

Hello!

Welcome to our Impact Review for 2025!

This year's review is a special opportunity to reflect on 175 years of The Cambridge – 175 years of helping people have a home, providing a safe place for their hard-earned savings and **Making The Difference** across Cambridgeshire and the wider region.

And while 2025 has given us every reason to look back with pride, we're equally focused on the years ahead – and the role we'll continue to play in shaping them.

Over the next few pages, you'll find a summary of how we've marked this milestone year. We've donated **more than £175,000** to charities, held a chocolate coin design competition for local schools and children, and committed to and **invested £1,000,000** to help tackle homelessness and inequality across our community over the next decade.

We also supported 10 brilliant charities through our **Community Fund**, and you'll be able to read more about the impact this funding has already had. Another major milestone was launching our first multi-year grant, providing The Angels Foundation UK with £50,000 per year for the next three years.

Our **Rent to Home** scheme continues to make a real difference too. Two new families moved into our Woolpit properties, and three tenants fulfilled their dream of buying their first home, receiving up to 70% of their rent back to put towards their deposit.

This anniversary year has cemented how powerful our community can be, and how much more we can achieve when we work together. So we look forward to continuing to invest in the people, causes and places that make Cambridge thrive.

Yours,

Carole Charter

Chief Commercial Officer



To find out more about Making The Difference, visit our [website](#) or watch our [impact video](#).

175 years of The Cambridge

Here's just some of the ways we celebrated our milestone year.

Our birthday coin competition

Nine-year-old Erica won our chocolate coin design competition with a design that became real chocolate coins for her classmates and our members in branch.

As part of her prize, Exning Primary School received £1,000 for a numeracy project and a visit from The Royal Mint Museum.



[Find out more >](#)



Greater Cambridge Impact

One of our biggest 175th anniversary commitments has been investing £1m into Greater Cambridge Impact – a social investment fund tackling systemic inequality in the region.

The initiative aims to raise £10m over 10 years, and will deliver sustainable solutions for vulnerable communities. Our commitment strongly reflects our purpose of helping people have a home and driving long-term change across Cambridgeshire.

[Find out more >](#)

The fund aims to support disadvantaged people in our communities focussing on young people, children in care, families living in poverty and those who are homeless by:

Supplying loans for **children's care homes** and **post-care supported accommodation**

Delivering **winter accommodation** for **homeless people** and **rough sleepers**

Providing **vital funding** for **charities** and **social enterprises** in our area

“We believe in the power of community and are proud to stand alongside the next generation of Cambridge entrepreneurs and civic leaders who are pledging their success to tackle inequality and create lasting change towards a fairer, thriving Cambridge for generations to come.”

Peter Burrows, Chief Executive



Sparking collaboration within our community

We hosted our Making The Difference Conference to inspire collaboration for a fairer Cambridgeshire through responsible business and long-term investment. Expert talks showed how partnerships can move beyond token gestures to create lasting social and economic impact.

CAMBRIDGE IS
THE MOST
UNEQUAL CITY



Organised in partnership with Get Synergised and Cambridgeshire Community Foundation, the event gave us an opportunity to discuss creative approaches to grant giving and partnership models with local experts and partners.



Attendees also heard from Emmaus Cambridge and The Angels Foundation UK – two of our community partners – about the impact and the difference grants and partnership work can have on their service users.



50

businesses, charities, and civic leaders united.

TELL ME
WHAT YOU NEED

“Responsible business practices are deeply embedded into who we are and how we approach our customers and the communities we serve through our Making The Difference programme of grant giving and volunteer work.”

Lucy Crumplin,
Chief Operating Officer



Celebrating with our members

We couldn't celebrate our anniversary year without involving our members. Across our branches, teams held events and invited the community to join in.



“These celebrations reminded us of how strong our connection with the community really is. We're proud to be part of a place where members feel that sense of belonging, and it means a lot to us to be able to give back in a way that's personal, heartfelt, and true to who we are as a mutual.”

