Pilgrims' Friend Society Group

Annual Report *and* Consolidated Financial Statements

for the year ended 31 March 2026

Supporting *older people* **through** *Christian* **care and community**

Pilgrims' Friend Society is a registered charity and a company registered in England and Wales. Charity No. 1045920. Company No. 3027071


Anita
Carer

Contents

> *"Even in old age they will still produce fruit; they will remain vital and green."*
>
> Psalm 92:14

From the CEO

In another demanding year for social care, I am thankful to God for His provision and to colleagues across our homes, housing and head office for their faithfulness and professionalism. We have continued to deliver high-quality, distinctive Christian care and support, strengthened our foundations for growth and renewal, and served more older people and families than ever before through our homes and community and church connections.

We also give thanks to God for another significant financial surplus. The headline number includes the exceptional gain on the sale of the site of the now closed Brighton home but also reflects continued donations/ legacy support and strong income because of good levels of occupancy.

> *"The quality of what we do has remained high and I remain immensely grateful to my colleagues who make this happen and who have yet again been an inspiration to me!"*

We expected last year to be challenging as we were carrying significant costs that relate to the building of new homes and the planned acquisition of new homes that will only deliver the necessary linked additional income in future years. The same will be true for 2026–2027, but as the new homes start to contribute, we expect to deliver a financial surplus after all costs, including depreciation, and before donations and legacies. Economies of scale as we spread our central costs over more rooms are pivotal to this change.

Charitable giving through donations and legacies has been important in the year and has helped us continue to admit similar numbers of people funded by local authorities to previous years. The cost of these admissions in terms of shortfalls in fees compared to private pay rates has ballooned over recent years and now stands at over £4.2m. We continue to make representations to government regarding this situation through membership of the National Care Forum, and directly as we have opportunity.

The continued success of Middlefields House is a great encouragement to the thinking behind our Growth and Renewal Programme. It has been encouraging to see progress with the planning for new homes at Homesdale, in Wanstead, London, and Crawly in West Sussex, and contracts exchanged for the purchase of two Christian care homes from The Salvation Army. Good progress has been made in the year in preparations for funding this programme.

The quality of what we do has remained high and I remain immensely grateful to my colleagues who make this happen and who have yet again been an inspiration to me! We listen intently to the people who work with us, and they remain highly engaged with the charity telling us that we help them give of their best.

Our vision for helping people who want to live in a Christian community and our concern for older people in the communities around our homes have been important aspects of attracting Christians to our Senior Leadership Team. The significant ageing of our population should lead to additional demand for what we do over the next few decades.

As we have been doing for the 219 years that this charity has been in existence, we again thank God for the opportunity to do good to older people, especially to those who belong to the family of believers, and I thank my colleagues for their service in this cause.

Stephen Hammersley
CEO, Pilgrims' Friend Society

Trustee report *and* mission review

Our charitable objects are to advance the Christian faith and meet the spiritual and physical needs of older people. This work is increasingly needed as the numbers of older people grow creating a significant unmet need for Christian care and support; there are also growing opportunities to share what we know about living well with older people in the communities around our homes.

Our vision

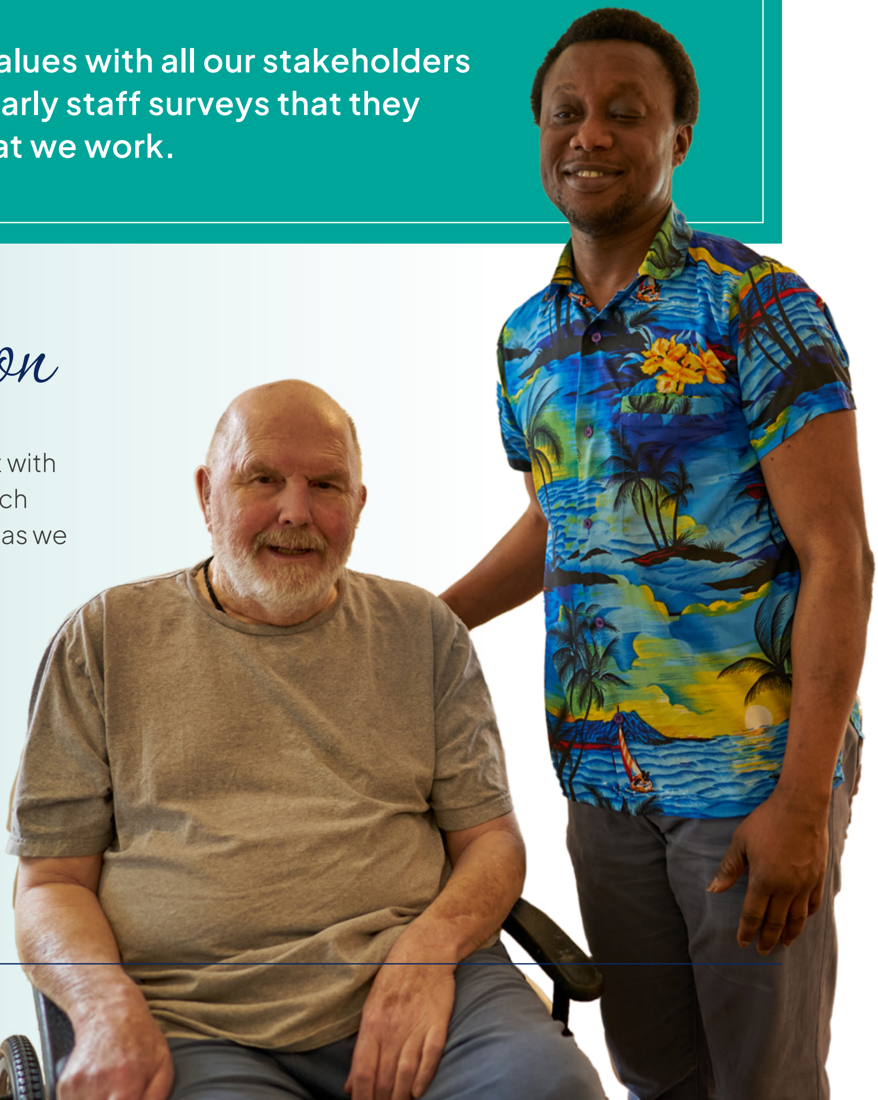
Our vision is to see older people leading fulfilled lives. This means that older people know Jesus, have their physical needs met, and receive the Christian encouragement, care, and support that they need to be fruitful and productive, and live with dignity.

Our goals

Our goals are to have a growing network of residential care homes and independent living housing schemes through which more people receive excellent Christian care and support, and alongside which we will develop local partnerships between our homes, housing, and churches to encourage work amongst older people in the community.

Our values

We talk regularly about our values with all our stakeholders and know from our twice-yearly staff surveys that they are embedded in the way that we work.



Compassion

Compassion is at the heart of how we interact with people. Having compassion helps us treat each individual person as unique and precious and as we would want to be treated.

This means that we offer loving care through relationships based on empathy, respect and dignity, we get alongside people and show grace to those who are struggling, do what we can to ease people's burdens, and we find new ways to care well for

Community

We believe that all people are made to exist in relationship and that community is central to human flourishing. Working together in community creates a space of care, trust, and celebration, as well as support and helpful challenge.

This means that we are a community of people who share life together, celebrating victories and supporting each other during difficult times, committed to one another and seeking to give of ourselves and receive of other people.

Transparency

We believe that being honest and open is crucial as this allows trust to be built in our communities. Truthfulness is important and helps us to do excellent work, learning and growing together as we go.

This means that we are honest with one another, asking for what we need and telling the truth. We avoid shame, are open about problems and mistakes, and seek to find solutions when the need arises. We listen respectfully to each other and when we disagree, we do so without conflict.

Excellence

As we care for others, it's important that we strive for excellence in our work. This means that we do the very best we can, being committed to each task and the best outcomes for people.

We aim for excellence in everything that we do, making sure that we are going above and beyond to support those in our care. We do things as well as we possibly can, not cutting corners or seeking an easier way out. We steward our resources faithfully and carefully, and we seek out opportunities to get better at the work we do.

Our work and culture

This year we have developed and improved the way we speak about how our values should look and feel like in our homes, housing and staff teams, and how they should shape how things happen around the organisation. In the Autumn we launched four pillars of practice:

