HOME-START CAMDEN AND ISLINGTON

England & Wales · Charity number 1086292

Details

Other names	HOME-START CAMDEN
Status	Registered
Legal form	Charitable company
Company number	04177691
Registered	2001-04-25
Register	View on the Charity Commission register

Contact

Address	7 Dowdney Close Kentish Town London NW5 2BP
Phone	02074241603
Email	info@homestartcamden.org
Website	www.homestartcamdenandislington.co.uk

Activities

Objects: 1) TO SAFEGUARD PROTECT AND PRESERVE THE GOOD HEALTH BOTH MENTAL AND PHYSICAL OF CHILDREN AND PARENTS OF CHILDREN2) TO PREVENT CRUELTY TO OR MALTREATMENT OF CHILDREN3) TO RELIEVE SICKNESS POVERTY AND NEED AMONGST CHILDREN AND PARENTS OF CHILDREN4) TO PROMOTE THE EDUCATION OF THE PUBLIC IN BETTER STANDARDS OF CHILDCARE WITHIN THE AREA OF CAMDEN AND ITS ENVIRONS

Activities: Home-Start Camden and Islington trains volunteers who then provide regular support, friendship and practical help to families (which have at least one child under 5). Home-Start Camden and Islington provides back up and supervision of the volunteers as the families supported are generally the most disadvantaged in Camden and Islington.

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Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Economic/community Development/employment
- **Who:** Children/young People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** LONDON BOROUGH OF CAMDEN
- Camden
- Islington

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£349,414	£340,386	-	-
2024-03-31	£274,816	£311,966	-	-
2023-03-31	£328,174	£320,292	-	-
2022-03-31	£347,312	£303,192	-	-
2021-03-31	£338,000	£283,000	-	-

Trustees

Name	Role	Appointed
IAN JESNICK	Chair	2018-03-20
Amanda Goddard		2018-11-13
CLARE HOUSE		2018-03-20
Georgina Elizabeth Mary Florence Trevor		2019-04-10
Jacqueline Frances Moreton		2021-01-14
Michael Sanderson		2025-08-19
Sara Louise Barwell		2023-11-28
Yoshiaki Sasamura		2024-03-27

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HOME-START CAMDEN AND ISLINGTON

England & Wales - Charity number 1086292

Accounts

REGISTERED COMPANY NUMBER: 4177691 (England and Wales)
REGISTERED CHARITY NUMBER: 1086292

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

FOR

HOME-START CAMDEN AND ISLINGTON
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

HOME-START CAMDEN AND ISLINGTON

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HOME-START CAMDEN AND ISLINGTON

CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 MARCH 2025

It's been another very demanding year for the families that we support. The continuing cost of living crisis and the range of practical and emotional problems and issues that they face made it hard for them to cope with the pressures of everyday life.

It also tested our resources and resilience again, but staff and volunteers once again rose to the challenge. Under the dynamic and enterprising leadership of our CEO, Naomi, we continued to provide all the essential services, and even enhanced and broadened our offering in order to give families more opportunity to engage with the local community.

Jackie, our head of service delivery, and our excellent family liaison managers, Saiqa, Anna and Natasha are a formidable team that provides a wealth of relevant local knowledge and experience. We were delighted to recruit Zoe to a new role of community projects manager, and also have Eleni, as our very capable operations co-ordinator, and Madalina, our diligent bookkeeper.

Our family support volunteers are the backbone of the charity. The trustees and staff always recognise and appreciate the importance of their invaluable front-line support.

We have also benefitted from the input of some specialist and general office volunteers, as well as others helping to enhance our community outreach, in which context I applaud the contribution of our Friends of Home-Start volunteers.

The support and generosity of our funders and partners is crucial in meeting our objectives. A big thank you to each and every one of you.

I must also acknowledge the part played by my fellow trustees. Jacquie, Georgie, Sally, Amanda, Clare, Adelina and Yosh continued to give their time, counsel and expertise voluntarily.

Then there is the contribution of Home-Start UK and Home-Start London, whose initiatives and assistance have been much appreciated across a number of different areas,

It is an opportunity also thank all the other people and organisations that help our charity to fulfil its mission of supporting and empowering families with young children across Camden and Islington that are in need.

Over the last year Home-Start Camden & Islington has progressed on several fronts in making sure we are fit for purpose in the coming years.

This has included reviewing and updating our strategic plan, in order to prioritise and set new goals and targets for the next three years.

We have also developed an action plan to help further ensure equality, diversity and inclusivity are always major considerations in everything we do. Other initiatives have included quality assurance assessments and reviews of all our processes and procedures, including governance, leadership, protecting families and safeguarding.

Following a recent skills audit and review, we are working on a number of initiatives to ensure the Board's effectiveness and succession planning.

All of this has contributed to our goals of strengthening and building our relationship with families, volunteers and funders; increasing support for families that reflects their needs, and promoting our offering as an effective and trusted preventative community service.

HOME-START CAMDEN AND ISLINGTON

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Camden & Islington (H-SC&I) is a grass-roots charity that supports and empowers families with young children who are struggling to cope with everyday life.

Our vision is a Camden & Islington community in which all families have the support they need to give their children the best possible start in life, and where our volunteers are valued and encouraged.

Our mission is to help families cope with diverse challenges by recruiting and training volunteers with experience or knowledge of parenting to provide both practical and emotional support. They empower parents and carers to build better lives for children by helping them to learn to cope with challenges, and boost their confidence.

We also aim to help improve our families' health, wellbeing and relationships; provide our volunteers with new skills and confidence to enhance their opportunities and experiences, and to fulfil our mission through the values of openness, flexibility and being rooted in our community.

Public benefit provided by the Charity

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

The company is a charity and exists to safeguard and protect the mental and physical health of children and their parents in the London Boroughs of Camden and Islington.

H-SC&I's service meets a need for families unable to access other services for a range of reasons. Unlike most other services, each H-SC&I volunteer provides one family with their undivided attention. The family can build a solid relationship with the volunteer and place trust in that person as well as having the back-up support of the H-SC&I's paid staff team. If the family has specific needs or Child Protection issues, the volunteer shares that information with the coordinator so that appropriate support can be found from other services. As a non-statutory organisation, many families feel more comfortable turning to Home-Start for support as the volunteers are parents or have parenting experience themselves. Research has shown that this increases parental confidence in bringing up their children, enables families to access local services appropriately, reduces isolation for parents and children and generally increases resilience in families to make a lasting impact.

H-SC&I supports a large number of volunteers by providing opportunities which can assist them in developing work-related skills and increasing their chances of employability when they are ready to enter or return to the workplace.

ACHIEVEMENTS AND PERFORMANCE

Activities, Performance and Plans for Future Periods

It's been another very demanding year for the community that we support, and so also for our charity. The continuing cost of living crisis and the plethora of problems and issues that our families face have tested both our resources and resilience, but staff and volunteers once again rose to the challenge with admirable positivity and commitment. Their efforts have supported families who are among some of the most disadvantaged in the country, and we provide a service that is multi-culturally sensitive for all people across Camden and Islington.

The majority of H-SC&I volunteers are parents or carers themselves, which helps them to understand and empathise with what supported families are going through, and find solutions and coping strategies to overcome the difficulties they are facing. During the year, H-SC&I supported 169 families equating to 331 children. The charity also supported, trained and supervised 75 volunteers.

Feedback continues to show that families find the support we provide enormously helpful and empowering. Our CEO continues to demonstrate dynamic and effective leadership, and is the driving force in our mission to be an integral and valued part of the local community. Our head of delivery, provides a wealth of relevant local knowledge and experience, as do our excellent FLMs. They are complemented by our very capable and enterprising operations manager, and our diligent bookkeeper.

We have also benefitted from the much appreciated input of several specialist and general office volunteers, as well as volunteers helping to enhance our community outreach. And then there are our family support volunteers, who are the backbone of the charity. The trustees and staff always recognise and appreciate the importance of their invaluable front-line support.

Our trustees have continued to give their time, counsel and expertise voluntarily, and have been a committed and knowledgeable Board of directors that is responsible for the effective governance of the charity. We welcomed three new trustees during the last year including a new treasurer and a new secretary.

We have progressed on several fronts during the last year in our commitment to ensure the continuing effectiveness of the charity, and our ability to be true to our objectives, vision, mission and values.

Our goals for the year commencing 1 April 2025 are:

- Quantifying and articulating the scope and scale of our offering and services.
- Developing a plan of action to confirm, identify, engage with, and collaborate on partnerships and projects
- Families being more involved in the formulation and implementation of our work.
- HSC&I becoming a more active champion and advocate across the community in order to raise awareness of the plight and needs of our families.
- Increasing our profile and share of voice with our stakeholders, targeted audiences and in relevant forums
- Ensuring that our EDI Action Plan feeds into all relevant touchpoints in our strategic plan.
- Board and staff leadership effectiveness and succession planning

An important element in terms of achieving our goals has been the work over the last year on updating and evolving our strategic planning, as our 3 year strategy reaches its conclusion and we prepare to launch a new strategy in 2025.

Our approach includes an increased emphasis of ensuring H-SC&I is an integral part of the local community, to which end we have focused more on developing associations and partnerships with an eclectic range of relevant organisations based in Camden and Islington. We also spent some time ensuring that all our policies and procedures are up-to-date and fit for purpose, and were able to renew our agreement with Home Start UK.

FINANCIAL REVIEW

Reserves policy

The trustees have established a policy of both unrestricted or free reserves and restricted reserves.

Restricted reserves are made up of any funding received in the current financial year that is for a specific project or work that will be delivered in a future financial year. As at 31 March 2025 the restricted reserves amounted to £36,937 (2024: £22,783) for use in financial year 2025-2026

Unrestricted or free reserves come from unutilized donations and surplus funds and the trustees established that the free reserves of the charity should be sufficient to cover the costs of an orderly wind down of the charity. The trustees feel that due to the ongoing challenges in the economic environment, together with the increased difficulty in fundraising seen across the sector and heightened digital security risks, it is necessary to continue to hold free reserves of between £200,000 - £240,000 (7-9 months running costs). At this level the trustees feel that the charity should be able to meet all its obligations in an orderly winding down of its activities.

As at 31 March 2025, free reserves amounted to £219,049 (2024: £224,175). The trustees are working to maintain this level of free reserves.