Holly Smith, Team Lead
Central Cambridge Branch



Find out more >



Over
£175,000

has been donated to charities and good causes in 2025. Here's a breakdown of that total:

£117,914

was awarded in grants to 10 local charities through our **Community Fund**.



£17,789

in **sponsorships** and **donations** to charitable groups and events



£41,035

was donated to charitable causes through our **Community Partnerships**.





Making The Difference to help people have a home.

Having somewhere to call home should never feel like an impossible dream. That's why we're committed to our purpose: **to actively find ways to help people have a home, by supporting people who couldn't buy without our help and working with groups in our community who offer services for shelter and housing.**

Find out more >

Our ambitions

- 1** Creating more opportunities to increase our reach and impact by raising awareness of The Cambridge's community initiatives.
- 2** Using our expertise to create opportunities for local charities and community groups to support their growth and help them to thrive.
- 3** Continuing to evolve our unique Rent to Home initiative, helping people who need that helping hand onto the housing ladder.
- 4** Increasing our commitment to grant giving through our Community Fund to deliver more grants and sustained funding with local charities and community groups to support their long-term sustainability.

Throughout 2025,
our initiatives have
impacted a nearly

**10,000
people**

Find out how below:

Community Fund



Rent to Home



Community Partners



Community Hours



Sponsorship and outreach



Community Fund

Twice a year, we award grants to charities, community groups and organisations.

Managed by the Cambridgeshire Community Foundation, the fund awards grants to causes within 15 miles of our branch network. Find out more about our Community Fund on our [website](#).

Providing support to domestic abuse survivors through **Cambridge Women's Aid**



Helping rebuild lives through a three-year-partnership with **The Angels Foundation UK**



Supporting **Cambridge Carbon Footprint** to reduce people's home energy use



We were delighted to be recognised as the **Best Charity Partnership of the Year** at the

MONEYAge
AWARDS



350 people found suitable homes

thanks to **Cambridge & District Citizens Advice Bureau**, after a £10,000 grant helped fund a case worker

60 older people supported

by **Cambridge Cyrenians** after receiving a £10,000 donation



15 homeless women accessed help

through Turtle Dove Cambridge CIC as a result of our £7,540 grant

50 carers received emergency support

after they suffered domestic abuse thanks to our donation to **Making Space**

Housing advice was delivered to **300** vulnerable people

as a result of our grant to **Citizens Advice Rural Cambs**



64 families with seriously ill children were supported by our donation to **The Sick Children's Trust**

350 people at risk of homelessness

received support as a result of our £10,000 grant to **Wintercomfort**

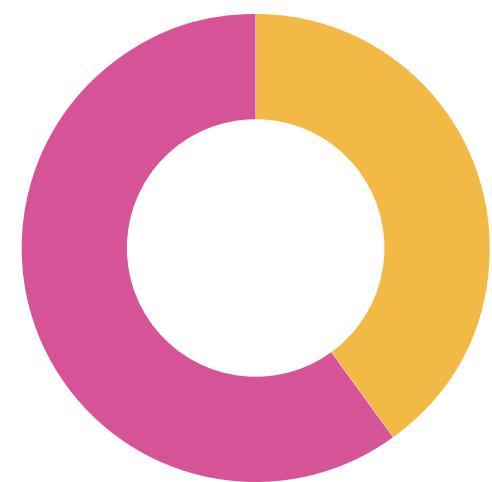


Community Fund

Cambridge Women's Aid

Supporting women and children escaping domestic abuse since 1977.

Providing safe accommodation, specialist advice, and practical support to help families recover from trauma and take steps toward a safer future.



40%

of homeless women in England say domestic abuse played a role in their situation

Cambridge Women's Aid was awarded £7,000 from our Community Fund. As a result of the grant, they were able to provide financial assistance to 12 women moving out of emergency refuge. The funding ensures survivors can purchase essential items – from beds and cookers to curtains and carpets – giving them dignity, stability, and a sense of pride in their new homes.