Our *four pillars* of practice

The Way We Care

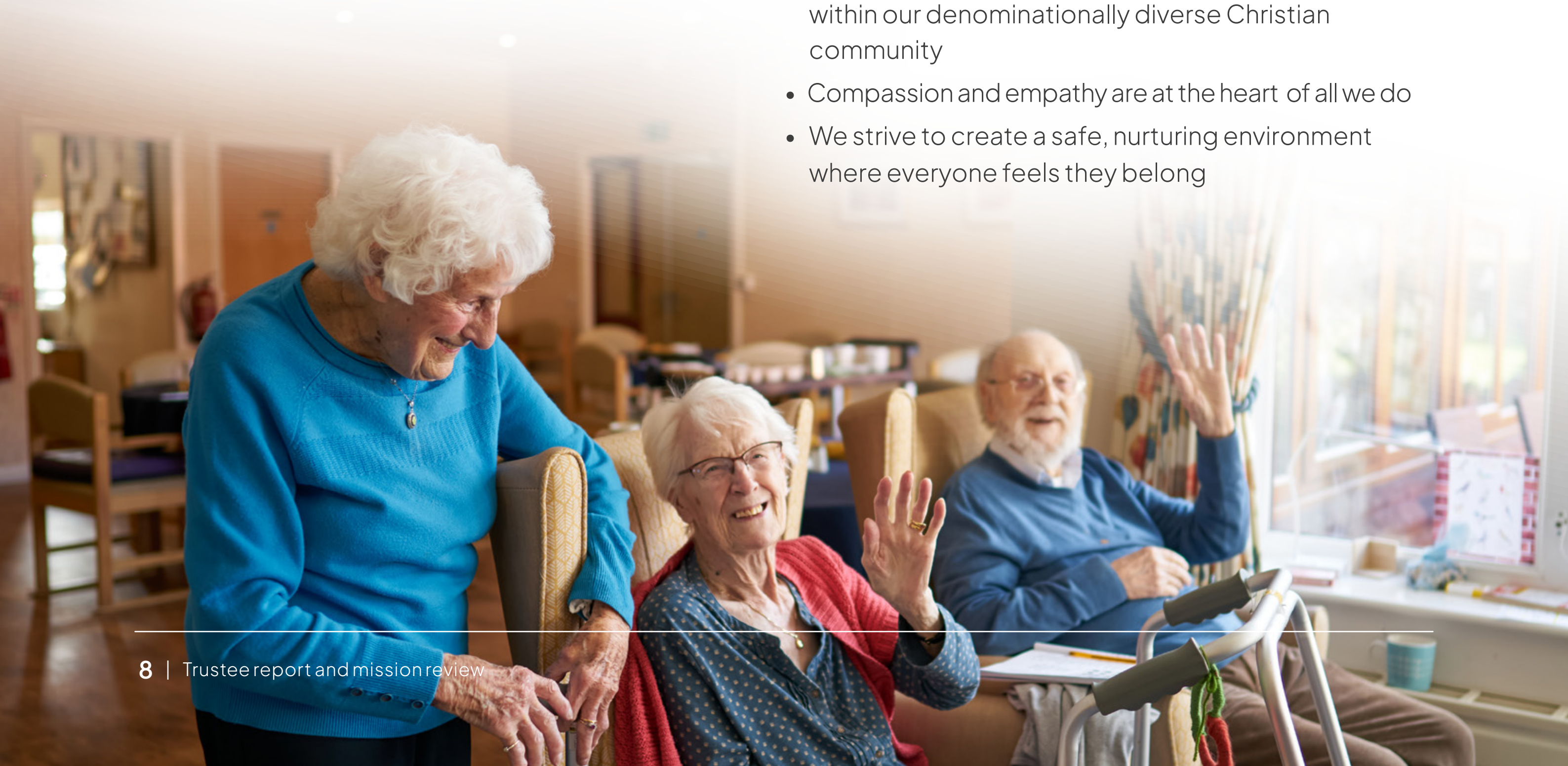
...is our bespoke approach to caring for those who live with us in our care homes. At its heart is a commitment to understanding the whole person, including their spiritual needs. It is rooted in five key principles:

- Those who live with us are 'family members'
- We get to know each person individually
- We resource and train our staff appropriately
- Person-centred care means we respond to needs not routines
- We take the 'feelings matter most' approach to those living with dementia

The Way We Live

...is what guides our communities in our independent living housing schemes and is built on the following foundations:

- We aim to create communities where Christian life and fellowship can flourish
- We value and support those we serve as part of the community
- We recognise and respect each individual's unique needs
- We equip and train our staff to deliver the highest standard of service
- We foster a culture of dignity, choice, and inclusion within our denominationally diverse Christian community
- Compassion and empathy are at the heart of all we do
- We strive to create a safe, nurturing environment where everyone feels they belong



The Way We Work

...outlines what we expect from those who work with us. It is a framework created around six key points:

- We highly value our work and the impact it has on the charity
- We take immense pride in our work
- We go above and beyond to care for the people who live with us
- We will go out of our way to recognise the value of each other's contributions
- We make sure that the information we provide to one another is correct
- We talk about tough things together in a kind and honest way

The Way We Lead

...is what we expect from our leaders across the organisations and is rooted in the following principles:

- We are open to the people we work and live with
- We create clarity by communicating well and often
- We take accountability for performance and set high expectations
- We create a culture where people feel safe
- We live out the behaviours that we expect

> *I am delighted to have found this very caring care home for my mum.*
>
> Milward House, Tunbridge Wells

The quality of our delivery

> *Bridgemead has been able to offer both my parents a fantastic amount of care, support and help in their later lives, and I would recommend the home very highly indeed.”*
>
> **Bridgemead, Bath**

Our delivery starts with making sure that we have the necessary strategies, workstreams and people in place to deliver high quality services and positive outcomes for the people living with us and working with us. Our assessments of quality include audits that check that the things that should be happening are evident, surveys and processes that tell us about the experiences of people, and our assessments of our culture that show that we do things in the right way.

We surveyed those living with us and working with us to make sure that we are alert to their perspectives on the quality of what we do, and both groups think we do a good job. The internal audits conducted by our Operations team make sure that the technical details of what we do are of a high standard.

We work with external ratings agencies and were pleased to note in the year that our overall overage of 9.7 (out of 10) on carehome.co.uk was above the national average of 9.2 with reviews increasingly reflecting back to us an appreciation of The Way We Care and recognising how we live with people as if we were family.

> *I feel that the total team at Shottermill works together in caring for their residents in a compassionate way.”*
>
> **Shottermill House, Haslemere**

Two of our homes, Shottermill House and Evington Home, were inspected by CQC this year and both received Good ratings.

Of Shottermill House, CQC said: "Staff and management were always exceptionally caring and kind, which was unanimously praised by people, their relatives and volunteers supporting the home as the most distinctive attribute of the home."

Of Evington, CQC reported: "The service was extremely caring and well-staffed. People received responsive care when they needed it from staff who were exceptional at treating people with kindness, empathy and compassion. Unique to the service were the 'hummingbirds', specialist staff employed to spend time and connect with people living with dementia. They devoted their time to interacting with people, enhancing their quality of life and well-being."

> ***"The home and all the staff have been top quality since the moment we walked through the doors, and the care my mother has received is exemplary."***
>
> **Finborough Court, Great Finborough**

While all our longstanding homes are rated Good by CQC some of the homes that have come to us more recently have Requires Improvement rating. These are being worked through via improvement plans and all are waiting for follow up visits from CQC.

A significant investment has been made in the fire safety of our portfolio as we have followed through on the recommendations of our independently commissioned fire risk assessments.

> ***"I had a very restful stay. The staff were all lovely and very good."***
>
> **Respite resident at Framland, Wantagee**

During the year we initiated a significant piece of work, Project Nexus, to advance a digital change programme that will create significant efficiencies in the long-term. This is a significant undertaking

> ***"Since moving into Emmaus House, all Mum's friends and family have remarked on how well and happy she looks. Mum enjoys joining in with the organised activities and bible study, is eating healthy meals and has got to know other residents and the lovely staff."***
>
> **Emmaus House, Harrogate**

but the prize is significant in terms of time and costs saved, and better quality in support services such as immediate updates to our billing and HR records when circumstance change.

Our goal includes making a difference to the lives of people living in the communities around our homes and to this end in recent years we have been developing our church and community engagement through colleagues committed to developing volunteering. By the end of the year we had nearly 600 volunteers working with us and, using research commissioned in 2025 by the Department for Culture, Media and Sport, we calculate the social value of their work is in the order of £1.2m per annum.

> ***"I would recommend my friend to come here. The staff look after me well. I find the food good. I came to Luff House as it is a Christian home."***
>
> **Resident at Luff House, Walton-on-the-Naze**

It's the best place to work in, feels like a family.

Dorothea Court, Bedford

Our staff colleagues

People remain at the heart of our mission. We are pleased that staff colleague turnover is below the sector average, as are vacancy rates. Agency usage is again very low, and the resultant stability of staffing is a key contributor to the quality of our delivery.

Our twice-yearly colleague survey tell us that many of those who work with us are very engaged with the charity and find that we help them give their very best whilst at work.

> *"Working with PFS has not only boosted my confidence to interact better with residence, it has also taught more in my job to be more compassionate and also to support the family members in their spiritual lives when they feel low in their spirit"*
>
> Middlefields House, Chippenham

> *"The culture promotes kindness, respect, and genuine care, not only for the family members but also for staff. It's inspiring to be part of a team that truly lives out its values every day"*
>
> Shottermill House, Haslemere

During the year we decided to create the new position of Director of Operational Development to bring increased executive focus to several areas of our work: the transition of acquired homes to our way of working, the commissioning of newly built homes, and the development of our concept of care. We were delighted as a post balance sheet event to appoint a new Director of Operations who will join us in August 2026, allowing our existing Director of Operations to move across to this new role.

More from those who work with us

"Cultural values are really respected by managers, which I like"

Evington Home, Leicester

"The Christian environment encourages kindness and good team bonding"

Finborough Court, Great Finborough

"Fantastic Christian Charity working hard for elderly saints"

Emmaus House, Harrogate

"Royd Court is a wonderful community, well managed and loved by all"

Royd Court, Mirfield

Growing *for the* future

Our prayerful plan is to grow because there is significant need for what we do and because we need to be larger to reap better economies of scale in individual homes and across the charity overall.