Transactions and Financial Position

The total funding received in the period amounted to £349,414 an increase of £74,598 on the previous year (2024: £274,816).

The primary sources of funding for the year were generous grants received from: Camden Strategic Partners, Cripplegate Foundation, Fitzdale Trust, Garfield Weston, HS2 Camden Giving, John Lyons Charity, City of London, Peter Stebbings Memorial Trust, HS London BHNEL, Nationwide Building Society, The Mitchell Charitable Trust, and Bright Start Dad Matters.

The total resources expended were £340,386, an increase of £28,420 on the previous year's expenditure of £311,966.

Reserves at the end of the financial year ended 31 March 2025 were £255,986 of which £219,049 were unrestricted reserves (2024: £224,175). Restricted reserves of £36,937 (2024: £22,783) were carried forward at the end of the financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Nature of the Governing Document and Constitution of the Charity

Home-Start Camden & Islington is a company limited by guarantee governed by its Memorandum and Articles of Association (M&A) dated 12 March 2001. Including the activities of its predecessor organisation, Home-Start Camden has been delivering family support services for 26 years since its launch in June 1995 and was renamed Home-Start Camden & Islington in June 2018 due to expansion into the neighbouring borough. The current charity was registered with the Charity Commission on 23 April 2001.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees conduct regular reviews of any major risks to which the charity may be exposed. Where appropriate, systems or procedures have been established to mitigate and minimise identified risks the charity faces by implementation of procedures such as the authorisation of all transactions and projects, levels of authorisation etc. Procedures are in place to ensure compliance with all statutory requirements including employment law and the health and safety of staff at work and volunteer activities undertaken to support families. A Safeguarding Policy is in place and Disclosure and Barring Service checks are carried out on all volunteers and employees who are likely to come into contact with vulnerable children or adults.

Other appropriate controls are in place to mitigate financial risks overseen by trustees. The Risk Register is reviewed monthly by the executive team and individual risks are overseen by the relevant committees of the Board.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
4177691 (England and Wales)

Registered Charity number
1086292

Registered office
7 Dowdney Close
London
NW5 2BP

Trustees
The members of the Board of Trustees of the Charity during the year ended 1st April 2024 to 31 March 2025 were:

Ian Jesnick (Chair)
Jacquie Moreton (Deputy Chair)
Amanda Goddard
Sally Barwell
Georgina Trevor
Clare House
Vanya Barwell - Resigned 2nd April 2025
Imogen Shaw - Resigned 2nd April 2025
Adelina Hakaj - Resigned 9th September 2025
Yoshiaki Sasamura

The members of the Board of Trustees of the Charity at the date the report and accounts were approved were:

Ian Jesnick (Chair)
Jacquie Moreton (Deputy Chair)
Sally Barwell
Amanda Goddard
Georgina Trevor
Clare House
Yoshiaki Sasamura

All the directors of the company are also trustees of the charity, and their responsibilities include all the responsibilities of directors under the Companies Acts and of trustees under the Charities Acts.

Company Secretary
Jacqueline Moreton

The name of the senior staff member to whom day-to-day management of the charity is delegated by the charity trustees:

Chief Executive Officer:
Ciara Jeffries (from 28th July 2025)
Naomi Smith (resigned on 11th July 2025)

Independent Examiner
Anwer Patel BA (Hons), FCA, BFP
Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

SHARE CAPITAL
The company is limited by guarantee and therefore has no share capital.

HOME-START CAMDEN AND ISLINGTON

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

Approved by order of the board of trustees on 10/12/2025 and signed on its behalf by:

S L Barwell

Trustee / SARA LOUISE BARWELL

Director

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START CAMDEN AND ISLINGTON

Independent examiner's report to the trustees of Home-Start Camden and Islington ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

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

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

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

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

A. Patel

Anwer Patel BA (Hons), FCA, BFP

Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date: 12/12/2025

HOME-START CAMDEN AND ISLINGTON

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted fund £	Restricted fund £	**31.3.25 Total funds £**	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Grants	2	**105,494**	**241,437**	**346,931**	273,069
Investment income	3	**1,783**	**-**	**1,783**	1,747
Other income		**700**	**-**	**700**	-
Total		**107,977**	**241,437**	**349,414**	274,816
EXPENDITURE ON					
Raising funds		**3,136**	**766**	**3,902**	1,491
Charitable activities	4				
Direct		**40,860**	**209,293**	**250,153**	247,779
Support		**69,107**	**17,224**	**86,331**	62,696
Total		**113,103**	**227,283**	**340,386**	311,966
NET INCOME/(EXPENDITURE)		**(5,126)**	**14,154**	**9,028**	(37,150)
RECONCILIATION OF FUNDS					
Total funds brought forward		**224,175**	**22,783**	**246,958**	284,108
TOTAL FUNDS CARRIED FORWARD		**219,049**	**36,937**	**255,986**	246,958

The notes form part of these financial statements

HOME-START CAMDEN AND ISLINGTON

STATEMENT OF FINANCIAL POSITION
31 MARCH 2025

	Notes	31.3.25 £	31.3.24 £
FIXED ASSETS			
Tangible assets	11	**2,224**	2,617
CURRENT ASSETS			
Debtors	12	**6,905**	2,908
Cash at bank and in hand		**276,171**	353,359
		283,076	356,267
CREDITORS			
Amounts falling due within one year	13	**(29,314)**	(111,926)
NET CURRENT ASSETS		**253,762**	244,341
TOTAL ASSETS LESS CURRENT LIABILITIES		**255,986**	246,958
NET ASSETS		**255,986**	246,958
FUNDS	15		
Unrestricted funds		**219,049**	224,175
Restricted funds		**36,937**	22,783
TOTAL FUNDS		**255,986**	246,958

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on .....10/12/2025..... and were signed on its behalf by:

.....
Trustee / Director: IAN JERWICK

.....
Trustee / Director SARA LOUISE BARWELL

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

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

Expenditure and irrecoverable vat
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation and apportionment of costs
Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following:-

Support costs of activities:
Support costs of activities for charitable purposes comprises the salary costs of staff not engaged directly on charitable activities as they are involved with project development and other project costs. There are a number of costs, including staffing costs, where it is impracticable to allocate these costs between administration and charitable expenditure and the trustees have allocated such costs to charitable expenditure.

Management and administration of the charity:
Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements.

continued...

1. ACCOUNTING POLICIES - continued

Allocation and apportionment of costs
Administration expenditure includes all expenditure not directly related to charitable activity. In respect of certain items of expenditure, it is a matter of judgement as to whether such items are direct charitable expenditure or are administrative, and the directors have applied what they consider to be reasonable judgements in apportioning such costs.

Resources expended include attributable VAT which cannot be recovered.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 33% on reducing balance

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going Concern
The trustees are confident that HSC&I is in a position to operate for the next twelve months. As a result of this, the accounts have been prepared on a going concern basis.

Operating Leases
Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to profit or loss on a straight-line basis over the period of the lease.

Debtors

 continued...

1. ACCOUNTING POLICIES - continued

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

Cash and Cash Equivalents
Cash and cash equivalents are represented by cash in hand, deposits held at call with financial institutions, and other short-term highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

Creditors
Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the suture payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less and impairment

Winding Up or Dissolution
If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

2. GRANTS

	31.3.25	31.3.24
	£	£
Gift aid	**4,181**	2,594
Grants	**342,750**	269,575
Donated services and facilities	**-**	900
	346,931	273,069

continued...

2. GRANTS - continued

Grants received, included in the above, are as follows:

	31.3.25	31.3.24
	£	£
Hampstead Wells and Campden Trust	**10,534**	-
John Lyon's Charity	**40,000**	4,200
Fitzdale Trust	**4,000**	3,000
St Pancras Welfare Trust	**600**	700
Camden Strategic Partners	**42,500**	45,000
St Andrew Holborn and Stafford's Charity	**10,000**	8,000
Various other income	**23,103**	21,207
Cripplegate Foundation	**6,903**	13,178
HomeStart UK	**720**	4,375
CAF American Donor	**500**	-
Garfield Weston Foundation	**20,000**	20,000
Berkley Homes North East London	**10,000**	17,900
The Charity of Sir Richard Whittington	**27,465**	-
HS2 Camden Giving	**-**	5,625
City Bridge Trust	**16,100**	38,320
London Catalyst	**-**	2,500
The Hedley Foundation	**2,000**	-
Peter Stebbings Memorial Charity	**-**	10,000
Nationwide Foundation	**38,075**	33,960
The Mitchell Charitable Trust	**-**	30,000
The Hospital Saturday Fund	**-**	2,500
Semble Network	**-**	1,000
Bright Start North	**-**	805
Bright Start Islington	**39,758**	7,305
Compass Wellbeing	**21,656**	-
Tesco Stronger Starts	**5,000**	-
The Caring Family Foundation	**18,750**	-
London Childhood Trust	**710**	-
Cadent Gas	**4,376**	-
	342,750	269,575

continued...

3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	1,783	1,747

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 5)	Totals
	£	£	£
Direct	224,370	25,783	250,153
Support	32,433	53,898	86,331
	256,803	79,681	336,484

5. SUPPORT COSTS

	Management	Information technology	Human resources
	£	£	£
Direct	-	-	25,783
Support	29,400	4,100	4,923
	29,400	4,100	30,706

	Premises Costs	Governance costs	Totals
	£	£	£
Direct	-	-	25,783
Support	3,751	11,724	53,898
	3,751	11,724	79,681

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	393	457
Independent Examiners Fees	2,750	2,700

continued...

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

	31.3.25	31.3.24
	£	£
Trustees' expenses	**-**	31

8. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	**228,302**	220,842
Social security costs	**17,510**	16,480
Other pension costs	**5,294**	5,256
	251,106	242,578

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Charitable Activities	**8**	8
Management and Administration	**1**	1
	9	9

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES FOR 31.3.24

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Grants	121,661	151,408	273,069
Investment income	1,747	-	1,747
Total	123,408	151,408	274,816
EXPENDITURE ON			
Raising funds	791	700	1,491
Charitable activities			
Direct	78,997	168,782	247,779
Support	45,476	17,220	62,696

continued...