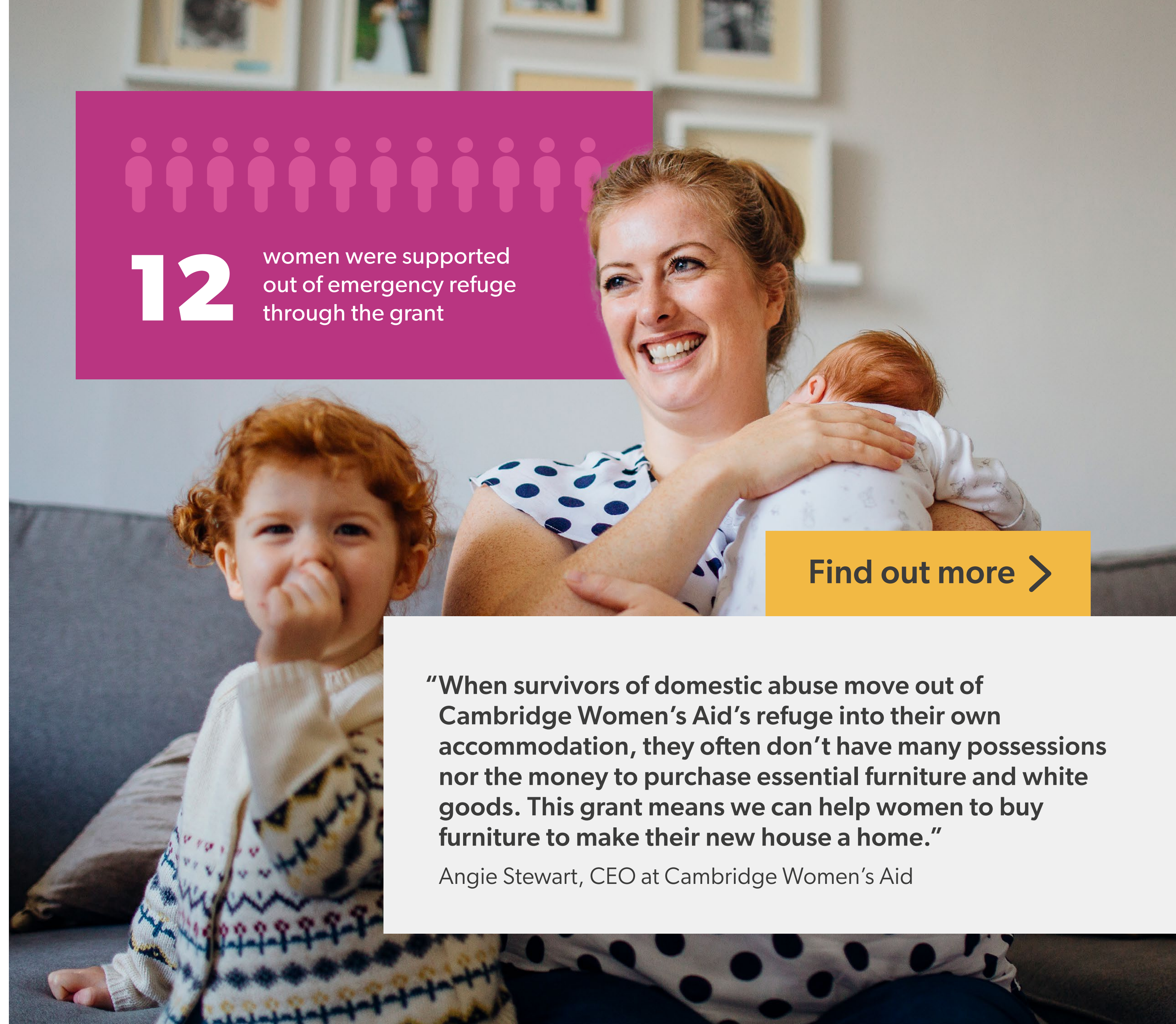
12

women were supported out of emergency refuge through the grant

Find out more >

“When survivors of domestic abuse move out of Cambridge Women's Aid's refuge into their own accommodation, they often don't have many possessions nor the money to purchase essential furniture and white goods. This grant means we can help women to buy furniture to make their new house a home.”