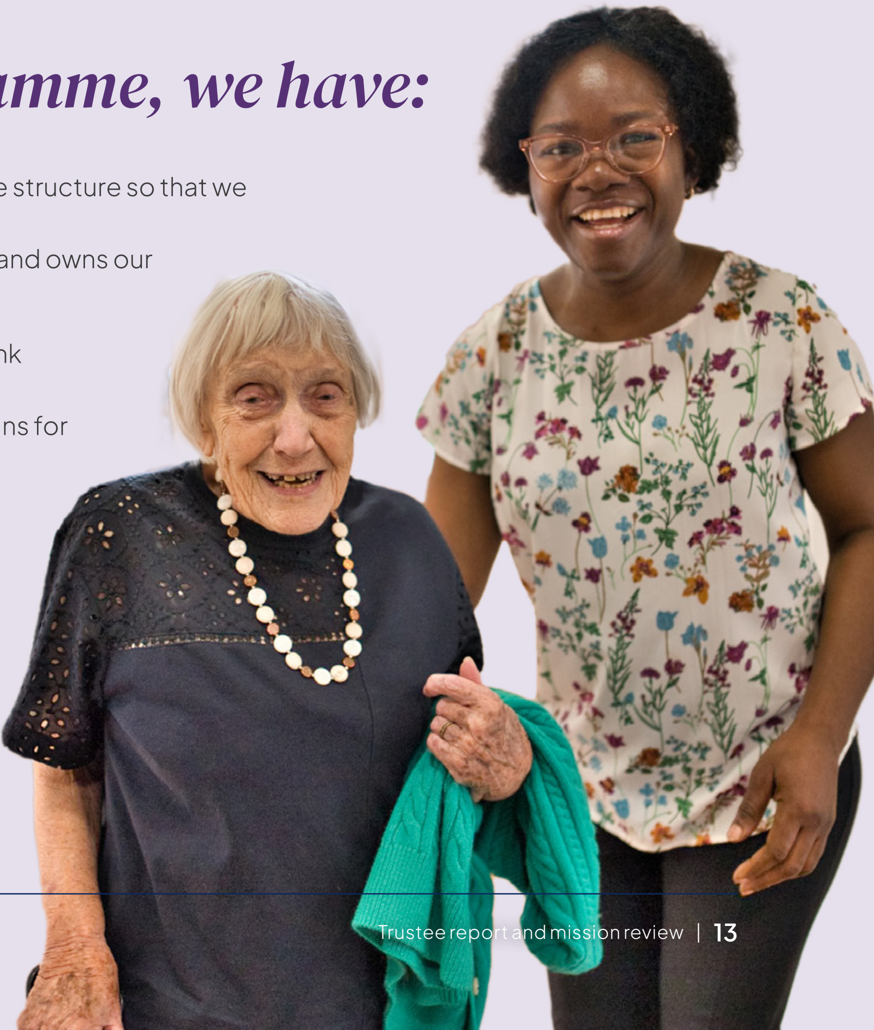
Our Growth & Renewal Programme is about managing away from old buildings that risk soon becoming unfit for purpose towards acquiring and building new homes that we can run well.

In the year we have made significant progress:

- Bethany House (Preston Bethany Care) joined our family in April 2025.
- Bridgemead (Bath) joined the Group in 2024, and operations are being stabilised including the completion of a major £1.5m flood defence scheme in January 2026 to protect against the nearby River Avon
- We have planning permission for a 51-room care home on the site of a closed home at Homesdale in Wanstead, London (planning granted 8th April 2026)
- Planning was submitted for a new 72-bed care home at Crawley.
- We have an active pipeline of potential sites for replacement homes in Worthing, Bedford and Harrogate.
- We exchanged contracts for the acquisition in May 2026 of two 40-bed care homes from The Salvation Army in Hassocks and North Walsham
- Project Nexus has started to streamline our management of staff and family members (residents) through systems that will maximize economies of scale as we grow.

To enable this programme, we have:

- Progressed the simplification of our corporate structure so that we can establish Pilgrims' Friend Society as the entity that runs and owns our building assets.
- Established a funding pathway with Lloyds Bank selected following a tender process for term lending subject to final approvals and plans for tender in course for a parallel leasing option with institutional partners.
- Worked with Allia C&C and our lawyers to make sure that these funding decisions are taken in line with best practice and the requirements



Raising *our* profile

Our mission and occupancy rates have been enabled by strong marketing and supporter engagement.

Feedback to, and engagement with, our magazine and our email newsletters has been excellent, and the decision to bring PR/press engagement in-house has been rewarded with some excellent coverage in Christian and secular media.

We piloted some church conferences in the year during which we shared some of our insights into how to live well and reach out to older people. These have been well received and well attended and we announced a major national conference in 2026 for people caring for and working with older people.

During the year we successfully updated the charity's branding, including introducing a new logo which speaks much more clearly to what we do and what we are as a Christian charity.

Finances

More detailed comments on the financial results are covered elsewhere.

In terms of the context for our results, sector-wide pressures persist with below-cost Local Authority (LA) rates being a key issue. We consider remaining open to LA funded people to be part of our public benefit and mission, but we have tried to manage the mix of private and LA funded income given that the shortfall in fees from LA's is over £4.2m. Managing the mix whilst wanting to admit people who need our care has been challenging and this has been part of the reason for lower than hoped for occupancy towards the end of the year.

The finances are also after incurring close to £0.5m of revenue costs, mostly staff costs, that are associated with the Growth and Renewal Programme and will be justified by future revenues from the new homes that we will acquire and build from 2026.

Risks

Risks are reviewed monthly by the Executive Team with remedial, mitigating and prevention actions identified. The risk register is scrutinised by Trustees at each meeting.

A key development in the year has been a significant strengthening of our IT security in the light of increasing risks. We expect to be Cyber Essential accredited in 2026.

PILGRIMS' FRIEND SOCIETY

Looking ahead

As we enter 2026/27, our focus is clear: care quality and Christian community, disciplined growth and renewal, strengthened systems, and prudent financial stewardship.

Statutory information

Our objects and how we seek to fulfil them

Pilgrims' Friend Society Group is a non-trading charitable company which is the sole corporate member of Pilgrims' Friend Society, Pilgrim Homes, Homesdale (Woodford Baptist Homes) Limited, Pilgrims' Friend Society (RP), Pilgrim Homes Trust, and Preston Bethany Care. In turn, Pilgrims' Friend Society is the sole corporate member of Strathclyde House Trust. The governing document is the articles of association.

Pilgrims' Friend Society Group exists to research and understand the context for the delivery of Christian care, and it sets policies and provides direction for the charities in its group. The Board of this charity makes significant decisions for the running of the Group. All the members of the Board of Trustees of Pilgrims' Friend Society Group are also on the board of one or more of the Pilgrims' Friend Society Group's subsidiary entities. The trustees of Pilgrims' Friend Society Group are distributed so that we have the capacity to manage conflicts of interest while transacting business between charities.

Responsibility for the day-to-day operations of the charity is delegated to the Chief Executive and Executive Team of Pilgrims' Friend Society which has been the main operating charity for the Group. The pay of key management personnel is reviewed annually and normally increases in accordance with average earnings bearing in mind charities of comparable size and activity.

Pilgrims' Friend Society and Pilgrims' Friend Society Group have identical objects with the primary object being "the advancement of the Christian faith and the relief of poverty, sickness, disablement, old age and infirmity for the public benefit to the glory of God." Strathclyde House Trust has similar objectives to these two charities. The objects of Pilgrim Homes and its successor charity Pilgrim Homes Trust are: "The relief either individually or collectively of poverty, sickness, disablement, and infirmity of older people of the Protestant Christian faith including by the provision and maintenance of residential care and housing."

Pilgrims' Friend Society advances the Christian faith by operating Christian care and housing for older people and by producing resources that inspire, encourage, and equip others in their work of caring for older people.

Pilgrims' Friend Society Group operates all its homes and schemes in the group Homesdales (Woodford Baptist Homes) Limited, Pilgrims' Friend Society (RP), Preston Bethany Care and Strathclyde House Trust apart, in the same way to ensure the same quality of Christian care and to give us economies of scale in its operations. Homesdale (Woodford Baptist Homes) Limited, Bridge Care Limited and Strathclyde House Trust remain as distinct legal entities but follow policies and procedures derived from those in place within Pilgrims' Friend Society.

Pilgrim Homes Trust (and Pilgrim Homes before it) fulfils its objects through the ownership of care homes and housing schemes which are operated on its behalf by Pilgrims' Friend Society. Pilgrim Homes Trust is the group charity that built the first of Pilgrims' Friend Society's Growth and Renewal Programme homes at Chippenham (Middlefields House).

During the year we brought Preston Bethany Care, a charity, into the Group through a "grouping agreement" that also involved their committee members standing down in favour of people drawn from The Pilgrim Friends Group Board.

'Trustees report and mission review section of this document sets out how the work provides accommodation and care to older people through the provision of Christian care in a residential setting to those who are over 65 and in need of such accommodation or care because of their age, poverty, sickness, or disablement.

The charities advance the Christian faith by ensuring that beneficiaries have every opportunity to pursue their Christian lives. Regular devotions, opportunities to pray and be supported in prayer, Christian services, Bible studies, opportunities to share fellowship and express Christian beliefs and values

through crafts and activities are available in all our homes and schemes.

The benefits of our work are people living safe and fulfilled lives in their later years when they need Christian care and support.

Pilgrims' Friend Society Group, Homesdale (Woodford Baptist Homes) Limited, Pilgrims' Friend Society (RP), Preston Bethany Care and Strathclyde House Trust (of which Pilgrims' Friend Society is the sole member) provide a safe, secure environment and a Christian community with opportunities for fellowship with like-minded Christian people.

Public benefit

The charity's trustees have considered the guidance regarding public benefit when considering and planning their objectives and activities for the year.

Employment policies

Pilgrims' Friend Society, Homesdale (Woodford Baptist Homes) Limited, Pilgrims' Friend Society (RP), Preston Bethany Care and Strathclyde House Trust always select staff colleagues based on their ability to do the job on offer based on a "person specification" for each post. We are fully compliant with Equalities legislation and recognise our obligations, under Disability Discrimination legislation, to consider reasonable modifications to allow people living with a disability to take up employment. We have an occupational requirement for some posts to be filled by Protestant Christians, who agree with our doctrinal basis, to maintain our founding Christian ethos. These issues are dealt with fully under the charity's Equal Opportunities policies.