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES FOR 31.3.24 - continued

	Unrestricted fund £	Restricted fund £	Total funds £
Total	125,264	186,702	311,966
NET INCOME/(EXPENDITURE)	(1,856)	(35,294)	(37,150)
RECONCILIATION OF FUNDS			
Total funds brought forward	226,031	58,077	284,108
TOTAL FUNDS CARRIED FORWARD	224,175	22,783	246,958

10. KEY MANAGEMENT PERSONNEL

The Key Management Personnel is considered to be the Chief Executive whose remuneration were £42,143 per annum in the year. (2024: £38,210).

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2024 and 31 March 2025	**11,434**
DEPRECIATION	
At 1 April 2024	**8,817**
Charge for year	**393**
At 31 March 2025	**9,210**
NET BOOK VALUE	
At 31 March 2025	**2,224**
At 31 March 2024	2,617

continued...

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade debtors	**2,188**	-
Other debtors	**-**	35
Prepayments	**4,717**	2,873
	6,905	2,908

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Social security and other taxes	**5,092**	5,746
Other creditors	**208**	308
Pension	**-**	1,136
Deferred Income	**21,264**	104,736
Accrued expenses	**2,750**	-
	29,314	111,926

Deferred Income related to funds received in advance for use in the following year.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31.3.25 Total funds	31.3.24 Total funds
	£	£	£	£
Fixed assets	**2,224**	**-**	**2,224**	2,617
Current assets	**246,139**	**36,937**	**283,076**	356,267
Current liabilities	**(29,314)**	**-**	**(29,314)**	(111,926)
	219,049	**36,937**	**255,986**	246,958

15. MOVEMENT IN FUNDS

	At 1/4/24	Net movement in funds	At 31/3/25
	£	£	£
Unrestricted funds			
General fund	**224,175**	**(5,126)**	**219,049**
Restricted funds			
Restricted Funds	**22,783**	**14,154**	**36,937**
TOTAL FUNDS	**246,958**	**9,028**	**255,986**

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**107,977**	**(113,103)**	**(5,126)**
Restricted funds			
Restricted Funds	**241,437**	**(227,283)**	**14,154**
TOTAL FUNDS	**349,414**	**(340,386)**	**9,028**

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
Unrestricted funds			
General fund	226,031	(1,856)	224,175
Restricted funds			
Restricted Funds	58,077	(35,294)	22,783
TOTAL FUNDS	284,108	(37,150)	246,958

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	123,408	(125,264)	(1,856)
Restricted funds			
Restricted Funds	151,408	(186,702)	(35,294)
TOTAL FUNDS	274,816	(311,966)	(37,150)

continued...

15. MOVEMENT IN FUNDS - continued

Analysis of Restricted funds carried forward as at 31st March 2025

	31.3.25	31.3.24
	£	£
Cripplegate Foundation	-	1,636
Fitzdale Trust	2,667	318
The Hedley Foundation	-	79
HomeStart UK	-	(1,287)
Berkley Homes North East London	-	1,958
HS2 Camden Giving	-	2,102
John Lyon's Charity	26,667	528
National Lottery Fund	-	1
Peter Stebbings Memorial Charity	-	162
Postcode Community Trust	-	2
Sir Jules Thorn Charitable Trust	-	19
London Catalyst	-	2,122
St Andrew Holborn and Stafford's Charity	6,667	226
Hampstead Wells and Camden Trust	-	780
CAF American Donor	416.	27
City Bridge Trust	-	337
Camden Community Partnership Team Supporting Communities	-	40
Garfield Weston Foundation	-	47
Bright Start Islington	-	2,738
Bright Start Grass Roots	-	25
Cadent Gas	-	1,390
Hospital Saturday Fund	-	960
The Mitchell Charitable Trust	-	9,962
Total BHBF	-	-
The Caring Family Foundation	520	-
	36,937	22,783

continued...

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

17. SHARE CAPITAL

The company is limited by guarantee and therefore has no share capital.

HOME-START CAMDEN AND ISLINGTON

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Grants		
Gift aid	**4,181**	2,594
Grants	**342,750**	269,575
Donated services and facilities	**-**	900
	346,931	273,069
Investment income		
Deposit account interest	**1,783**	1,747
Other income		
Other Income	**700**	-
Total incoming resources	**349,414**	274,816
EXPENDITURE		
Other trading activities		
Fundraising Costs	**3,902**	1,491
Charitable activities		
Trustees' expenses	**-**	31
Wages	**198,902**	195,173
Social security	**17,510**	16,480
Pensions	**5,294**	5,256
Insurance	**1,117**	1,243
Rent, Rates & Service Charge	**25,350**	20,863
Telephone	**1,664**	1,355
Postage and stationery	**1,358**	251
Advertising	**648**	617
Subscriptions and Capability	**4,567**	1,155
Computer Project	**-**	900
Fixtures and fittings	**393**	658
	256,803	243,982
Support costs		
Management		
Administrative Staff	**29,400**	25,669

HOME-START CAMDEN AND ISLINGTON

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	31.3.25 £	31.3.24 £
Management		
Information technology		
IT Maintenance and Software	**4,100**	5,026
Human resources		
Volunteers Costs	**18,312**	12,103
Staff Training and Travel Exp	**7,471**	6,872
HSUK 2%	**4,923**	5,621
	30,706	24,596
Premises Costs		
Cleaning Expenses	**1,123**	1,467
Repairs and Renewals	**2,528**	1,788
Miscelleneous	**100**	117
	3,751	3,372
Governance costs		
Independent Examination Fees	**2,750**	2,700
Bookkeeper's Fees	**4,992**	4,754
Other Governance Costs	**3,982**	376
	11,724	7,830
Total resources expended	**340,386**	311,966
Net income/(expenditure)	**9,028**	(37,150)

HOME-START CAMDEN AND ISLINGTON

England & Wales - Charity number 1086292

Accounts

REGISTERED COMPANY NUMBER: 4177691 (England and Wales)
REGISTERED CHARITY NUMBER: 1086292

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

FOR

HOME-START CAMDEN AND ISLINGTON
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

THURSDAY
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A07 19/12/2024 #186
COMPANIES HOUSE

HOME-START CAMDEN AND ISLINGTON

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Camden & Islington (H-SC&I) is a grass-roots charity that supports and empowers families with young children who are struggling to cope with everyday life.

Our vision is a Camden & Islington community in which all families have the support they need to give their children the best possible start in life, and where our volunteers are valued and encouraged.

Our mission is to help families cope with diverse challenges by recruiting and training volunteers with experience or knowledge of parenting to provide both practical and emotional support. They empower parents and carers to build better lives for children by helping them to learn to cope with challenges, and boost their confidence.

We also aim to help improve our families' health, wellbeing and relationships; provide our volunteers with new skills and confidence to enhance their opportunities and experiences, and to fulfil our mission through the values of openness, flexibility and being rooted in our community.

Public benefit provided by the Charity

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

The company is a charity and exists to safeguard and protect the mental and physical health of children and their parents in the London Borough of Camden and Islington.

H-SC&I's service meets a need for families unable to access other services for a range of reasons. Unlike most other services, each H-SC&I volunteer provides one family with their undivided attention. The family can build a solid relationship with the volunteer and place trust in that person as well as having the back-up support of the H-SC&I's paid staff team. If the family has specific needs or Child Protection issues, the volunteer shares that information with the coordinator so that appropriate support can be found from other services. As a non-statutory organisation, many families feel more comfortable turning to Home-Start for support as the volunteers are parents or have parenting experience themselves. Research has shown that this increases parental confidence in bringing up their children, enables families to access local services appropriately, reduces isolation for parents and children and generally increases resilience in families to make a lasting impact.

H-SC&I supports a large number of volunteers by providing opportunities which can assist them in developing work-related skills and increasing their chances of employability when they are ready to enter or return to the workplace.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

ACHIEVEMENT AND PERFORMANCE

Activities, Performance and Plans for Future Periods

It's been another very demanding year for the community that we support, and so also for our charity. The continuing cost of living crisis and the plethora of problems and issues that our families face have tested both our resources and resilience, but staff and volunteers once again rose to the challenge with admirable positivity and commitment. Their efforts have supported families who are among some of the most disadvantaged in the country, and we provide a service that is multi-culturally sensitive for all people across Camden and Islington.

The majority of H-SC&I volunteers are parents or carers themselves, which helps them to understand and empathise with what supported families are going through, and find solutions and coping strategies to overcome the difficulties they are facing. During the year, H-SC&I supported 169 families equating to 331 children. The charity also supported, trained and supervised 75 volunteers.

Feedback continues to show that families find the support we provide enormously helpful and empowering. Our CEO continues to demonstrate dynamic and effective leadership, and is the driving force in our mission to be an integral and valued part of the local community. Our head of delivery, provides a wealth of relevant local knowledge and experience, as do our excellent FLMs. They are complemented by our very capable and enterprising operations manager, and our diligent bookkeeper.

We have also benefitted from the much appreciated input of several specialist and general office volunteers, as well as volunteers helping to enhance our community outreach. And then there are our family support volunteers, who are the backbone of the charity. The trustees and staff always recognise and appreciate the importance of their invaluable front-line support.

Our trustees have continued to give their time, counsel and expertise voluntarily, and have been a committed and knowledgeable Board of directors that is responsible for the effective governance of the charity. We welcomed three new trustees during the last year including a new treasurer and a new secretary.

We have progressed on several fronts during the last year in our commitment to ensure the continuing effectiveness of the charity, and our ability to be true to our objectives, vision, mission and values.

Our goals for the year commencing 31 March 2025 are:

- Quantifying and articulating the scope and scale of our offering and services.
- Developing a plan of action to confirm, identify, engage with, and collaborate on partnerships and projects
- Families being more involved in the formulation and implementation of our work.
- HSC&I becoming a more active champion and advocate across the community in order to raise awareness of the plight and needs of our families.
- Increasing our profile and share of voice with our stakeholders, targeted audiences and in relevant forums
- Ensuring that our EDI Action Plan feeds into all relevant touchpoints in our strategic plan.
- Board and staff leadership effectiveness and succession planning

An important element in terms of achieving our goals has been the work over the last year on updating and evolving our strategic planning, as our 3 year strategy reaches its conclusion and we prepare to launch a new strategy in 2025.