Angie Stewart, CEO at Cambridge Women's Aid



Community Fund

The Angels Foundation UK

Providing essential support for survivors of domestic abuse and their families.

The Angels Foundation UK helps survivors of domestic abuse rebuild their lives by providing essential household items, mental health support, and community activities. Their trauma-informed, holistic approach reduces isolation and promotes long-term recovery.

Domestic abuse is a leading cause of homelessness for women and children with survivors often fleeing with nothing. The Angels Foundation UK offers emotional and practical support at a critical time.

Since partnering with the charity in 2023, we've developed a strong relationship with its Founder and CEO, Caroline Deeprose. We've seen the urgent need for their services and their vision to expand across Cambridgeshire. Their growth relies on sustained funding, and we're proud to support their mission so that safety never comes at the cost of having a home.

2023

20

families supported through a **£10,000 grant** from our Community Fund

2024

£5,000

donation and volunteering hours donated as one of our **Community Partners**

2025

£50,000

per annum awarded through our first ever **three-year grant**



Community Fund

Our first multi-year grant.

Back in April, we were proud to award The Angels Foundation UK a three-year grant of **£50,000** per annum to help turn their plans into reality and deliver long-lasting change.

Since we announced the three-year grant, The Angels Foundation have been able to do so much more:

18



families and survivors have received furniture to help rebuild their lives

40

survivors of domestic abuse have received **counselling** and **therapeutic services**

Building a stronger team to develop business needs, including:

- a new trustee
- charity law solicitor
- marketing manager
- fundraising manager

And it doesn't stop there. With the support of The Cambridge, The Angels Foundation UK aim to create a children's therapy room to enable families and group sessions, and open a second-hand furniture store at their new premises in 2026

2026

New premises have been found to accommodate and **expand** the charity's vital services



"This generous award will help us grow, build capacity and support more survivors of domestic abuse throughout Cambridgeshire to rebuild their lives with dignity and hope."

Caroline Deeprise,
Founder and CEO of
The Angels Foundation UK

Find out more >



Community Fund

Cambridge Carbon Footprint

Helping people cut carbon emissions and live more sustainably

Millions of homes in the UK are in need of upgrades to improve their energy efficiency. That's why Cambridge Carbon Footprint inspire people to take practical steps to reduce their home energy use and carbon footprint.

 **29 million**
homes in the UK need energy efficiency upgrades

In August, the charity received a £5,054 grant from our Community Fund for its home energy project, offering talks and free tours of pioneering Open Eco Homes – including The Cambridge Building Society's own Ferndale Rise retrofit project – to inspire and provide practical ways for people to upgrade their homes.



“This funding enables us to reach thousands of people across Cambridge with practical support to cut energy use and reduce carbon emissions. By giving residents the tools and confidence to take action in their own homes, we’re helping to create a stronger, more sustainable community.”

Fran Sutton, Home Energy Officer at Cambridge Carbon Footprint

4,000

people were reached through **training sessions, thermal imaging camera loans** and support to carry out **home energy assessments**

Community Fund

One year on...

Citizens Advice Rural Cambs

Housing instability and financial hardship are major issues for vulnerable people in rural Cambridgeshire. Many face eviction, homelessness, and overwhelming debt – often without access to specialist advice. Complex benefit systems and rising living costs have increased the need for support for those who need it most.

Through our Community Fund, we awarded a grant of £9,799 to Citizens Advice Rural Cambs back in 2024. This funding helped the organisation to employ a specialist housing adviser for one extra day per week, providing expert support via phone, email and face-to-face appointments.