All our homes hold regular meetings for all colleagues which are designed to impart information regarding developments within the charity and to give staff opportunity to raise issues. Where any specific proposal is likely to have a significant impact on individual members of staff, such staff are consulted in line with current legislation and good practice. We conduct a charity-wide staff survey and feedback to colleagues on how we respond to the issues raised.

We are in regular communication with our staff colleagues on all matters relating to their terms and conditions of employment. We survey our staff colleagues twice a year followed up by forums open to all.

The managers of our homes and schemes meet at least twice a year as part of the Senior Leadership Team and one of these meetings includes discussion with the trustees as to the future direction of the charity. Significant changes to the work of the Pilgrims' Friend Society are typically preceded by a consultation with colleagues in our homes and schemes and our volunteers, sometimes involving a visit by a member of the executive team and a trustee. We encourage colleagues' involvement in the charity's performance and their awareness of the factors affecting our work through a monthly prayer bulletin that is posted on the noticeboards in all our homes and schemes.

Volunteers

Our volunteers are a vital aspect of our work. As well as raising some of the finances we need, they also make them go much further through their volunteering. We are particularly grateful to visitors who provide much needed comfort and company to those who live with us and those who lead the regular acts of worship in our homes. The Charity Commission requires we state a number for these volunteers, and we estimate this to be around 560, up from 425 last year.

Future developments

These are discussed in the trustees Mission Review section of this report.

Related parties

The trustees of the charity consider the following to be related parties:

Key management personnel of Pilgrims' Friend Society

The following charities:

- Pilgrim Homes (charity no. 242266)
- Pilgrims' Friend Society (charity no. 1045920, company no. 3027071)
- Pilgrim Homes Trust (charity no. 1183226, company no. 11685624)
- Strathclyde House Trust (charity no. SC025550, company no. SC169848)
- Pilgrims' Friend Society (RP) (charity no. 299400, company no. 02001246)
- Preston Bethany Care (charity no. 1140242, company no. 07394756)
- Homesdale (Woodford Baptist Homes) Limited – Cooperative & Community Benefit Society No 13406R
- Pilgrims' Friend Group Trading Limited – a limited company (no. 01123799)
- Aged Pilgrims' Friend Society Trust Limited - a limited company which holds title to the properties owned by Pilgrim Homes Trust.

Investment policy

These accounts include £0.86 million of investments which are properties owned by Pilgrim Homes which are not suitable to be let to beneficiaries of the charity and are therefore let as investments to third parties. Some of these properties are close to, or indeed within the curtilage of our care homes, and such properties are therefore difficult to dispose of and are, where possible, let to staff members.

Given the need for cash, the trustees take the view that it is better to retain the majority of the charity's funds in bank deposits, rather than investing in other types of assets.

Principal sources of funding

The Group expects to continue to raise most of its income from fees charged to residents of its homes and by charges for its housing. The Growth and Renewal Programme will be funded by borrowing, social investment, the sale of some property assets and donations.

Accommodation charges policy

As with the other related charities, this charity sets the level of charges for accommodation in its care homes based on local market conditions. It does not discriminate against older Christians who may not have the resources to meet the costs of their own care, and we accept residents whose fees are met on their behalf by local authorities, notwithstanding the shortfall that then arises. In these circumstances we seek a 'top-up' from family or friends where possible.

Fundraising

The charity does not employ outside or commercial fundraisers. We make sure that our supporters are kept up to date with our work and that they can give to support it. We issue a magazine four times a year and solicits prayer for the work of the charity. Both the magazine and the prayer updates issued by the charity may include mention of financial needs. No complaints have been received in the year about our fundraising. Pilgrims' Friend Society is registered with the Fundraising Regulator.

Risks and regulations

The charity maintains a comprehensive register of risks which is reviewed by the key management personnel at their monthly meetings and by trustees at every trustee meeting.

The key developments in the year that we have responded to have been: the ongoing challenges of aging buildings in some locations state funding risks as central government policies have mandated cost increases that local authorities do not have the budget to afford; cyber risks have increased as technology becomes ever more central to our operations and the likelihood of attacks has increased; challenges to staffing as access to overseas colleagues has been constrained; and increased fire-safety actions as some of the lessons learned from the fire at Grenfell Tower have rippled out across the sector.

The risks reviewed on our risk register with the highest ratings are in the following table.

Risk	Commentary & Actions to Mitigate
Growth & Renewal Programme at risk because of events, increasing costs, delays finding sites or capacity issues	Enhanced governance and oversight arrangements established for the programme. The appointment of a Development Manager has increased the flow of sites for consideration and is a significant mitigating factor.
Financial drain on Pilgrims' Friend Society if cashflow from homes and schemes unable to finance necessary support costs	Effective management of budgets and review by Executive, management teams, and the Finance and Reporting Committee.
Ageing of properties to point where costs to maintain are prohibitive	The Growth & Renewal Programme. Proactive management of emerging problems. Compliance with Fire Risk requirements is a significant cost.
Cost inflation (including taxes such as NI) not matched by fees	Monthly scrutiny of financial performance.
Adult Social Care policy change reduces income and/or drives up cost	Engagement with the National Care Forum to add weight to lobbying. Mitigation is to admit fewer local authority funded family members where possible.
Pilgrims' Friend Society unable to retain staff	We are better than sector average, but this is a major cost. Vacancy rates are low but turnover still high. We have a programme of staff engagement to reduce churn.
Pilgrims' Friend Society unable to recruit Christian home and housing managers	Use of agencies to find and recruit as well as proactive advertising.
Tightening labour market increases agency staff costs and dependency on agency staff	This is a sector wide challenge that has been mitigated by proactive recruitment from the overseas pool and proactive HR management.

Risk	Commentary & Actions to Mitigate
Significant and unresolved non-compliance with regulations	Likelihood high because of CQC investigation at Bridgecare Limited (before joining Pilgrims' Friend Society). Mitigation is the prompt escalation of the management of the response to a senior level; and through careful design of Pilgrims' Friend Society compliance policies and QA systems. Also, careful management and integration of gift acceptance homes.
Failure to govern group charities as separate legal entities	Annual governance review. Risk increased as we have increases complexity with recent acquisitions.
Pilgrims' Friend Society unable to recruit staff with relevant skills in a timely fashion	Apprenticeships, career paths and planned actions to enhance recruitment.
Reduced occupancy in homes/schemes falling below viability level	Effective occupancy marketing. Timely performance data and management action.
Fire risks - large numbers of actions from fire risk assessments (mainly fire door adjustments) post-Grenfell.	Proactively managed plan of action within the Property Services plan.
Cyber-attack (including ransomware) impeding operations, and/or causing loss of data	Ransomware attacks are more prevalent. Mitigation is under advice from Sharp IT Services, Adapta Consulting and Head of IT. Training on cyber security is undertaken and we actively moving towards Cyber Essentials certification by end 2026. Taken together these measures reduce both the likelihood of an attack and the recovery time.

Reserves

Pilgrims' Friend Society Group holds funds of £61,003,000 at the year end. Restricted funds account for £2,610,000 of this. Of the unrestricted funds, £43,892,000 could only be realised by disposing of tangible fixed assets or programme related investments. This means that the free reserves (that is, the part of the Group's unrestricted funds that is freely available to spend on any of the charity's purposes) is £14,501,000 against a target of £2,000,000.

Trustee recruitment and training

Trustees are appointed at a Board meeting following a recruitment and nomination process. Candidates must meet a set of specifications concerning personal competence, specialist skills, availability, and Christian belief. Once a new trustee is appointed we have a thorough induction process.

Trustees held a training day on effective governance led by Edward Connor solicitors and were pleased to open that to other similar charities with over 80 people in attendance.

Trustee performance is subject to an annual review by the Chair, and a collective self-appraisal is also undertaken.

Section 172 statement

The directors consider the key stakeholders of the Group to be the people living in our homes and schemes and its employees. In their decision-making the directors consider both the short- and long-term impacts. The directors promote the success of the Group for the benefit of its stakeholders by:

- considering the likely consequences of strategic and operational decisions in the long term
- rewarding employees' performance and encouraging their personal development management briefings development reviews health and well-being and social initiatives are used to engage with employees.
- providing an excellent service to our customers that is responsive to their needs.
- acting fairly between the Group's key stakeholders when their priorities differ

In addition, the directors foster the Group's business relationships with suppliers and maintain a reputation for high standards of business conduct by specifying values and a code of conduct for staff. The impact of the Group's operations on the community and environment is considered when planning new sites.

Streamlined energy and carbon reporting

None of the entities within the Group meet the requirements at an individual level for reporting.

Statement of trustees' responsibilities

The trustees (who are also directors of Pilgrims' Friend Society Group for the purposes of company law) are responsible for preparing the Trustees' Annual Report and Accounts Report (incorporating the directors' report) and the financial statements in accordance with 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).

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

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the charities SORP,
- make judgments and accounting 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 charitable group will continue in business.

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

STATEMENT OF DISCLOSURE TO AUDITOR

So far as each person who was a trustee at the date of approving this report is aware, there is no relevant audit information of which the charity's auditor is unaware. Additionally, the trustees individually have taken all the necessary steps that they ought to have taken as trustees to make themselves aware of all relevant audit information and to establish that the charity's auditor is aware of that information.