Our approach includes an increased emphasis of ensuring H-SC&I is an integral part of the local community, to which end we have focused more on developing associations and partnerships with an eclectic range of relevant organisations based in Camden and Islington. We also spent some time ensuring that all our policies and procedures are up-to-date and fit for purpose, and were able to renew our agreement with Home Start UK.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

FINANCIAL REVIEW

Reserves policy

The trustees have established a policy of both unrestricted or free reserves and restricted reserves.

Restricted reserves are made up of any funding received in the current financial year that is for a specific project or work that will be delivered in a future financial year. As at 31 March 2024 the restricted reserves amounted to £22,783 (2023: £58,077) for use in financial year 2024-2025

Unrestricted or free reserves come from unutilized donations and surplus funds and the trustees established that the free reserves of the charity should be sufficient to cover the costs of an orderly wind down of the charity. The trustees feel that due to the ongoing challenges in the economic environment, together with the increased difficulty in fundraising seen across the sector and heightened digital security risks, it is necessary to continue to hold free reserves of between £215,000 - £270,000 (8-10 months running costs). At this level the trustees feel that the charity should be able to meet all its obligations in an orderly winding down of its activities.

As at 31 March 2024, free reserves amounted to £224,175 (2023: £226,031) of which £10,000 is designated as an emergency fund to be used in times of critical need for beneficiaries. The trustees are working to maintain this level of free reserves.

Transactions and Financial Position

The total funding received in the period amounted to £274,816 a decrease of £53,258 on the previous year (2023: £328,174).

The primary sources of funding for the year were generous grants received from: Camden Strategic Partners, Cripplegate Foundation, Fitzdale Trust, Garfield Weston, HS2 Camden Giving, John Lyons Charity, City of London, Peter Stebbings Memorial Trust, HS London BHNEL, Nationwide Building Society, The Mitchell Charitable Trust, and Bright Start Dad Matters.

The total resources expended were £311,966 a decrease of £8,326 on the previous year's expenditure of £330,292.

Reserves at the end of the financial year ended 31 March 2024 were £246,958 of which £224,175 were unrestricted reserves (2023: £226,031). Restricted reserves of £22,783 (2023: £58,077) were carried forward at the end of the financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Nature of the Governing Document and Constitution of the Charity

Home-Start Camden & Islington is a company limited by guarantee governed by its Memorandum and Articles of Association (M&A) dated 12 March 2001. A revised M&A has been submitted to the Charity Commission and Companies House updating governance elements to reflect updates in modern governance practice and Charity Commission guidance notes. Including the activities of its predecessor organisation, Home-Start Camden has been delivering family support services for 26 years since its launch in June 1995 and was renamed Home-Start Camden & Islington in June 2018 due to expansion into the neighbouring borough. The current charity was registered with the Charity Commission on 23 April 2001.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees conduct regular reviews of any major risks to which the charity may be exposed. Where appropriate, systems or procedures have been established to mitigate and minimise identified risks the charity faces by implementation of procedures such as the authorisation of all transactions and projects, levels of authorisation etc. Procedures are in place to ensure compliance with all statutory requirements including employment law and the health and safety of staff at work and volunteer activities undertaken to support families. A Safeguarding Policy is in place and Disclosure and Barring Service checks are carried out on all volunteers and employees who are likely to come into contact with vulnerable children or adults.

Other appropriate controls are in place to mitigate financial risks overseen by trustees. The Risk Register is reviewed monthly by the executive team and individual risks are overseen by the relevant committees of the Board.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
4177691 (England and Wales)

Registered Charity number
1086292

Registered office
7 Dowdney Close
London
NW5 2BP

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

Trustees
The members of the Board of Trustees of the Charity during the year ended 1st April 2023 to 31 March 2024 were:

Ian Jesnick (Chair)
Jacquie Moreton (Deputy Chair)
Amanda Goddard
Sally Barwell
Georgina Trevor
Clare House
Vanya Barwell
Imogen Shaw
Adelina Hakaj - Appointed 27th March 2024
Yoshiaki Sasamura - Appointed 27th March 2024
Laura Young (Treasurer)- Resigned 30th November 2023
Kirsty McDonagh - Resigned 30th June 2023
Michelle Handler - Resigned 5th February 2024

The members of the Board of Trustees of the Charity at the date the report and accounts were approved were:

Ian Jesnick (Chair)
Jacqueline Moreton (Vice-Chair)
Sally Barwell
Amanda Goddard
Georgina Trevor
Clare House
Adelina Hakaj
Yoshiaki Sasamura
Vanya Barwell
Imogen Shaw

All the directors of the company are also trustees of the charity, and their responsibilities include all the responsibilities of directors under the Companies Acts and of trustees under the Charities Acts.

Company Secretary
Jacqueline Moreton

The name of the senior staff member to whom day-to-day management of the charity is delegated by the charity trustees:

Naomi Smith (CEO)

Independent Examiner
Anwer Patel BA (Hons), FCA, BFP
Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

SHARE CAPITAL

The company is limited by guarantee and therefore has no share capital.

Approved by order of the board of trustees on 17.12.2024 and signed on its behalf by:

.....

Trustee/ ADELINA HAKAJ

Director:

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START CAMDEN AND ISLINGTON

Independent examiner's report to the trustees of Home-Start Camden and Islington ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

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

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

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

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

A. Patel

Anwer Patel BA (Hons), FCA, BFP

Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date: 17/12/2024

HOME-START CAMDEN AND ISLINGTON

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted fund £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Grants	2	**121,661**	**151,408**	**273,069**	327,859
Investment income	3	**1,747**	**-**	**1,747**	315
Total		**123,408**	**151,408**	**274,816**	328,174
EXPENDITURE ON					
Raising funds		**791**	**700**	**1,491**	216
Charitable activities	4				
Direct		**78,997**	**168,782**	**247,779**	237,341
Support		**45,476**	**17,220**	**62,696**	82,735
Total		**125,264**	**186,702**	**311,966**	320,292
NET INCOME/(EXPENDITURE)		**(1,856)**	**(35,294)**	**(37,150)**	7,882
RECONCILIATION OF FUNDS					
Total funds brought forward		**226,031**	**58,077**	**284,108**	276,226
TOTAL FUNDS CARRIED FORWARD		**224,175**	**22,783**	**246,958**	284,108

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
31 MARCH 2024

	Notes	31.3.24 £	31.3.23 £
FIXED ASSETS			
Tangible assets	11	**2,617**	3,074
CURRENT ASSETS			
Debtors	12	**2,908**	2,908
Cash at bank and in hand		**353,359**	295,706
		356,267	298,614
CREDITORS			
Amounts falling due within one year	13	**(111,926)**	(17,580)
NET CURRENT ASSETS		**244,341**	281,034
TOTAL ASSETS LESS CURRENT LIABILITIES		**246,958**	284,108
NET ASSETS		**246,958**	284,108
FUNDS	15		
Unrestricted funds		**224,175**	226,031
Restricted funds		**22,783**	58,077
TOTAL FUNDS		**246,958**	284,108

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2024

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

The financial statements were approved by the Board of Trustees and authorised for issue on 17.12.2024 and were signed on its behalf by:

.....
Trustee IAN JOSNICK
Director

.....
Trustee ADELINA HAKAJ
Director

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

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

Expenditure and irrecoverable vat
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation and apportionment of costs
Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following:-

Support costs of activities:
Support costs of activities for charitable purposes comprises the salary costs of staff not engaged directly on charitable activities as they are involved with project development and other project costs. There are a number of costs, including staffing costs, where it is impracticable to allocate these costs between administration and charitable expenditure and the trustees have allocated such costs to charitable expenditure.

Management and administration of the charity:
Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements.

continued...

1. ACCOUNTING POLICIES - continued

Allocation and apportionment of costs
Administration expenditure includes all expenditure not directly related to charitable activity. In respect of certain items of expenditure, it is a matter of judgement as to whether such items are direct charitable expenditure or are administrative, and the directors have applied what they consider to be reasonable judgements in apportioning such costs.

Resources expended include attributable VAT which cannot be recovered.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 33% on reducing balance

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going Concern
The trustees are confident that HSC&I is in a position to operate for the next twelve months. As a result of this, the accounts have been prepared on a going concern basis.

Operating Leases
Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to profit or loss on a straight-line basis over the period of the lease.

Debtors

continued...

1. ACCOUNTING POLICIES - continued

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

Cash and Cash Equivalents
Cash and cash equivalents are represented by cash in hand, deposits held at call with financial institutions, and other short-term highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

Creditors
Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the suture payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less and impairment

Winding Up or Dissolution
If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

2. GRANTS

	31.3.24	31.3.23
	£	£
Gift aid	**2,594**	3,233
Grants	**269,575**	308,779
Donated services and facilities	**900**	15,847
	273,069	327,859

continued...

2. GRANTS - continued

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
Fitzdale Trust	**3,000**	3,000
Hampstead Wells and Campden Trust	**-**	10,800
John Lyon's Charity	**4,200**	38,500
Morris Charitable Trust	**-**	2,500
The Tanza Trust	**-**	35,435
St Pancras Welfare Trust	**700**	-
Camden Equality Fund - Strategic Partners	**45,000**	45,000
St Andrew Holborn and Stafford's Charity	**8,000**	750
Various other income	**21,207**	14,121
Cripplegate Foundation	**13,178**	12,550
HomeStart UK	**4,375**	8,800
CAF American Donor	**-**	5,155
Garfield Weston Foundation	**20,000**	7,500
H S London BHNEL	**17,900**	30,000
HS2 Camden Giving	**5,625**	5,625
Co-op Local Community Fund	**-**	2,599
London Catalyst	**2,500**	1,000
Peter Stebbings Memorial Charity	**10,000**	18,750
Nationwide Building Society	**33,960**	-
The Big Give Trust	**-**	158
The Mitchell Charitable Trust	**30,000**	-
City of London	**38,320**	39,236
Sir Jules Thorne Charitable Trust	**-**	2,500
Anton Jurgens Charitable Trust	**-**	9,000
Home Start Leeds	**-**	800
Camden Community Partnership Team Supporting Communities	**-**	15,000
The Hospital Saturday Fund	**2,500**	-
Semble Network	**1,000**	-
Bright Start North	**805**	-
Bright Start Dad Matters	**7,305**	-
	269,575	308,779

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

3. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	1,747	315

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 5)	Totals
	£	£	£
Direct	218,426	29,353	247,779
Support	25,556	37,140	62,696
	243,982	66,493	310,475

5. SUPPORT COSTS

	Management	Information technology	Human resources
	£	£	£
Direct	-	-	24,596
Support	25,669	5,026	-
	25,669	5,026	24,596

	Premises Costs	Governance costs	Totals
	£	£	£
Direct	3	4,754	29,353
Support	3,369	3,076	37,140
	3,372	7,830	66,493

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Depreciation - owned assets	457	3,006
Independent Examiners Fees	2,700	2,700

continued...

