred income brought forward	(39,540)	(68,917)
Recognised in the year	45,614	68,917
Provided in the year	47,844	39,540
	<u>53,918</u>	<u>39,540</u>

17 Statutory funding

The charity recognised £2,189 of income from government sources of funding during the year (2025: £12,180 of income from government sources).

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

18 Restricted funds

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

	Movement in funds			Movement in funds			
	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 1 April 2025	Incoming resources	Resources expended	Balance at 31 March 2026
	£	£	£	£	£	£	£
UR4Driving	6,259	201,463	(207,722)	-	148,516	(148,516)	-
UR4Meals	4,482	92,817	(96,448)	851	112,972	(103,345)	10,478
UR4Jobs	15,330	16,860	(32,190)	-	1,200	(1,200)	-
Core funding	-	2,575	(2,575)	-	3,564	-	3,564
City Bridge Foundation UR4Meals	-	45,210	(45,210)	-	47,470	(47,470)	-
City Bridge Foundation Wellbeing/Jobs	-	4,667	(3,073)	1,594	15,415	(17,009)	-
	<u>6,259</u>	<u>363,592</u>	<u>(387,218)</u>	<u>2,445</u>	<u>329,137</u>	<u>(317,540)</u>	<u>14,042</u>

The restricted funds represent income funds expendable at the discretion of the trustees in furtherance of the charity's object in accordance with the conditions imposed by the donor. The purpose of each fund is set out below:

Name of Restricted fund	Purpose of Fund
UR4Driving	Grants to fund the UR4Driving project
UR4Meals	Grants to fund the UR4Meals project
UR4Jobs	Grants to fund the UR4Jobs project
Core funding	Grants for fixed assets, admin and other core costs
City Bridge Foundation UR4Meals (1035628)	City Bridge Foundation is the funding arm of The City of London Corporation's charity, Bridge House Estates
City Bridge Foundation Wellbeing (1035628)	City Bridge Foundation is the funding arm of The City of London Corporation's charity, Bridge House Estates

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

19 Designated funds

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

	Movement in funds			Movement in funds				Balance at 31 March 2026
	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 1 April 2025	Incoming resources	Resources expended	Transfers	
	£	£	£	£	£	£	£	£
Fixed assets	1,112	600	(485)	1,227	-	(2,185)	5,100	4,142
Legacy funds	-	-	-	-	8,498	(3,398)	(5,100)	-
	<u>1,112</u>	<u>600</u>	<u>(485)</u>	<u>1,227</u>	<u>8,498</u>	<u>(5,583)</u>	<u>-</u>	<u>4,142</u>

Unrestricted Fund	Purpose of Fund
Fixed asset fund	Income invested in the charity's fixed assets based on the net book value
Legacy funds	Legacy funds designated for specific purposes including fixed assets.

Transfers within funds represents the purchase of fixed assets.

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

20 Analysis of net assets between funds

	Unrestricted	Designated funds	Restricted	Total	Unrestricted	Designated funds	Restricted	Total
	2026	2026	2026	2026	2025	2025	2025	2025
	£	£	£	£	£	£	£	£
Fund balances at 31 March 2026 are represented by:								
Tangible assets	-	4,142	-	4,142	-	1,227	-	1,227
Current assets/(liabilities)	264,632	-	14,042	278,674	269,708	-	2,445	272,153
	<u>264,632</u>	<u>4,142</u>	<u>14,042</u>	<u>282,816</u>	<u>269,708</u>	<u>1,227</u>	<u>2,445</u>	<u>273,380</u>

THE UPPER ROOM (ST SAVIOUR'S)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

21 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2026 £	2025 £
Within one year	18,000	18,000
Between two and five years	86,554	82,268
In over five years	69,566	91,852
	<u>174,120</u>	<u>192,120</u>

A new lease was signed on the 7th May 2024, for a period of 12 years from 31st March 2022. The rent increases throughout the term, and the above rent is the total agreed to be paid without discounting or averaging.

22 Related party transactions

Mrs V Tuke, the wife of chair of trustees, Mr Simon Tuke, received £23,497 (2025: £23,921) for bookkeeping services.

During the year, the charity received £2,204 (2025: £1,469) in donations from trustees and related parties.

23 Limited by Guarantee

The charitable company is limited by guarantee. The guarantee is limited to £1 for each member.

24 Analysis of changes in net funds

The charity had no material debt during the year.

25 Cash generated from operations	2026 £	2025 £
Surplus/(deficit) for the year	9,435	(35,935)
Adjustments for:		
Investment income recognised in statement of financial activities	(7,499)	(11,647)
Depreciation of tangible fixed assets	2,185	485
Movements in working capital:		
(Increase) in debtors	(15,089)	(21,658)
(Decrease)/increase in creditors	(2,923)	519
Increase/(decrease) in deferred income	14,378	(12,491)
Cash generated from/(absorbed by) operations	<u>487</u>	<u>(80,727)</u>