AUDITORS

Xeinadin Audit Limited were the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees and signed on their behalf by:

J Edwards

J Edwards
Trustee
Date: 16 July 2026

Financial information

Consolidated statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2026

		2026			2025		
		Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	Note	£000	£000	£000	£000	£000	£000
Income from:							
Donations and legacies	2	**2,846**	**102**	**2,948**	3,364	237	3,601
Investments	3	**141**	**479**	**620**	406	50	456
Charitable activities	4	**11,495**	**14,891**	**26,386**	8,899	13,918	22,817
Other income	5	**5**	**1,909**	**1,914**	10	–	10
Total income		**14,487**	**17,381**	**31,868**	12,679	14,205	26,884
Expenditure on:							
Raising funds	6	**39**	**1**	**40**	42	3	45
Charitable activities	7	**16,293**	**12,134**	**28,427**	11,116	13,073	24,189
Total expenditure		**16,332**	**12,135**	**28,467**	11,158	13,076	24,234
Net gains/(losses) on investments		**–**	**–**	**–**	1	(4)	(3)
Net income		**(1,845)**	**5,246**	**3,401**	1,522	1,125	2,647
Transfers between funds		**36,558**	**(36,558)**	**–**	(17)	17	–
Net movement in funds		**34,713**	**(31,312)**	**3,401**	1,505	1,142	2,647
Reconciliation of funds Total funds brought forward		**23,680**	**33,922**	**57,602**	22,175	32,780	54,955
Total funds carried forward		**58,393**	**2,610**	**61,003**	23,680	33,922	57,602

The notes on pages 26 to 41 form part of these financial statements.

Consolidated balance sheet

As at 31 March 2026

		2026		2025	
	Note	**£000**	**£000**	**£000**	**£000**
Fixed assets					
Tangible assets	10		**43,030**		42,214
Investments	11		**862**		862
Total fixed assets			**43,892**		43,076
Current assets					
Stock	13	**1,767**		1,527	
Debtors and prepayments	14	**3,014**		1,433	
Cash at bank and in hand		**14,652**		13,763	
Total current assets		**19,433**		16,723	
Creditors: Amounts falling due within one year	15	**(2,322)**		(2,197)	
Net current assets			**17,111**		14,526
Total less assets			**61,003**		**57,602**
Net assets			**61,003**		57,602
Funds:	16				
Unrestricted funds			**58,393**		23,680
Restricted funds	17,18		**2,610**		33,922
Total Funds (including revaluation reserve of £0.528m (2025: £0.528m))			**61,003**		57,602

The financial statements were approved by the Trustees on 16th July 2026 and signed on their behalf by:

J Edwards

J Edwards
Trustee

Company Registration No: 07169875

The notes on pages 26 to 41 form part of these financial statements.

Company balance sheet

As at 31 March 2026

		2026		2025	
	Note	£000	£000	£000	£000
Fixed assets					
Investments	12		12,009		10,464
Total assets less current liabilities			**12,009**		10,464
Funds:					
Unrestricted funds			12,009		10,464
Restricted funds			–		–
Total funds			**12,009**		10,464

The company's net income for the year was £1,545,000 (2025: £2,813,000).

The financial statements were approved by the Trustees on 16 July 2026 and signed on its behalf by:

J Edwards

J Edwards
Trustee

Company Registration No: 07169875

The notes on pages 26 to 41 form part of these financial statements.

Consolidated statement of cash flows

For the year ended 31 March 2026

	2026 £000	2025 £000
CASH FLOWS FROM OPERATING ACTIVITIES		
Trading and donations		
Net income	**3,401**	2,647
Depreciation	**1,198**	1,171
Gift of Preston Bethany net assets excluding cash	**(408)**	-
Gift of Pilgrims' Friend Society (RP) net assets excluding cash	**–**	(2,595)
(Increase)/decrease in legacy debtors	**(510)**	2,475
Investment income included in investing activities	**(620)**	(456)
(Gain)/loss on disposal of fixed assets	**(1,919)**	160
Adjustments to fixed assets	**–**	(69)
Movement in fair value of investments	**–**	3
Net cash provided by trading and donations	**1,142**	**3,336**
Working capital movements		
(Increase) in stock	**(240)**	(814)
Transfers to/(from) stock to tangible fixed assets	**47**	(118)
Decrease/(increase) in debtors excluding legacies	**(1,071)**	1,083
Increase in creditors	**125**	188
Net cash (used in)/provided by working capital movements	**(1,139)**	**339**
Net cash provided by operating activities	**3**	**3,675**
CASH FLOWS FROM INVESTING AND FINANCING ACTIVITIES		
Tangible fixed assets		
Payments on additions of tangible fixed assets	**(2,060)**	(997)
Proceeds on disposal of tangible fixed assets	**2,326**	32
Net cash provided by/(used in) tangible fixed assets	**266**	**(965)**
Fixed asset investments		
Investment income received	**620**	456
Proceeds on disposal of fixed asset investments	**–**	2,661
Net cash provided by fixed asset investments	**620**	**3,117**
Net cash provided by investing and financing activities	**886**	2,152
Net cash inflow	**889**	5,827
Cash and cash equivalents at 1 April 2025	**13,763**	7,936
Cash and cash equivalents at 31 March 2026	**14,652**	13,763

The notes on pages 26 to 41 form part of these financial statements.

Notes to the financial statements

For the year ended 31 March 2026

1. ACCOUNTING POLICIES

The company is registered as a charitable company limited by guarantee incorporated in England and Wales and is governed by its Memorandum and Articles of Association. Its registered office is 175 Tower Bridge Road, London SE1 2AL.

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

1a. Basis of accounting

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for Charities applying FRS 102, the Companies Act 2006, the Charities Act 2011 and UK Generally Accepted Accounting Practice. 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 £1,000.

The financial statements have been prepared on the historical cost convention, modified to include certain investments and financial instruments at fair value.

1b. Consolidation

The consolidated financial statements combine the results of the charity and its subsidiary undertakings which are as follows:

Name	Activities
Pilgrims' Friend Society Group	Parent charity with no income or expenditure of its own and just group investment assets
Pilgrims' Friend Society	Operation of care homes and sheltered accommodation
Pilgrim Homes (formerly Aged Pilgrims' Friend Society)	Operation of care homes and sheltered accommodation
Pilgrim Homes Trust	Operation of care homes and sheltered accommodation
Strathclyde House Trust	Operation of sheltered accommodation
Pilgrims' Friend Group Trading Limited	Trading activities connected with the Group
Homesdale (Woodford Baptist Homes) Ltd	Operation of care homes and sheltered accommodation
Pilgrims' Friend Society (RP)	Operation of care home
Preston Bethany Care	Operation of care home

The transactions and balances of the subsidiary undertakings are included in the consolidated accounts on a line-by-line basis with intragroup transactions eliminated on consolidation.

Where the charitable company has been installed as sole trustee of a charitable subsidiary during the period the fair value of the assets and liabilities brought into the Group is recognised within voluntary income.

A separate Statement of Financial Activities for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by Section 408 of the Companies Act 2006.

1c. Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the company 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.

1d. Tangible fixed assets

Fixed assets are recorded at historic cost. Expenditure on existing properties is capitalised when works result in an enhancement of economic benefits of the asset. Other expenditure on the properties is charged to the income and expenditure account. Where appropriate, the historic cost less accumulated depreciation of any replaced components is released from the asset and recognised as a loss on disposal.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost or valuation, less estimated residual value, of each asset over its expected useful life. The following rates are used on a straight-line basis:

Land	nil
Buildings	100 years
Roof	70 years
Electrics	40 years
Windows, doors, heating and plumbing	30 years
Bathrooms and lifts	20 years
Kitchens – sheltered	20 years
Boilers	15 years
Kitchens – residential	10 years
Furniture and equipment – sheltered	10 years
Hard landscaping	5 years
Motor vehicles	4 years
Computer equipment	4 years

1e. Investments

Investment properties are measured at fair value and comprise properties, all owned by Pilgrim Homes (formerly Aged Pilgrims' Friend Society) which are not suitable for occupation by beneficiaries of the charities within the Group and are therefore let on commercial terms to either staff members or third parties. Listed investments are stated at fair value. All investments are revalued every year with the investment gains or losses shown in the Statement of Financial Activities.

1f. Income

Housing and care income is recognised on the basis of the period that the service was provided to the resident. Rental and ancillary income is recognised on the basis of when the property or service was provided to the resident. Voluntary income and donations (including legacies) are accounted for once the charity has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Where material assets are donated to the company for its use, these are capitalised at the estimated market value at the date of the gift and included under income.

1g. Grants

Grant income is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

1h. Expenditure

Expenditure is accrued as soon as a liability is considered probable, discounted to present value for longer term liabilities. Charitable expenditure includes all support costs in respect of the company's activities.

1i. Governance costs

This comprises expenditure on compliance with statutory legal requirements and is included in charitable activities.

1j. Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustee for particular purposes. The aim and use of each designated fund are set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors. The aim and use of each restricted fund are set out in note 20 to the financial statements.

1k. Leases

Rentals payable under operating leases are dealt with on a straight-line basis over the lease term. Total lease repayments have been disclosed over the remaining life of the lease.

1l. Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1m. Stocks

Stocks are stated at the lower of cost and net realisable value.

1. ACCOUNTING POLICIES *(continued)*

1n. Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

1o. Cash and cash equivalents

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit. Cash equivalents on deposit includes cash on deposit with a maturity of over three months.

1p. Creditors and provisions

Creditors and provisions are recognised where the Group has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount. Concessionary loans are included at historic cost.