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

	31.3.24	31.3.23
	£	£
Trustees' expenses	31	64

8. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	220,842	197,334
Social security costs	16,480	14,660
Other pension costs	5,256	4,634
	242,578	216,628

The average monthly number of employees during the year was as follows:

	31.3.24	31.3.23
Charitable Activities	8	6
Management and Administration	1	1
	9	7

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES FOR 31.3.23

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Grants	133,846	194,013	327,859
Investment income	315	-	315
Total	134,161	194,013	328,174
EXPENDITURE ON			
Raising funds	-	216	216
Charitable activities			
Direct	83,524	153,817	237,341
Support	59,778	22,957	82,735

continued...

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES FOR 31.3.23 - continued

	Unrestricted fund £	Restricted fund £	Total funds £
Total	143,302	176,990	320,292
NET INCOME/(EXPENDITURE)	(9,141)	17,023	7,882
RECONCILIATION OF FUNDS			
Total funds brought forward	235,172	41,054	276,226
TOTAL FUNDS CARRIED FORWARD	226,031	58,077	284,108

10. KEY MANAGEMENT PERSONNEL

The Key Management Personnel is considered to be the Chief Executive whose remuneration were £38,210 per annum in the year. (2023: £37,000).

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2023 and 31 March 2024	**11,434**
DEPRECIATION	
At 1 April 2023	**8,360**
Charge for year	**457**
At 31 March 2024	**8,817**
NET BOOK VALUE	
At 31 March 2024	**2,617**
At 31 March 2023	3,074

continued...

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Other debtors	35	35
Prepayments	2,873	2,873
	2,908	2,908

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade creditors	-	5,881
Social security and other taxes	5,746	4,942
Other creditors	308	271
Pension	1,136	952
Deferred Income	104,736	5,534
	111,926	17,580

Deferred Income related to funds received in advance for use in the following year.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31.3.24 Total funds	31.3.23 Total funds
	£	£	£	£
Fixed assets	2,617	-	2,617	3,074
Current assets	333,484	22,783	356,267	298,614
Current liabilities	(111,926)	-	(111,926)	(17,580)
	224,175	22,783	246,958	284,108

15. MOVEMENT IN FUNDS

	At 1/4/23	Net movement in funds	At 31/3/24
	£	£	£
Unrestricted funds			
General fund	226,031	(1,856)	224,175
Restricted funds			
Restricted Funds	58,077	(35,294)	22,783
TOTAL FUNDS	284,108	(37,150)	246,958

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**123,408**	**(125,264)**	**(1,856)**
Restricted funds			
Restricted Funds	**151,408**	**(186,702)**	**(35,294)**
TOTAL FUNDS	**274,816**	**(311,966)**	**(37,150)**

Comparatives for movement in funds

	At 1/4/22 £	Net movement in funds £	At 31/3/23 £
Unrestricted funds			
General fund	235,172	(9,141)	226,031
Restricted funds			
Restricted Funds	41,054	17,023	58,077
TOTAL FUNDS	276,226	7,882	284,108

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	134,161	(143,302)	(9,141)
Restricted funds			
Restricted Funds	194,013	(176,990)	17,023
TOTAL FUNDS	328,174	(320,292)	7,882

continued...

15. MOVEMENT IN FUNDS - continued

Analysis of Restricted funds carried forward as at 31st March 2024

	31.3.24	31.3.23
	£	£
Cripplegate Foundation	1,636	6,845
Fitzdale Trust	318	3,068
Hedley Foundation	79	184
HomeStart UK	(1,287)	2,466
HS UK BHBF	569	569
HS2 Camden Giving	2,102	844
John Lyon's Charity	528	7,428
National Lottery Fund	1	277
Peter Stebbings Memorial Charity	162	5,542
Postcode Community Trust	2	15
Two Magpies Fund	-	10
Sir Jules Thorn Charitable Trust	19	2,500
London Catalyst	2,122	1,000
St Andrew Holborn and Stafford's Charity	226	750
Hampstead Wells and Camden Trust	780	7,150
Anton Jurgens Charitable Trust	-	1,117
CAF American Donor	27	1,007
City of London	337	8,755
Camden Community Partnership Team Supporting Communities	40	1,010
Garfield Weston Foundation	47	7,500
Bright Start Dad Matters	2,738	-
Bright Start Grass Roots	25	-
Cadent Gas	1,390	
Hospital Saturday Fund	960	-
The Mitchell Trust	9,962	-
	22,783	58,077

continued...

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

17. SHARE CAPITAL

The company is limited by guarantee and therefore has no share capital.

HOME-START CAMDEN AND ISLINGTON

England & Wales - Charity number 1086292

Accounts

REGISTERED COMPANY NUMBER: 4177691 (England and Wales)
REGISTERED CHARITY NUMBER: 1086292

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

FOR

HOME-START CAMDEN AND ISLINGTON
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

HOME-START CAMDEN AND ISLINGTON

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HOME-START CAMDEN AND ISLINGTON

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Camden & Islington (H-SC&I) is a grass-roots charity that supports and empowers families with young children who are struggling to cope with everyday life.

Our vision is a Camden & Islington community in which all families have the support they need to give their children the best possible start in life, and where our volunteers are valued and encouraged.

Our mission is to help families cope with diverse challenges by recruiting and training volunteers with experience or knowledge of parenting to provide both practical and emotional support. They empower parents and carers to build better lives for children by helping them to learn to cope with challenges, and boost their confidence.

We also aim to help improve our families' health, wellbeing and relationships; provide our volunteers with new skills and confidence to enhance their opportunities and experiences, and to fulfil our mission through the values of openness, flexibility and being rooted in our community.

Public benefit provided by the Charity

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

The company is a charity and exists to safeguard and protect the mental and physical health of children and their parents in the London Borough of Camden and Islington.

H-SC&I's service meets a need for families unable to access other services for a range of reasons. Unlike most other services, each H-SC&I volunteer provides one family with their undivided attention. The family can build a solid relationship with the volunteer and place trust in that person as well as having the back-up support of the H-SC&I's paid staff team. If the family has specific needs or Child Protection issues, the volunteer shares that information with the coordinator so that appropriate support can be found from other services. As a non-statutory organisation, many families feel more comfortable turning to Home-Start for support as the volunteers are parents or have parenting experience themselves. Research has shown that this increases parental confidence in bringing up their children, enables families to access local services appropriately, reduces isolation for parents and children and generally increases resilience in families to make a lasting impact.

H-SC&I supports a large number of volunteers by providing opportunities which can assist them in developing work-related skills and increasing their chances of employability when they are ready to enter or return to the workplace.

ACHIEVEMENT AND PERFORMANCE

Activities, Performance and Plans for Future Periods

The shadow of Covid continued to hang over the lives of the families we supported during the last year, and the deteriorating socio-economic environment further exacerbated their problems, particularly in the areas of mental health, isolation and domestic abuse. Added difficulties included low income, poor physical health, disability, a different culture, language barriers, limited support from a partner or relatives; or a combination of factors.

The majority of H-SC&I volunteers are parents themselves, which helps them to understand and empathise with what supported families are going through, and find solutions and coping strategies to overcome the difficulties they are facing.

During the year, H-SC&I supported 166 families equating to 293 children and 213 parents and carers. The charity also recruited, trained and supervised 21 new volunteers, but also lost some of our existing volunteers who were unable to return. Feedback continues to show that families find the support we provide enormously helpful and empowering, and our greatly valued Family Liaison Managers and volunteers are at the heart of our offering.

Our work supports families that are some of the most disadvantaged in the country. The ethnic diversity referred to us reflects the local community and the known patterns of deprivation in the boroughs of Camden and Islington.

We provide a service that is multi-culturally sensitive and diverse for all people in Camden and Islington. During 2022-23, the ethnicity of the families we supported, as identified by the parents or carers, included 29 Black African/Caribbean/other, 53 White British/European/other, 33 Asian, 12 mixed heritage, and families from a range of other ethnic backgrounds including Latin American.

We are also proud of the ethnic diversity of our volunteers, with 35% identifying as Black, Asian or of Mixed Heritage. This helps H-SC&I offer support to a wide range of families who can relate to someone of their own culture and who we might not otherwise reach. H-SC&I is committed to continually increasing the diversity of our volunteer cohort in order to reflect the experience of our families.

Of the main carers we supported 22 were aged under 25, 110 were 26-39 year olds, 27 were 40-55 and 1 was 55+. The children we supported included 157 who were 0 to 1 (53%); 36 who were 1 to 2 (12%); 14 were 2 to 3 (5%); 25 were 3 to 5 (9%), 35 were 5 to 10 (12%), 18 were 10 to 15 (6%) and 8 were 16+ (3%)

There have been a few key changes among the staff and trustees during 2022-2023. Having appointed a new Chief Executive Officer in January 2022, we were able recruit a new Funding Manager, and welcome an Operations Coordinator, who is driving our volunteer recruitment and social media output.

Our goals for the year commencing 31 March 2023 are:

- To strengthen and build new links with families, volunteers and funders in our community
- Be better known across our boroughs as an effective and trusted preventative service for families
- Diversify and increase our support for families and volunteers to reflect their changing needs
- Diversify and increase our funding streams
- Retain and develop our staff
- Evaluate and demonstrate our impact

An important element in terms of achieving our goals has been the work over the last year on updating and evolving our strategic planning, with a new three year plan agreed by trustees and staff introduced in January 2023.

Our approach includes an increased emphasis of ensuring H-SC&I is an integral part of the local community, to which end we have focused more on developing associations and partnerships with an eclectic range of relevant organizations based in Camden and Islington.

We also spent some time ensuring that all our policies and procedures are up-to-date and fit for purpose, and were able to renew our agreement with Home Start UK.