People using the service have received help with budgeting, benefit entitlements, food bank vouchers, and energy advice, reducing homelessness, improving financial health, and creating stronger trust between Citizens Advice and local councils.

Mary's story

Mary, caring for her husband after a stroke, fell into severe rent arrears and faced eviction from her rental property. After her husband moved in with their eldest daughter, her benefits were reduced and she felt overwhelmed about the situation. With support from the housing adviser funded by The Cambridge, Mary agreed to a manageable repayment plan, halting eviction immediately. She learned to prioritise expenses and regained control of her finances. Mary described the outcome as “immensely relieving” and said she now feels hopeful about her future.

103

people supported with housing advice and advocacy



Rent to Home

Helping renters become homeowners.

High deposits, rising rents, and living costs leave little room to save for first time buyers, making homeownership feel out of reach. It's a nationwide challenge, but especially tough in Cambridge, where house prices are around 80% higher than the UK average*.

Rent to Home helps those who can afford to rent, but struggle to save up for that vital deposit. You can find out more about Rent to Home on our [website](#), or take a closer look at some of our highlights from 2025:

We added **two new properties** to our portfolio and saw tenants move in.



Three sets of tenants moved out of our properties and into their own homes.



We're proud to have Rent to Home named as **ESG Project of the Year** at the

**AWARDS
2025**

Chartered Governance
Institute UK & Ireland



62%



of first time buyers struggle to save up for a deposit on a house



Over the last five years, monthly rent prices in the UK have risen by an average of

£400



Successful applicants rent one of our **7 properties** for a minimum of one year and a maximum of

3 years



And that's where

Rent to Home
comes in...



Up to **70%**

of their rent is returned to them at the end of their tenancy to use towards a deposit



15 tenants helped on their journey to homeownership since the launch of Rent to Home in 2019



* neighbourhoodfinder.co.uk/blog/average-house-prices-in-cambridge-2025

Rent to Home

Two new Rent to Home properties

Expanding our one-of-a-kind initiative

We added two homes in Woolpit near Bury St Edmunds to our Rent to Home initiative – taking our portfolio up to seven properties, reinforcing our long-standing commitment to supporting renters on their journey to homeownership.

Applicants for Rent to Home are entered into our ballot. The winners, Karina, Paul and their daughter and Thomas, moved into the properties in May, and are on their way to owning a home of their very own.

“We had given up on the idea of living in a home we could call our own. When we found out we’d been selected in the ballot, I couldn’t quite believe it.”

Karina, Rent to Home tenant



[Find out more >](#)

“It’s an amazing feeling to be selected. Like many others, I’ve found it tough to save enough for a deposit, even though I’ve always dreamed of owning my own home. Rent to Home is giving me a chance I didn’t think I’d get.”

Thomas, Rent to Home tenant

Rent to Home

From hopeful to homeowner

In 2025, we saw a number of our tenants move out of our properties and successfully own a home all of their own thanks to Rent to Home.

Find out more >

Liberty

After renting our flat above our Great Shelford branch alongside flatmate Jo, Liberty moved into her very first home back in August last year after receiving £12,127 towards her deposit.



“Buying a house always felt out of reach, so actually holding the keys to a home I own, is a bit overwhelming.”

Muntasir

After renting one of our two-bedroom flats above our Great Shelford store for nearly three years, Muntasir was able to buy his first home after receiving £26,460 from the Rent to Home scheme to use towards his deposit.



“It’s been so nice to not have to worry too much about saving up for that big deposit over the last three years.”

Find out more >

Find out more >

Sophie, Jamie and Darcie

The family moved into our Northstowe property back in 2023. Since then, the couple’s lives have transformed. While renting the property, Sophie and Jamie have got engaged and welcomed their first child, Darcie.

They received £24,570 after renting the property for two years and have now moved into their very own home.



“We got engaged, started our family, and now we’ve bought our own home closer to our loved ones. The Cambridge has made what felt impossible at our age, achievable.”