1q. Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£000	£000	£000	£000
Donations	334	102	436	469
Net assets gifted by Cumbria Emmaus Trust	–	–	–	10
Net assets gifted by Pilgrims' Friend Society (RP)	–	–	–	2,813
Net assets gifted by Preston Bethany Care	1,545	–	1,545	–
Legacies	967	–	967	309
	2,846	102	2,948	3,601

3. INCOME FROM INVESTMENTS

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£000	£000	£000	£000
Bank interest	141	440	581	412
Rental of investment properties	–	39	39	44
	141	479	620	456

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£000	£000	£000	£000
Care fees	10,582	13,490	24,072	21,129
Housing income	344	1,080	1,424	1,159
Extra Care Housing lease sales	569	321	890	529
	11,495	14,891	26,386	22,817

5. INCOME FROM OTHER SOURCES

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£000	£000	£000	£000
Gain on disposal of tangible fixed assets	5	1,909	1,914	10

6. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£000	£000	£000	£000
Publicity and deputation	39	1	40	45

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£000	£000	£000	£000
Housing	163	700	863	733
Care	11,553	10,443	21,996	18,607
Cost of Extra Care leases sold	565	315	880	531
Education and training	84	–	84	88
Raising awareness	85	–	85	90
General support costs	3,304	22	3,326	2,982
	15,754	11,480	27,234	23,031
Depreciation	544	654	1,198	1,171
Gain on disposal	(5)	–	(5)	(13)
	16,293	12,134	28,427	24,189

7. EXPENDITURE ON CHARITABLE ACTIVITIES *(continued)*

	Housing	Care	Extra Care Leases	Education and training	Raising awareness	General support	Total 2026	Total 2025
	£000	£000	£000	£000	£000	£000	£000	£000
Salaries and wages	**252**	**16,510**	**–**	**–**	**–**	**2,162**	**18,924**	16,296
Food	**125**	**842**	**–**	**–**	**–**	**–**	**967**	912
Administrative expenses	**33**	**1,042**	**–**	**–**	**–**	**802**	**1,877**	1,302
Repairs and maintenance	**270**	**1,869**	**–**	**–**	**–**	**–**	**2,139**	1,671
Heat and light	**61**	**575**	**–**	**–**	**–**	**–**	**636**	655
Other expenses	**122**	**1,103**	**–**	**84**	**85**	**(13)**	**1,381**	1,215
Cost of Extra Care leases sold	**–**	**–**	**880**	**–**	**–**	**–**	**880**	531
Professional fees	**–**	**55**	**–**	**–**	**–**	**316**	**371**	398
Governance costs: audit fees	**–**	**–**	**–**	**–**	**–**	**59**	**59**	51
	863	**21,996**	**880**	**84**	**85**	**3,326**	**27,234**	**23,031**
Buildings depreciation	**256**	**583**	**–**	**–**	**–**	**–**	**839**	787
(Gain)/loss on disposal	**–**	**–**	**–**	**–**	**–**	**(5)**	**(5)**	(13)
General depreciation	**10**	**333**	**–**	**–**	**–**	**16**	**359**	384
	1,129	**22,912**	**880**	**84**	**85**	**3,337**	**28,427**	**24,189**

During the year the auditors were paid £21,000, including irrecoverable VAT, for non-audit services (2025: £18,000).

8. STAFF COSTS

	2026	2025
	£000	£000
Wages and salaries	**16,274**	14,264
Social security costs	**1,917**	1,257
Pension costs	**562**	507
Agency staff costs	**171**	268
	18,924	16,296

Redundancy payments totalling £47,000 (2025: £nil) are included above.

The average number of staff employed in the year on headcount was:

	No.	No.
Homes	**697**	664
Head Office	**55**	39
	752	703

The average number of staff employed at the end of the year on a full-time equivalent basis was:

	No.	No.
Homes	**488**	469
Head Office	**53**	42
	541	511

The emoluments of sixteen employees exceeded £60,000 in the year ended 31 March 2026 (2025: 10). Nine of those employees earned between £60,000 and £70,000, four earned between £70,000 and £80,000 and three earned between £90,000 and £100,000. (2025: Five of those employees earned between £60,000 and £70,000, three earned between £70,000 and £80,000, two earned between £90,000 and £100,000).

No remuneration was paid to any other trustee during the year. Travel expenses of £337 (2025: £875) were reimbursed to 1 trustee (2025: 3 trustees) for items incurred wholly, exclusively and necessarily in the course of the charity's activities.

The total aggregate remuneration of Key Management Personnel for the year was £592,022 (2025: £502,101).

9. NET INCOME

	2026	2025
	£000	£000
This is stated after charging:		
Depreciation	**1,198**	1,171
Net (gain) on disposal of tangible fixed assets	**(5)**	(13)
Auditors' remuneration for audit services	**59**	51
Auditors' remuneration for other services	**21**	18

10. TANGIBLE FIXED ASSETS

	Freehold & leasehold properties	Furniture, fittings and equipment	Motor vehicles	Total
	£000	£000	£000	£000
Cost				
As at 1 April 2025	**51,952**	**2,943**	**289**	**55,184**
Additions	**1,814**	**197**	**49**	**2,060**
Gift from Preston Bethany Care	**526**	**327**	**–**	**853**
Disposals	**(527)**	**(53)**	**(108)**	**(688)**
Transfer from/(to) stock	**(58)**	**–**	**–**	**(58)**
As at 31 March 2026	**53,707**	**3,414**	**230**	**57,351**
Depreciation				
As at 1 April 2025	**10,899**	**1,925**	**146**	**12,970**
Charge for the year	**946**	**198**	**54**	**1,198**
Gift from Preston Bethany Care	**161**	**284**	**–**	**445**
Transfer from/(to) stock	**(11)**	**–**	**–**	**(11)**
Released on disposals	**(165)**	**(39)**	**(77)**	**(281)**
As at 31 March 2026	**11,830**	**2,368**	**123**	**14,321**
Net book value				
As at 31 March 2026	**41,877**	**1,046**	**107**	**43,030**
As at 31 March 2025	41,053	1,018	143	42,214

10. TANGIBLE FIXED ASSETS

The properties detailed below are owned by the subsidiaries of Pilgrims' Friend Society Group. Details of cost or deemed cost of the properties is detailed below and on the following page.

	2026	2025
	£000	£000
Pilgrims' Friend Society Freehold property:		
Ernest Luff Care Home, Walton-on-the-Naze	**2,223**	2,167
Ernest Luff House, Walton-on-the-Naze	**1,607**	1,607
Emmaus Care Home, Harrogate	**1,346**	1,253
Koinonia Christian Care, Worthing	**2,041**	2,036
Emmaus House, Whitehaven, Cumbria	**1,301**	1,266
Carey Gardens, Kirby Muxloe	**1,268**	1,296
	9,786	9,625
Strathclyde House Trust Freehold property:		
Strathclyde House, Skelmorlie	**2,750**	2,870
Pilgrim Homes Trust Freehold property:		
Dorothea Court, Bedford	**4,211**	4,209
Middlefields House, Chippenham	**7,366**	7,366
Finborough Court, Great Finborough	**4,088**	4,076
Evington Home, Leicester	**2,212**	2,145
Shottermill Home, Haslemere	**1,518**	1,487
Milward Home, Tunbridge Wells	**1,287**	1,276
Framland, Wantage	**1,287**	1,287
Royd Court, Mirfield	**4,199**	4,024
Pilgrim Gardens, Evington, Leicester	**3,067**	3,067
Brighton Home (at deemed cost)	**-**	527
	29,235	29,464
Pilgrims' Friend Society (RP) Freehold property:		
Bridgemead, Bath	**4,575**	3,181
Homesdale (Woodford Baptist Homes) Ltd Freehold property:		
Homesdale Housing and Care Home, New Wanstead	**6,835**	6,812
Preston Bethany Care Leasehold improvements:		
Bethany House Preston	**526**	-
Total properties	**53,707**	51,952

11. INVESTMENTS - GROUP

	Investment properties
	£000
Valuation	
As at 1 April 2025	**862**
Additions	**–**
Disposals	**–**
Revaluation	**–**
As at 31 March 2026	**862**
Held by	
General funds	**–**
Restricted funds	**862**
	862
Historic cost	
As at 31 March 2026	**338**

	2026	2025
	£000	£000
At market value:		
House on Pilgrims' Way, Great Finborough	**275**	275
60 Royd Court, Mirfield	**207**	207
Redbourn Land	**5**	5
House on Liphook Road, Haslemere	**375**	375
	862	862

The investment properties were revalued at the open market value as at 31 March 2024. A review of the market was undertaken and concluded that the values as at 31 March 2026 had not materially changed. Therefore no movements have been recognised in the year.

12. INVESTMENTS – COMPANY ONLY

	2026	2025
	£000	£000
Investment in Pilgrims' Friend Group Trading Ltd	**43**	43
Investment in Homesdale (Woodford Baptist Homes) Ltd	**7,608**	7,608
Investment in Preston Bethany Care	**1,545**	-
Investment in Pilgrims' Friend Society (RP)	**2,813**	2,813
	12,009	10,464

13. STOCK

	2026	2025
	£000	£000
Stock of flats held for resale (see below)	**1,326**	1,343
Preliminary costs of new building	**441**	184
	1,767	1,527

	Strathclyde House		Royd Court		Pilgrim Gardens		Total
	Number	Cost	Number	Cost	Number	Cost	
	No	£000	No	£000	No	£000	£000
As at 1 April 2025	5	621	4	547	1	175	1,343
Sold	(5)	(565)	(1)	(140)	(1)	(175)	(880)
Transferred (to)/from fixed assets	2	167	(1)	(120)	–	–	47
Bought back	3	243	3	398	1	175	816
As at 31 March 2026	5	466	5	685	1	175	1,326

Contingent liabilities on housing stock

Under the terms of the sale of properties at Strathclyde House, the Strathclyde House Trust has the right of first refusal when freehold flats are offered for sale and it is the practice of the charity to exercise that right to maintain the ethos and atmosphere on the site. The total potential value of the flats not held by the charity at 31 March 2026 is £2.66 million.