The company is a charity and exists to safeguard and protect the mental and physical health of children and their parents in the London Boroughs of Camden and Islington.

H-SC&I's service meets a need for families unable to access other services for a range of reasons. Unlike most other services, each H-SC&I volunteer provide one family with their undivided attention. The family can build a solid relationship with the volunteer and place trust in that person, as well as having the back-up support of the H-SC&I's paid staff team.

If the family has specific needs or Child Protection issues, the volunteer shares that information with the coordinator so that appropriate support can be found from other services. As a non-statutory organization, many families feel more comfortable turning to Home-Start for support as the volunteers are parents or have parenting experience themselves.

Research has shown that this increases parental confidence in bringing up their children, enables families to access local services appropriately, reduces isolation for parents and children, and generally increases resilience in families to make a lasting impact.

H-SC&I supports a number of volunteers by providing opportunities that can assist them in developing work-related skills and increasing their chances of employment when they are ready to enter or return to the workplace.

FINANCIAL REVIEW

Reserves policy

The trustees have established a policy of both unrestricted or free reserves and restricted reserves.

Restricted reserves are made up of any funding received in the current financial year that is for a specific project or work that will be delivered in a future financial year. As at 31 March 2023 the restricted reserves amounted to £58,077 for use in financial year 2023-24

Unrestricted or free reserves come from unutilized donations and surplus funds and the trustees established that the free reserves of the charity should be sufficient to cover the costs of an orderly wind down of the charity. The trustees feel that due to the ongoing challenges in the economic environment, together with the increased difficulty in fundraising seen across the sector and heightened digital security risks, it is necessary to continue to hold free reserves of between £215,000 - £270,000 (8-10 months running costs). At this level the trustees feel that the charity should be able to meet all its obligations in an orderly winding down of its activities.

As at 31 March 2023, the free reserves amounted to £226,031 of which £10,000 is designated as an emergency fund to be used in times of critical need for beneficiaries. The trustees are working to maintain this level of free reserves.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

FINANCIAL REVIEW

Transactions and Financial Position

The total funding received in the period amounted to £328,174 a decrease of £19,138 on the previous year (2022: £347,312).

The primary sources of funding for the year were generous grants received from: Camden Strategic Partners, Cripplegate Foundation, Fitzdale Trust, Garfield Weston, The Hampstead Wells and Campden Trust, Berkely Homes North East London, The Tanza Trust, HS2 Camden Giving, John Lyons Charity, London Catalyst, The Big Give Trust, Morris Charitable Trust, City Bridge Trust, Sir Jules Thorn Charitable Trust, Anton Jurgens Charitable Trust, Peter Stebbings Memorial Trust and the Camden Recovery Fund

The total resources expended were £320,292 an increase of £17,100 on the previous year's expenditure of £303,192.

Reserves at the end of the financial year ended 31 March 2023 were £284,108 of which £226,031 were unrestricted reserves (2022: £235,172). Restricted reserves of £58,077 (2022: £41,054) were carried forward at the end of the financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Nature of the Governing Document and Constitution of the Charity

Home-Start Camden & Islington is a company limited by guarantee governed by its Memorandum and Articles of Association (M&A) dated 12 March 2001. A revised M&A has been submitted to the Charity Commission and Companies House updating governance elements to reflect updates in modern governance practice and Charity Commission guidance notes. Including the activities of its predecessor organisation, Home-Start Camden has been delivering family support services for 26 years since its launch in June 1995 and was renamed Home-Start Camden & Islington in June 2018 due to expansion into the neighbouring borough. The current charity was registered with the Charity Commission on 23 April 2001.

Risk management

The Trustees conduct regular reviews of any major risks to which the charity may be exposed. Where appropriate, systems or procedures have been established to mitigate and minimise identified risks the charity faces by implementation of procedures such as the authorisation of all transactions and projects, levels of authorisation etc. Procedures are in place to ensure compliance with all statutory requirements including employment law and the health and safety of staff at work and volunteer activities undertaken to support families. A Safeguarding Policy is in place and Disclosure and Barring Service checks are carried out on all volunteers and employees who are likely to come into contact with vulnerable children or adults.

Other appropriate controls are in place to mitigate financial risks overseen by trustees. The Risk Register is reviewed monthly by the executive team and individual risks are overseen by the relevant committees of the Board.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

4177691 (England and Wales)

Registered Charity number

1086292

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

Registered office
7 Dowdney Close
London
NW5 2BP

Trustees
The members of the Board of Trustees of the Charity during the year ended 1st April 2022 to 31 March 2023 were:

Ian Jesnick (Chair)
Farkhanda Jabeen Ali (Deputy Chair) - Resigned 24 November 2022
Laura Young (Treasurer)
Jacquie Moreton (Deputy Chair) (Secretary)
Amanda Goddard
Georgina Trevor
Clare House
Holly Higgins - Resigned 24 November 2022
Michelle Handler
Kirsty McDonagh
Vanya Barwell - elected 30 March 2023
Imogen Shaw - elected 30 March 2023

The members of the Board of Trustees of the Charity at the date the report and accounts were approved were:

Ian Jesnick (Chair)
Jacqueline Moreton (Vice-Chair) (Secretary)
Laura Young (Treasurer)
Amanda Goddard
Georgina Trevor
Clare House
Michelle Handler
Kirsty McDonagh

All the directors of the company are also trustees of the charity, and their responsibilities include all the responsibilities of directors under the Companies Acts and of trustees under the Charities Acts.

The name of the senior staff member to whom day-to-day management of the charity is delegated by the charity trustees:

Naomi Smith (CEO)

Independent Examiner
Anwer Patel BA (Hons), FCA, BFP
Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

SHARE CAPITAL
The company is limited by guarantee and therefore has no share capital.

Approved by order of the board of trustees on ....1 November 23.... and signed on its behalf by:

.....
Trustee LAURA YOUNG
Director:

Ian Jesnick - Director

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START CAMDEN AND ISLINGTON

Independent examiner's report to the trustees of Home-Start Camden and Islington ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

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

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

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

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

A. PATEL

Anwer Patel BA (Hons), FCA, BFP

Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date: 17/11/23

HOME-START CAMDEN AND ISLINGTON

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted fund £	Restricted fund £	**31.3.23 Total funds £**	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Grants	2	**134,086**	**194,013**	**328,099**	347,258
Investment income	3	**75**	**-**	**75**	54
Total		**134,161**	**194,013**	**328,174**	347,312
EXPENDITURE ON					
Raising funds		**-**	**216**	**216**	598
Charitable activities	4				
Direct		**83,524**	**153,817**	**237,341**	240,370
Support		**59,778**	**22,957**	**82,735**	62,224
Total		**143,302**	**176,990**	**320,292**	303,192
NET INCOME/(EXPENDITURE)		**(9,141)**	**17,023**	**7,882**	44,120
RECONCILIATION OF FUNDS					
Total funds brought forward		**235,172**	**41,054**	**276,226**	232,106
TOTAL FUNDS CARRIED FORWARD		**226,031**	**58,077**	**284,108**	276,226

The notes form part of these financial statements

HOME-START CAMDEN AND ISLINGTON

STATEMENT OF FINANCIAL POSITION
31 MARCH 2023

	Notes	31.3.23 £	31.3.22 £
FIXED ASSETS			
Tangible assets	11	**3,074**	6,080
CURRENT ASSETS			
Debtors	12	**2,908**	3,024
Cash at bank and in hand		**295,706**	330,640
		298,614	333,664
CREDITORS			
Amounts falling due within one year	13	**(17,580)**	(63,518)
NET CURRENT ASSETS		**281,034**	270,146
TOTAL ASSETS LESS CURRENT LIABILITIES		**284,108**	276,226
NET ASSETS		**284,108**	276,226
FUNDS	15		
Unrestricted funds		**226,031**	235,172
Restricted funds		**58,077**	41,054
TOTAL FUNDS		**284,108**	276,226

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2023

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

The financial statements were approved by the Board of Trustees and authorised for issue on 1 November 23 and were signed on its behalf by:



.....

Trustee | LAURA YOUNG

Director.



.....

Trustee | Director: Ian Jesnick

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

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

Expenditure and irrecoverable vat
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation and apportionment of costs
Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following:-

Support costs of activities:
Support costs of activities for charitable purposes comprises the salary costs of staff not engaged directly on charitable activities as they are involved with project development and other project costs. There are a number of costs, including staffing costs, where it is impracticable to allocate these costs between administration and charitable expenditure and the trustees have allocated such costs to charitable expenditure.

Management and administration of the charity:
Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements.

continued...

1. ACCOUNTING POLICIES - continued

Allocation and apportionment of costs
Administration expenditure includes all expenditure not directly related to charitable activity. In respect of certain items of expenditure, it is a matter of judgement as to whether such items are direct charitable expenditure or are administrative, and the directors have applied what they consider to be reasonable judgements in apportioning such costs.

Resources expended include attributable VAT which cannot be recovered.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 33% on reducing balance

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going Concern
The trustees are confident that HSC&I is in a position to operate for the next twelve months. As a result of this, the accounts have been prepared on a going concern basis.

Operating Leases
Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to profit or loss on a straight-line basis over the period of the lease.

Debtors

continued...

1. ACCOUNTING POLICIES - continued

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

Cash and Cash Equivalents
Cash and cash equivalents are represented by cash in hand, deposits held at call with financial institutions, and other short-term highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

Creditors
Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the suture payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less and impairment

Winding Up or Dissolution
If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

2. GRANTS

	31.3.23	31.3.22
	£	£
Donations	**240**	4,079
Gift aid	**3,233**	531
Grants	**308,779**	342,648
Donated services and facilities	**15,847**	-
	328,099	347,258

continued...