Community Partnerships

Deeply committed collaborations with life-changing charities.

Last year we partnered with Emmaus Cambridge, Jimmy's Cambridge and It Takes A City – three amazing local charities who help those who need it most with homes and housing needs. Each charity received a grant as well as volunteering hours from our team members to support their vital work.

You can find out more about our Community Partnerships on our [website](#), or click on one of our partners opposite.

285

volunteering hours were donated by our team to our Community Partners



19

different volunteering projects were completed in 2025



Emmaus Cambridge

Tackling homelessness by providing formerly homeless people with housing, work opportunities, and support to rebuild their lives.



Jimmy's Cambridge

A community charity offering emergency accommodation, supported housing, and tailored services to tackle rough sleeping and homelessness in Cambridge.



It Takes A City

Aiming to end homelessness through trauma-informed emergency shelter, transitional support and collaborative housing initiatives.



Community Partnerships

Emmaus Cambridge

Giving more than just a bed for the night to those who need it.

Emmaus gives people who have experienced homelessness a stable home and meaningful work, helping them rebuild skills and confidence.

As part of their five-year strategy, they're expanding their support team with three support workers and a support manager. Our donation has helped fund these roles and enabled the charity to introduce a new digital system for support planning and tracking.

14 volunteering projects were completed by our team members for Emmaus Cambridge in 2025

In 2025, seven companions moved on into their own accommodation, with continued support to help them stay settled.



Lending a hand

Many of our team members have volunteered with Emmaus Cambridge throughout the year, supporting a variety of roles within the social enterprise, which generates 62% of Emmaus's income – meaning their contributions help fund vital support for companions and the wider community.

“This is more than a partnership. The Cambridge Building Society is committed to creating change and tackling the challenges people face in securing and affording a home. The team works to address these issues while helping people understand the causes of homelessness – poverty, systemic inequality, discrimination, and incomes that lag behind rising rents and living costs. These pressures can push people into homelessness.”

Donna Talbot, CEO, Emmaus



Community Partnerships

Jimmy's Cambridge

Providing support and housing to people who are rough sleeping.

Jimmy's Cambridge offers safe, welcoming accommodation and personalised support to people experiencing homelessness in Cambridge. The charity provide tailored support that empowers residents to move on to more independent, happier and fulfilled lives to reduce homelessness.

Our £5,000 donation is equal to

66 hours

of one-to-one support.



Alongside our donation, team members volunteered with Jimmy's to help raise important funds through their Gala and Christmas Carol Concert. A number of our team also volunteered in helping to sort donations through our Christmas Giving Tree initiative – providing essential items to those in need during the festive period.



Providing vital support

In total, our donation and wider impact helped Jimmy's to support

250 people

13%

of those were supported into more independent accommodation

“The Cambridge Building Society’s support plays a crucial role not just in helping fund our frontline services, but in raising awareness of homelessness in Cambridge. They’re a fantastic organisation to work with – engaged, committed and genuinely passionate about making a difference in the local community. Their generosity helps ensure we can continue providing safe, supportive homes for people who would otherwise be sleeping rough in Cambridge.”

Camille Gauthier-Frigon, Corporate Fundraiser

Community Partnerships

It Takes A City

Working to put an end to homelessness in Cambridge.

It Takes A City works to end poverty and homelessness in Cambridge, providing safety, comfort and trauma-informed support to people moving from street to home. We were honoured to welcome them as a Community Partner in 2025.

Last year, after their winter emergency project, Crossways, closed, they urgently needed to find accommodation for three people. A local church offered a three-bedroom house, and the community helped furnish it. We contributed 50% of the costs for seven months, giving them time to secure the remaining funding.

3

individuals received supported accommodation when the only alternative was rough sleeping

This stability allowed their Survive and Thrive team to focus on helping tenants with settled status applications and other complex needs.