Under the terms of the sale of leases at Royd Court, Pilgrim Homes Trust is committed to repurchase leases should leaseholders cease to be residents. The total potential value of the flats not held in stock at 31 March 2026 is £3.57 million.

Under the terms of the sale of leases at Pilgrim Gardens, Pilgrim Homes Trust is committed to repurchase leases should leaseholders cease to be residents. The total potential value of the flats not held in stock at 31 March 2026 is £1.01 million.

14. DEBTORS AND PREPAYMENTS

	2026	2025
	£000	£000
Arrears of local authority and residents' contribution	**308**	342
Amounts owed from Pilgrim Gardens service charge	**8**	56
Amounts owed from Royd Court service charge	**18**	29
Amounts owed from Strathclyde House service charge	**184**	106
Other debtors and prepayments	**2,496**	900
	3,014	1,433

15. CREDITORS AND ACCRUALS: amounts falling due within one year

	2026	2025
	£000	£000
Short terms loans	**75**	85
Trade creditors	**317**	546
Taxation and social security	**284**	243
Other creditors and accruals	**1,646**	1,323
	2,322	2,197

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
	£000	£000	£000
2026			
Fixed assets			
Tangible	**43,030**	**–**	**43,030**
Investments	**–**	**862**	**862**
Current assets	**17,685**	**1,748**	**19,433**
Current liabilities	**(2,322)**	**–**	**(2,322)**
Total Net Assets	**58,393**	**2,610**	**61,003**
2025			
Fixed assets			
Tangible	18,080	24,134	42,214
Investments	–	862	862
Current assets	7,797	8,926	16,723
Current liabilities	(2,197)	–	(2,197)
Total Net Assets	23,680	33,922	57,602

17. RESTRICTED FUNDS

a) PILGRIM HOMES

	Brought forward at 1 April 2025	Income	Expenditure	Revaluations and transfers	Carried forward at 31 March 2026
2026	**£000**	**£000**	**£000**	**£000**	**£000**
FUNDS RESTRICTED BY PILGRIM HOMES ARTICLES:					
General unrestricted funds					
Pilgrim Homes Fund	**5,705**	**17,291**	**(12,123)**	**(10,873)**	**–**
Designated Funds					
Operational Assets Equity Fund	**24,422**	**–**	**–**	**(24,422)**	**–**
Operational Risk Reserve	**1,030**	**–**	**–**	**(1,030)**	**–**
Property Emergency Repair Fund	**50**	**–**	**–**	**(50)**	**–**
Total designated funds restricted by Pilgrim Homes articles	**25,502**	**–**	**–**	**(25,502)**	**–**
Pilgrim Homes Restricted Funds					
St Albans Home	**526**	**–**	**–**	**–**	**526**
Lucy McNeil Home	**1,849**	**–**	**–**	**–**	**1,849**
Homes Voluntary Support Funds	**50**	**39**	**–**	**(19)**	**70**
Total restricted funds restricted by Pilgrim Homes articles	**2,425**	**39**	**–**	**(19)**	**2,445**
Total restricted funds – Pilgrim Homes	33,632	17,330	(12,123)	(36,394)	2,445

b) GENERAL

	Brought forward at 1 April 2025	Income	Expenditure	Revaluations and transfers	Carried forward at 31 March 2026
	£000	**£000**	**£000**	**£000**	**£000**
Homes Voluntary Support Funds	**130**	**30**	**(12)**	**(31)**	**117**
Local Homes Project Funds	**23**	**–**	**–**	**–**	**23**
Dementia Fund	**2**	**–**	**–**	**–**	**2**
Ray King Memorial Fund	**18**	**1**	**–**	**–**	**19**
Projects Fund	**4**	**–**	**–**	**–**	**4**
Flood Resilience Project Fund	**113**	**20**	**–**	**(133)**	**–**
Total restricted funds - general	**290**	**51**	**(12)**	**(164)**	**165**
Total restricted funds	**33,922**	**17,381**	**(12,135)**	**(36,558)**	**2,610**

18. RESTRICTED FUNDS (comparatives)

a) PILGRIM HOMES

2025	Brought forward at 1 April 2025 £000	Income £000	Expenditure £000	Revaluations and transfers £000	Carried forward at 31 March 2026 £000
FUNDS RESTRICTED BY PILGRIM HOMES ARTICLES:					
General unrestricted funds					
Pilgrim Homes Fund	4,625	14,001	(13,068)	147	5,705
Designated Funds					
Operational Assets Equity Fund	24,526	–	–	(104)	24,422
Operational Risk Reserve	1,030	–	–	–	1,030
Property Emergency Repair Fund	50	–	–	–	50
Total designated funds restricted by Pilgrim Homes articles	25,606	–	–	(104)	25,502
Pilgrim Homes Restricted Funds					
St Albans Home	526	–	–	–	526
Lucy McNeil Home	1,849	–	–	–	1,849
Homes Voluntary Support Funds	51	27	–	(28)	50
Total restricted funds restricted by Pilgrim Homes articles	2,426	27	–	(28)	2,425
Total restricted funds – Pilgrim Homes	32,657	14,028	(13,068)	15	33,632

b) GENERAL

	Brought forward at 1 April 2025 £000	Income £000	Expenditure £000	Revaluations and transfers £000	Carried forward at 31 March 2026 £000
Homes Voluntary Support Funds	93	32	(8)	13	130
Local Homes Project Funds	21	9	–	(7)	23
Dementia Fund	9	1	–	(8)	2
Ray King Memorial Fund	–	18	–	–	18
Projects Fund	–	4	–	–	4
Flood Resilience Project Fund	–	113	–	–	113
Total restricted funds - general	123	177	(8)	(2)	290
Total restricted funds	32,780	14,205	(13,076)	13	33,922

19. FURTHER DETAILS ABOUT RESTRICTED FUNDS

Pilgrim Homes Fund

This heading includes the reserves of Pilgrim Homes and the Pilgrim Homes Restricted Fund which were transferred from those charities to Pilgrim Homes Trust on 31st March 2020. Following a change of objects and articles to align all entities in the Group all funds not specifically restricted by the donor have been transferred to general funds at the end of the year and will not be shown separately in future.

Operational Assets Equity Fund

Established to reflect the value of fixed asset properties owned by Pilgrim Homes Trust which would not be capable of disposal without affecting the ongoing work of the charity.

Operational Risk Reserve

This fund consists of funds required to ensure the continuity of care in the event of a major disruption to the operation of the charity.

Property Emergency Repair Fund

This fund has been established within Pilgrim Homes to meet the costs of emergency repairs to that charity's properties.

Strathclyde House Trust Fund

This was earmarked by trustees to represent the value of the assets held within Strathclyde House Trust. It was decided that this was no longer useful and therefore the balance of this fund was transferred to the General Fund.

St Albans and Lucy McNeil Home Funds

These funds relate to the receipt of donations and the proceeds of various fundraising activities for the purpose of establishing new homes.

Faith in Later Life

This represents donations from the Outlook Trust and a number of partner charities for use towards the costs of the 'Faith in Later Life' initiative mentioned in the Trustees' report. This initiative is in the course of being incorporated as a separate charity and following incorporation the balance of funds held will be transferred to this new charity.

Local Homes Project Funds

These represent the amounts raised and spent by local homes towards specific locally agreed initiatives within specific homes.

Dementia Fund

This fund is utilised to assist in meeting the costs of new initiatives to better look after our residents with dementia.

Homes Voluntary Support Funds

Homes Voluntary support funds represent donations made by supporters for the purpose of improving care at specific homes. These funds are also available, in the event of a home making a trading loss in a financial year, to reduce the loss sustained.

Flood Resilience Project Fund

This fund consists of donations made specifically towards the ongoing redevelopment of Bridgemead. A transfer to general funds has been made in relation to the capital expenditure on the flood defences in the year.

20. LEASING COMMITMENTS

Operating leases

The charitable company's total future minimum lease payments under operating leases at 31 March 2026 were payable as set out below:

	2026	2025
	£000	£000
Within one year	**59**	52
Within two to five years	**34**	64
	93	116

The operating lease charges for the year were:

	2026	2025
	£000	£000
Land and buildings	**66**	66
Hire of plant and machinery	**65**	58
	131	124

The lease over 175 Tower Bridge Road, London expired on 31 December 2014. Since that date the charity has continued to pay rent at the existing annual rate of £67,000. The charity is required to give three months' notice under Section 27 of the Landlord & Tenant Act 1954 of its intention to vacate the premises.

21. PENSION COMMITMENTS

The pension cost charge represents contributions payable by the Group to the pension funds. There were contributions of £nil due to the fund at the period end (2025: £nil).

Pilgrims' Friend Society also makes a small number of ex gratia pension payments to former employees. The annual commitment to make these payments has been reducing over the past few years and currently stands at around £3,000 per annum. A few years ago the trustees considered whether to accrue for this liability but, given the amounts payable, the age of those receiving a pension and the complexity of determining an appropriate reserve, no provision was made.