2. GRANTS - continued

Grants received, included in the above, are as follows:

	31.3.23	31.3.22
	£	£
Fitzdale Trust	**3,000**	2,800
Hampstead Wells and Campden Trust	**10,800**	1,500
John Lyon's Charity	**38,500**	42,633
Four Acre Trust	**-**	1,000
Morris Charitable Trust	**2,500**	-
The Tanza Trust	**35,435**	40,435
St Pancras Welfare Trust	**-**	350
Camden Equality Fund - Strategic Partners	**45,000**	45,000
St Andrew Holborn and Stafford's Charity	**750**	1,000
Various other income	**14,121**	10,956
BBC Children in Need	**-**	8,416
Cripplegate Foundation	**12,550**	18,825
HomeStart UK	**8,800**	4,105
CAF American Donor	**5,155**	-
Garfield Weston Foundation	**7,500**	2,500
H S London BHNEL	**30,000**	16,000
Postcode Community Trust	**-**	17,500
HS UK BHBF	**-**	2,934
HS2 Camden Giving	**5,625**	22,500
Two Magpies Fund	**-**	13,950
Co-op Local Community Fund	**2,599**	-
London Catalyst	**1,000**	-
National Lottery Fund	**-**	19,191
Hedley Foundation	**-**	865
Peter Stebbings Memorial Charity	**18,750**	11,250
Mr and Mrs Smith Trust	**-**	4,500
Nationwide Building Society	**-**	26,400
The Big Give Trust	**158**	763
The Seven Stars Foundation	**-**	2,275
The Mitchell Charitable Trust	**-**	25,000
City of London	**39,236**	-
Sir Jules Thorne Charitable Trust	**2,500**	-
Anton Jurgens Charitable Trust	**9,000**	-
Home Start Leeds	**800**	-
Camden Community Partnership Team Supporting Communities	**15,000**	-
	308,779	342,648

continued...

3. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Deposit account interest	75	54

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 5)	Totals
	£	£	£
Direct	212,589	24,752	237,341
Support	42,093	40,642	82,735
	254,682	65,394	320,076

5. SUPPORT COSTS

	Management	Information technology	Human resources
	£	£	£
Direct	-	-	24,752
Support	20,817	5,521	-
	20,817	5,521	24,752

	Premises Costs	Governance costs	Totals
	£	£	£
Direct	-	-	24,752
Support	6,288	8,016	40,642
	6,288	8,016	65,394

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Depreciation - owned assets	3,006	3,006
Independent Examiners Fees	2,700	2,700

continued...

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

	31.3.23	31.3.22
	£	£
Trustees' expenses	64	15

8. STAFF COSTS

	31.3.23	31.3.22
	£	£
Wages and salaries	197,334	198,492
Social security costs	14,660	15,941
Other pension costs	4,634	5,406
	216,628	219,839

The average monthly number of employees during the year was as follows:

	31.3.23	31.3.22
Charitable Activities	6	4
Management and Administration	1	1
	7	5

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES FOR 31.3.22

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Grants	184,335	162,923	347,258
Investment income	54	-	54
Total	184,389	162,923	347,312
EXPENDITURE ON			
Raising funds	262	336	598
Charitable activities			
Direct	143,617	96,753	240,370
Support	37,444	24,780	62,224

continued...

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES FOR 31.3.22 - continued

	Unrestricted fund £	Restricted fund £	Total funds £
Total	181,323	121,869	303,192
NET INCOME	3,066	41,054	44,120
RECONCILIATION OF FUNDS			
Total funds brought forward	232,106	-	232,106
TOTAL FUNDS CARRIED FORWARD	235,172	41,054	276,226

10. KEY MANAGEMENT PERSONNEL

The Key Management Personnel is considered to be the Chief Executive whose remuneration were £37,000 per annum in the year. (2022: £38,114).

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2022 and 31 March 2023	**11,434**
DEPRECIATION	
At 1 April 2022	**5,354**
Charge for year	**3,006**
At 31 March 2023	**8,360**
NET BOOK VALUE	
At 31 March 2023	**3,074**
At 31 March 2022	6,080

continued...

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Other debtors	35	35
Prepayments	2,873	2,989
	2,908	3,024

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Trade creditors	5,881	6,052
Social security and other taxes	4,942	4,454
Other creditors	271	282
Pension	952	745
Deferred Income	5,534	51,985
	17,580	63,518

Deferred Income related to funds received in advance for use in the following year.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31.3.23 Total funds	31.3.22 Total funds
	£	£	£	£
Fixed assets	3,074	-	3,074	6,080
Current assets	240,537	58,077	298,614	333,664
Current liabilities	(17,580)	-	(17,580)	(63,518)
	226,031	58,077	284,108	276,226

15. MOVEMENT IN FUNDS

	At 1/4/22	Net movement in funds	At 31/3/23
	£	£	£
Unrestricted funds			
General fund	235,172	(9,141)	226,031
Restricted funds			
Restricted Funds	41,054	17,023	58,077
TOTAL FUNDS	276,226	7,882	284,108

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**134,161**	**(143,302)**	**(9,141)**
Restricted funds			
Restricted Funds	**194,013**	**(176,990)**	**17,023**
TOTAL FUNDS	**328,174**	**(320,292)**	**7,882**

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	At 31/3/22 £
Unrestricted funds			
General fund	232,106	3,066	235,172
Restricted funds			
Restricted Funds	-	41,054	41,054
TOTAL FUNDS	232,106	44,120	276,226

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	184,389	(181,323)	3,066
Restricted funds			
Restricted Funds	162,923	(121,869)	41,054
TOTAL FUNDS	347,312	(303,192)	44,120

continued...

15. MOVEMENT IN FUNDS - continued

Analysis of Restricted funds carried forward as at 31st March 2023

	31.3.23	31.3.22
	£	£
Cripplegate Foundation	6,845	6,185
Fitzdale Trust	3,068	1,117
Hedley Foundation	184	314
HomeStart UK	2,466	1,772
HS UK BHBF	569	569
HS2 Camden Giving	884	844
John Lyon's Charity	7,428	7,228
National Lottery Fund	277	12,082
Peter Stebbings Memorial Charity	5,542	595
Postcode Community Trust	15	9,496
Two Magpies Fund	10	852
Sir Jules Thorn Charitable Trust	2,500	-
London Catalyst	1,000	-
St Andrew Holborn and Stafford's Charity	750	-
Hampstead Wells and Camden Trust	7,150	-
Anton Jurgens Charitable Trust	1,117	-
CAF American Donor	1,007	-
City of London	8,755	-
Camden Community Partnership Team Supporting Communities	1,010	-
Garfield Weston Foundation	7,500	-
	58,077	41,054

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

17. SHARE CAPITAL

The company is limited by guarantee and therefore has no share capital.

HOME-START CAMDEN AND ISLINGTON

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	31.3.23 £	31.3.22 £
INCOME AND ENDOWMENTS		
Grants		
Donations	**240**	4,079
Gift aid	**3,233**	531
Grants	**308,779**	342,648
Donated services and facilities	**15,847**	-
	328,099	347,258
Investment income		
Deposit account interest	**75**	54
Total incoming resources	**328,174**	347,312
EXPENDITURE		
Other trading activities		
Fundraising Costs	**216**	598
Charitable activities		
Trustees' expenses	**64**	15
Wages	**176,517**	187,229
Social security	**14,660**	15,941
Pensions	**4,634**	5,406
Insurance	**1,041**	1,235
Rent, Rates & Service Charge	**29,541**	15,069
Telephone	**1,577**	2,541
Postage and stationery	**4,949**	5,018
Advertising	**931**	1,158
Subscriptions and Capability	**1,915**	1,733
Computer Project	**15,847**	-
Fixtures and fittings	**3,006**	3,006
	254,682	238,351
Support costs		
Management		
Administrative Staff	**20,817**	11,263
Information technology		
IT Maintenance and Software	**5,521**	4,150

HOME-START CAMDEN AND ISLINGTON

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	31.3.23 £	31.3.22 £
Information technology		
Human resources		
Volunteers Costs	**4,679**	3,950
Staff Training and Travel Exp	**13,821**	6,893
HSUK 2%	**6,252**	6,084
Family Expenses	**-**	13,709
	24,752	30,636
Other		
Consultancy	**-**	2,400
Premises Costs		
Cleaning Expenses	**1,393**	1,590
Repairs and Renewals	**4,832**	5,939
Miscelleneous	**63**	7
	6,288	7,536
Governance costs		
Independent Examination Fees	**2,700**	2,035
Bookkeeper's Fees	**4,550**	4,460
Other Governance Costs	**766**	1,763
	8,016	8,258
Total resources expended	**320,292**	303,192
Net income	**7,882**	44,120

HOME-START CAMDEN AND ISLINGTON

England & Wales - Charity number 1086292

Accounts

REGISTERED COMPANY NUMBER: 4177691 (England and Wales)
REGISTERED CHARITY NUMBER: 1086292

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2022

for

Home-Start Camden and Islington
(A Company Limited by Guarantee)

Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Home-Start Camden and Islington

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Detailed Statement of Financial Activities	22 to 23

Home-Start Camden and Islington

Report of the Trustees
for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Home-Start Camden & Islington (H-SC&I) is a grass-roots charity that supports and empowers families with young children who are struggling to cope with everyday life.

Our vision is a Camden & Islington community in which all families have the support they need to give their children the best possible start in life, and where our volunteers are valued and encouraged.

Our mission is to help families cope with diverse challenges by recruiting and training volunteers with experience or knowledge of parenting to provide both practical and emotional support. They empower parents and carers to build better lives for children by helping them to learn to cope with challenges, and boost their confidence.

We also aim to help improve our families health, wellbeing and relationships, and to provide our volunteers with new skills and confidence to enhance their opportunities and experiences.

H-SC&I aims to fulfil its mission through the values of openness, flexibility and being rooted in our community.

Public benefit provided by the Charity

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

The company is a charity and exists to safeguard and protect the mental and physical health of children and their parents in the London Borough of Camden and Islington.

H-SC&I's service meets a need for families unable to access other services for a range of reasons. Unlike most other services, each H-SC&I volunteer provides one family with their undivided attention. The family can build a solid relationship with the volunteer and place trust in that person as well as having the back-up support of the H-SC&I's paid staff team. If the family has specific needs or Child Protection issues, the volunteer shares that information with the coordinator so that appropriate support can be found from other services. As a non-statutory organisation, many families feel more comfortable turning to Home-Start for support as the volunteers are parents or have parenting experience themselves. Research has shown that this increases parental confidence in bringing up their children, enables families to access local services appropriately, reduces isolation for parents and children and generally increases resilience in families to make a lasting impact.

H-SC&I supports a large number of volunteers by providing opportunities which can assist them in developing work-related skills and increasing their chances of employability when they are ready to enter or return to the workplace.