“We partnered with The Cambridge Building Society to provide supported accommodation when the only alternative was a return to rough sleeping. Their funding, combined with community contributions, enabled us to offer safe housing and support for three individuals over the summer, giving them time to resolve immigration issues and secure future accommodation.”

Lis Silver, CEO, It Takes A City

Helping individuals find a home

It Takes A City were able to help one of their guests find move-on accommodation with partners at Cambridge Cyrenians. Another was offered a room back in Crossways when it reopened in November, allowing them to receive on-going support. And the third individual had time to make his own arrangements, with community support.

Community Hours

Each year, we give our team members a day to devote to a charitable cause.

Because fundraising will always matter, but we know we can do more. Our team can use their skills to offer even greater support. Whether that's volunteering for our Community Partners or supporting another charitable cause. Here's some of the ways our team volunteered last year.



Jimmy's Gala

In November, we sponsored Jimmy's Cambridge 30th Anniversary Gala Dinner, uniting supporters to raise vital funds for homelessness services. Ten colleagues attended, and two from our Mortgage Admin team volunteered to help set up. The event shared inspiring stories and exceeded its fundraising goal.



40 individuals have benefited from the storage project

It Takes a City's Street Storage project

Our team volunteered to clean up the Street Storage Project site, which provides secure storage for people experiencing homelessness in Cambridge. This work allows individuals to keep their belongings safe while accessing services.

934 volunteering hours were donated by our team in 2025



£1,441 raised in total by the runners

Cambridge Half Marathon

Joe Stack, Hannah Stead and Holly Smith took part in the Cambridge Half Marathon last March, raising funds for Cambridgeshire Community Foundation. After surpassing their £1,000 target, the extra donations were added to our Community Fund to support more local charities. We've also entered a team for the 2026 Cambridge Half Marathon, so watch this space...

Sponsorship and outreach

Form the Future

Preparing the next generation for life's big financial decisions.

Pupils eligible for free school meals often face financial barriers that limit their access to enrichment opportunities, workplace insights and practical learning – experiences that are vital for building confidence, raising aspirations and developing key skills.

Last year, we partnered with Form the Future, who run the Cambridge LaunchPad initiative. Together, we hosted two project days at our Head Office, welcoming pupils from North Cambridge Academy and Sir Harry Smith Community College to take part in a giant, interactive 'Life's A Game' activity exploring real-life financial decisions. Our team also delivered an interactive session about working at The Cambridge, including a Head Office tour and Q&A session.

46

Year 9 students attended the two project days in total

Lasting impact

These experiences help children build confidence and learn about everyday money matters in a practical, engaging way – giving them the skills to talk about finances and make informed choices for the future.

"I learned how maths can be involved in lots of different jobs, and different pathways that I could do when I am older, and that life can throw everything at you!"

Student attending a project day

Find out more >



Sponsorship and outreach

Bridge the Gap

Walking to support Arthur Rank Hospice Charity and Romsey Mill.

The two charity partners offer essential support and care to people throughout Cambridgeshire, and we're proud to have been the headline sponsor of the fundraising event for the last 17 years.

Back in September, over 2,100 walkers of all ages took part – the highest number in the past ten years. 150 volunteers gave their time to support the event in a variety of roles and we had over 100 of our team members take part in the walk itself.

The walk took in seven of Cambridge's beautiful colleges, and a number of different entertainments and stalls are held throughout the day. It really is a lovely event to be a part of, that truly unites our community.

£53,000

was raised for Arthur Rank Hospice Charity and Romsey Mill from registrations

"We are proud and delighted to be able to help fund, plan and deliver Bridge the Gap for the 17th time, in what is a special year for both the event and for us at The Cambridge."

Peter Burrows, Chief Executive



Find out more >

Stepping up to support

Supporting this event helps the charities to continue supporting people in Cambridgeshire. Arthur Rank Hospice supports people living with an advanced serious illness or other life-limiting condition, and Romsey Mill creates vital opportunities for young people, children and families





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**THE
CAMBRIDGE**
Building Society

**175
YEARS**