22. CONTINGENT LIABILITIES

A gift of £500,000 was made to Strathclyde House Trust by the Souter Charitable Trust in June 2019. This gift was made subject to a repayment clause which stated that in the event that Strathclyde House was to be disposed of by the charity within a period of the ten years commencing 3rd June 2019, Strathclyde House Trust would be obliged to repay a proportion of the gift to the Souter Charitable Trust. The amount due to be repaid reduces by £50,000 for each complete year that Strathclyde House is owned by Pilgrims' Friend Society Group. At the date of these accounts, the maximum repayment due would be £350,000. Pilgrims' Friend Society Group has no plans to dispose of Strathclyde House.

A social housing grant received by Homesdale (Woodford Baptist Homes) Ltd is repayable in full under certain circumstances such as the sale of the Homesdale property without reinvestment. The total amount received to date is £2,458,994. No liability is recognised in the consolidated accounts.

A social housing grant received by Pilgrims' Friend Society (RP) is repayable in full under certain circumstances such as the sale of the Bridgemead property without reinvestment. The total amount received to date is £604,412. No liability is recognised in the consolidated accounts.

23. RELATED PARTY TRANSACTIONS

Details of trustees' and key management personnel and remuneration are disclosed in note 8 to the financial statements. There are no other related party transactions.

24. LIFE TENANCY

In 2012 the charity was notified of a legacy which included a share of a freehold property, which is subject to a life tenancy. The conditions for recognition of this income have not been met and therefore this legacy is not included as income in the accounts. The estimated value of the legacy is unknown at present.

25. CHURSTON FERRERS OVERAGE

The sale of the land at Churston Ferrers included an overage agreement stating that Pilgrim Homes Trust will receive payment if planning permission is granted on the land disposed of before 2052.

26. POST BALANCE SHEET EVENT

On 1st May 2026 two care homes were acquired from The Salvation Army. Furze Hill House located in North Walsham, Norfolk, and Villa Adastra in Hassocks, West Sussex, were acquired for a combined £5.7m.

On 12th June 2026, a £3.5m loan with a 15-year term was taken out with Lloyds Bank plc that enabled Pilgrims' Friend Society to acquire the two homes mentioned above.

27. COMPANY LIMITED BY GUARANTEE

The organisation is a charitable company limited by guarantee and has no share capital. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Statutory information

DIRECTORS AND TRUSTEES

Michael Abbott (Chairman)
Alan Copeman (Vice-Chairman)
Andrew Symonds (Vice-Chairman)
Dr Judy McLaren
Genefer Espejo
John Edwards
Mark Curran
Frances Barker (appointed 17 July 2025)
Sheila Warnes
Sylvia Clovey
Leonie Lucas
Tilly Wood
Andrew Wright (appointed 31 May 2025)
James Henderson (appointed 31 May 2025)

COMPANY SECRETARY

Julian Hillman

REGISTERED OFFICE

175 Tower Bridge Road
London
SE1 2AL

COMPANY NUMBER

07169875

CHARITY NUMBER

1134979

BANKERS

Lloyds Bank plc
25 Gresham Street
London
EC2V 7HN

AUDITORS

Xeinadin Audit Limited
Chartered Accountants
5 Robin Hood Lane
Sutton
Surrey SM1 2SW

KEY MANAGEMENT PERSONNEL

The Key Management *Personnel of the charity* were the *Trustees and the members* of Senior *Management Team whose* names and responsibilities *are listed below:*

Stephen Hammersley	*Chief Executive Officer*
Maureen Sim	Director *of Operations*
Julian Hillman	*Director* of Finance
Hugh Lambourne	Director of Property Services
Joshua Field	Director of Human Resources
Alexandra Davis	Director of Marketing and Communications

Independent auditor's report

to the trustees of Pilgrims' Friend Society Group

OPINION

We have audited the financial statements of Pilgrims' Friend Society Group (the 'parent charity') and its subsidiaries (the 'Group') for the year ended 31 March 2026 which comprise the consolidated Statement of Financial Activities, the consolidated and company's Balance Sheets, the consolidated Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Group's and of the charitable company's affairs as at 31 March 2026 and of the group's incoming resources and application of resources, including the group income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 director'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 charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. 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 course of 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.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

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

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report, or the strategic report included with the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement set out in the trustees' report, the trustees' (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 145 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charity, we identified that the principal risks of non-compliance with laws and regulations related to charity financial reporting, employment, health & safety and care and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management, considering the internal controls in place and discussion amongst the engagement team.

We determined that the principal risks were related to:

- accounting measurements of property
- disclosure of capital commitments or provisions
- recognition of legacy income
- fraudulent extraction of cash

In response to the risks identified we designed procedures which included, but were not limited to:

- reviewing evidence supporting investment property valuations
- agreeing financial statement disclosures to underlying supporting documentation
- identifying and reviewing journal entries
- discussions with management and review of legal correspondence
- reviewing Trustees' meeting minutes
- evaluating the charity's internal controls

There are inherent limitations in the audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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

USE OF OUR REPORT

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company'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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Newton BSc BFP FCA (Senior Statutory Auditor)
for and on behalf of Xeinadin Audit Limited

xeinadin
Audit

Chartered Accountants	5 Robin Hood Lane,
Statutory Auditor	Sutton, Surrey SM1 2SW

Date:

About Pilgrims' Friend Society

Rooted in our Christian faith, at Pilgrims' Friend Society, as well as providing secure comfortable homes and professional care, we believe that older people can be supported and encouraged to spend the later part of their lives contributing to the world around them, growing and enjoying fulfilling lives.

We have been supporting older people to flourish for more than 200 years, since a group of Christians concerned about "the aged and infirm Christian poor" established the Aged Pilgrims' Friend Society in 1807. We started off by providing pensions and support through volunteer visits before developing housing and care schemes for older Christians.

Today we continue that legacy by running residential care homes and independent living housing schemes around the UK, providing environments in which older people are comfortable and secure, whether they need care or are living independently.

The Pilgrims' Friend Society bespoke approach to care, The Way We Care, ensures that we create communities where older people can flourish in their later years, especially as their physical needs increase.

We are committed to seeing the whole person – the history, the experiences, the joys and the sorrows of life, and to knowing who the important people are who make up the bundle of each person's living.

The Way We Care is grounded in our Christian faith and draws inspiration from the Bible. Every part of what The Way We Care looks like in the daily lives of our care homes is rooted in how the Bible tells us to treat and support others around us.

Find out more about The Way We Care by visiting:
www.pilgrimsfriend.org.uk/thewaywecare

PILGRIMS' FRIEND SOCIETY

Our HOMES *and* HOUSING

Residential care homes

BETHANY HOUSE, PRESTON
0300 303 1724
bethanypreston@pilgrimsfriend.org.uk

BRIDGEMEAD, BATH
0300 131 9115
bridgemead@pilgrimsfriend.org.uk

EMMAUS HOUSE, HARROGATE
0300 303 8450
emmaushouse@pilgrimsfriend.org.uk

EMMAUS HOUSE, WHITEHAVEN
0300 303 1440
emmauscumbria@pilgrimsfriend.org.uk

EVINGTON HOME, LEICESTER
0300 303 1455
evington@pilgrimsfriend.org.uk

FINBOROUGH COURT, GREAT FINBOROUGH
0300 303 1450
finboroughcourt@pilgrimsfriend.org.uk

FRAMLAND, WANTAGE
0300 303 1470
wantage@pilgrimsfriend.org.uk

FURZE HILL HOUSE, NORTH WALSHAM
0300 303 8434
furzehill@pilgrimsfriend.org.uk

KOINONIA CHRISTIAN CARE HOME, WORTHING
0300 303 8480
koinonia@pilgrimsfriend.org.uk

LUFF HOUSE, WALTON-ON-THE-NAZE
0300 303 1495
luffhouse@pilgrimsfriend.org.uk

MIDDLEFIELDS HOUSE, CHIPPENHAM
0300 303 8470
middlefieldshouse@pilgrimsfriend.org.uk

MILWARD HOUSE, TUNBRIDGE WELLS
0300 303 1460
milward@pilgrimsfriend.org.uk

SHOTTERMILL HOUSE, HASLEMERE
0300 303 1475
shottermill@pilgrimsfriend.org.uk

VILLA ADASTRA, HASSOCKS
0300 303 8440
villa-adastra@pilgrimsfriend.org.uk

Independent living housing schemes

CAREY GARDENS, KIRBY MUXLOE
0300 303 8455
carey.gardens@pilgrimsfriend.org.uk

DOROTHEA COURT, BEDFORD
0300 303 1490
dorothea@pilgrimsfriend.org.uk

FINBOROUGH COURT HOUSING, GREAT FINBOROUGH
0300 303 1450
housingmanager.finborough @pilgrimsfriend.org.uk

HOMESDALE, WANSTEAD, LONDON
0300 303 8485
homesdale@pilgrimsfriend.org.uk

LUFF MEWS & SELHURST COURT, WALTON-ON-THE-NAZE
0300 303 1495
luffhouse@pilgrimsfriend.org.uk

MILWARD HOUSE HOUSING, TUNBRIDGE WELLS
0300 303 1460
milward@pilgrimsfriend.org.uk

PILGRIM GARDENS, LEICESTER
0300 303 8455
andy.harrison@pilgrimsfriend.org.uk

ROYD COURT, MIRFIELD
0300 303 1480
roydcourt@pilgrimsfriend.org.uk

STRATHCLYDE HOUSE, SKELMORLIE
0300 303 8465
strathclyde@pilgrimsfriend.org.uk

“Even to your old age and grey hairs I am He, I am He who will sustain you.”

Isaiah 46:4

PILGRIMS’ FRIEND SOCIETY

www.pilgrimsfriend.org.uk

Pilgrims’ Friend Society, 175 Tower Bridge Road, London SE1 2AL

0300 303 1400 | info@pilgrimsfriend.org.uk

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