Home-Start Camden and Islington

Report of the Trustees
for the Year Ended 31 March 2022

ACHIEVEMENT AND PERFORMANCE

Activities, Performance and Plans for Future Periods

Following a year dominated by the Covid-19 pandemic in which H-SC&I had to radically adapt its services and methods of working to keep our beneficiaries and staff safe, we continued to provide family support during 2021 and early 2022 principally by phone and video calls.

The impact of Covid continued to be particularly tough for the families we support, and a deteriorating socio-economic environment further exacerbated their problems, particularly in the areas of mental health, isolation and domestic abuse. Added difficulties included low income, poor physical health, disability, a different culture, language barriers, limited support from a partner or relatives; or a combination of factors.

The majority of H-SC&I volunteers are parents themselves, which helps them to understand and empathise with what supported families are going through, and find solutions and coping strategies to overcome the difficulties they are facing.

Apart from being able to maintain regular phone and video contact with volunteers, parents and carers also received practical help in attending hospital and clinic appointments and using other services for their children. The Home-Start UK partnership with John Lewis/Waitrose provided some much-needed respite as we were again able to provide Christmas food packages and gifts to all our families.

During the year, H-SC&I supported 193 families equating to 364 children and 274 parents and carers. The charity also managed and supervised 85 volunteers, but we were unable to recruit and train many new volunteers. Feedback continues to show that families find the support we provide enormously helpful and empowering, and our family liaison managers and volunteers are at the heart of our offering.

Our work supports families that are some of the most disadvantaged in the country. The ethnic diversity referred to us reflects the local community and the known patterns of deprivation in the boroughs of Camden and Islington. We provide a service that is multi-culturally sensitive and diverse for all people in Camden and Islington.

During 2021-22, the ethnicity of the families we supported included 37 Black African/Caribbean/other, 28 White British, 26 Bangladeshi, 14 other Asian, and families from a range of other ethnic backgrounds including Chinese, Latin American and white European.

We are also proud of the ethnic diversity of our volunteers (76% from minority ethnic groups and 54% - 46 out of 85 - from BAME communities). This helps H-SC&I offer support to a wide range of families who can relate to someone of their own culture and who we might not otherwise reach.

Of the main carers we supported 24 were aged under 25, 117 were 26-39 year olds, and 41 were 40-55. The children we supported included 98 who were 0 to 1 (42%); 39 who were 1 to 2 (16%); 17 were 2 to 3 (7%); 32 were 3 to 5 (13%) and 6 were 16 to 20 (2%).

There have been a few key changes among the staff and trustees during 2021-2022. H-SC&I appointed a new Chief Executive Officer in January 2022, and started recruitment for a new Funding Manager. A new Chair of Trustees took over in November 2021.

We actively pursued a fundraising strategy that targeted those foundations and grant-making bodies that would support the development of a new hybrid model of working to ensure we continued to support families despite the challenges of Covid.

Home-Start Camden and Islington

Report of the Trustees for the Year Ended 31 March 2022

Our goals for the year commencing 31 March 2022 are:

- To strengthen and build new links with families, volunteers and funders in our community
- Promote our offering across our boroughs as an effective and trusted preventative service for families
- Diversify and increase our funding streams
- Diversify and increase our support for families and volunteers to reflect their needs
- Retain and develop staff
- Evaluate and demonstrate our impact

FINANCIAL REVIEW

Reserves policy

The trustees have established a policy of both unrestricted or free reserves and restricted reserves.

Restricted reserves are made up of any funding received in the current financial year that is for a specific project or work that will be delivered in a future financial year. As at 31 March 2022 the restricted reserves amounted to £41,054 for use in financial year 2022-23.

Unrestricted or free reserves come from unutilized donations and surplus funds and the trustees established that the free reserves of the charity should be sufficient to cover the costs of an orderly wind down of the charity. The trustees feel that due to the current high level of economic uncertainty following Covid and the ongoing cost of living crisis it is necessary to hold a higher level of reserves than previously. The trustees consider that while these circumstances exist the charity should aim to hold free reserves of between £216,000 - £270,000 (8-10 months running costs). At this level the trustees feel that the charity should be able to meet all its obligations in an orderly winding down of its activities.

As at 31 March 2022, the free reserves amounted to £235,172 of which £10,000 is designated as an emergency fund to be used in times of critical need for beneficiaries. The trustees are working to maintain this level of free reserves.

Covid 19 and its impact on H-SC&I

In 2021-22, H-SC&I were able to review our COVID 19 working policies and slowly return to the operations that were in place pre-pandemic. Our staff are now working under a hybrid model of home and office working, whilst we maintain best practice in the office with well spaced-out workspaces and plenty of ventilation. Family support has moved back to an in-person approach, where families feel comfortable to do so, and we have implemented a new programme of regular in person events to support our families to address the loneliness and isolation that was identified as their main concern during the previous 2 years.

Transactions and Financial Position

The total funding received in the period amounted to £347,312 an increase of £9,138 on the previous year (2021: £338,174).

The primary sources of funding for the year were generous grants received from: Camden Equality Fund, John Lyons Charity, The Tanza Trust, Nationwide Building Society, The Mitchell Charitable Trust, HS2 Camden Giving, Cripplegate Foundation, Postcode Community Trust, Berkeley Homes North East London, National Lottery Fund, the Peter Stebbings Memorial Charity and the Two Magpies Fund.

The total resources expended were £303,192 an increase of £20,270 on the previous year's expenditure of £282,922.

Reserves at the end of the financial year ended 31 March 2022 were £276,226 of which £235,172 were unrestricted reserves (2021: £232,106). Restricted reserves of £41,054 were available to be carried forward at the end of the financial year.

Home-Start Camden and Islington

Report of the Trustees
for the Year Ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Nature of the Governing Document and Constitution of the Charity

Home-Start Camden & Islington is a company limited by guarantee governed by its Memorandum and Articles of Association (M&A) dated 12 March 2001. A revised M&A has been submitted to the Charity Commission and Companies House updating governance elements to reflect updates in modern governance practice and Charity Commission guidance notes. Including the activities of its predecessor organisation, Home-Start Camden has been delivering family support services for 26 years since its launch in June 1995 and was renamed Home-Start Camden & Islington in June 2018 due to expansion into the neighbouring borough. The current charity was registered with the Charity Commission on 23 April 2001.

Risk management

The Trustees conduct regular reviews of any major risks to which the charity may be exposed. Where appropriate, systems or procedures have been established to mitigate and minimise identified risks the charity faces by implementation of procedures such as the authorisation of all transactions and projects, levels of authorisation etc. Procedures are in place to ensure compliance with all statutory requirements including employment law and the health and safety of staff at work and volunteer activities undertaken to support families. A Safeguarding Policy is in place and Disclosure and Barring Service checks are carried out on all volunteers and employees who are likely to come into contact with vulnerable children or adults.

Other appropriate controls are in place to mitigate financial risks overseen by trustees. The Risk Register is reviewed monthly by the executive team and individual risks are overseen by the relevant committees of the Board.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
4177691 (England and Wales)

Registered Charity number
1086292

Registered office
7 Dowdney Close
London
NW5 2BP

Home-Start Camden and Islington

Report of the Trustees for the Year Ended 31 March 2022

Trustees

The members of the Board of Trustees of the Charity during the year ended 1st April 2021 to 31 March 2022 were:

Ian Jesnick - Chair
Farkhanda Jabeen Ali
Laura Young (Treasurer)
Jacquie Moreton (Secretary)
Lorraine Jolie - (Resigned 17 August 2021)
Clare House
Amanda Goddard
Georgina Trevor
Holly Higgins
Michelle Handler - Appointed - 24 March 2022
Kirsty McDonagh - Appointed - 24 March 2022
Priya Heera - Resigned - 30 September 2021
Steve Francis - Resigned - 11 November 2021

The members of the Board of Trustees of the Charity at the date the report and accounts were approved were:

Ian Jesnick - Chair
Farkhanda Jabeen Ali (Vice-Chair)
Laura Young (Treasurer)
Jacqueline Moreton (Secretary)
Clare House
Amanda Goddard
Georgina Trevor
Holly Higgins
Michelle Handler - Appointed - 24 March 2022
Kirsty McDonagh - Appointed - 24 March 2022

All the directors of the company are also trustees of the charity, and their responsibilities include all the responsibilities of directors under the Companies Acts and of trustees under the Charities Acts.

The name of the senior staff member to whom day-to-day management of the charity is delegated by the charity trustees:

Naomi Smith (CEO) - Appointed - January 2022
Catherine Pymar (CEO) - Resigned - December 2021

Independent Examiner

Anwer Patel BA (Hons), FCA, BFP
ICAEW
Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Home-Start Camden and Islington

Report of the Trustees
for the Year Ended 31 March 2022

SHARE CAPITAL
The company is limited by guarantee and therefore has no share capital.

Approved by order of the board of trustees on .....29/9/22..... and signed on its behalf by:

IAN JESNICK

.....
Trustee / Director: Ian Jesnick

Independent Examiner's Report to the Trustees of Home-Start Camden and Islington

Independent examiner's report to the trustees of Home-Start Camden and Islington ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

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

A. PATEL

Anwer Patel BA (Hons), FCA, BFP
ICAEW
Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date: 5/12/2022

Home-Start Camden and Islington

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2022

	Notes	Unrestricted fund £	Restricted fund £	**31/3/22 Total funds £**	31/3/21 Total funds £
INCOME AND ENDOWMENTS FROM					
Grants	2	**184,335**	**162,923**	**347,258**	338,062
Other Fundraising Activities	3	**-**	**-**	**-**	33
Investment income	4	**54**	**-**	**54**	79
Total		**184,389**	**162,923**	**347,312**	338,174
EXPENDITURE ON					
Raising funds		**262**	**336**	**598**	336
Charitable activities	5				
Direct		**143,617**	**96,753**	**240,370**	212,121
Support		**37,444**	**24,780**	**62,224**	70,465
Total		**181,323**	**121,869**	**303,192**	282,922
NET INCOME		**3,066**	**41,054**	**44,120**	55,252
RECONCILIATION OF FUNDS					
Total funds brought forward		**232,106**	**-**	**232,106**	176,854
TOTAL FUNDS CARRIED FORWARD		**235,172**	**41,054**	**276,226**	232,106

Home-Start Camden and Islington

Statement of Financial Position
31 March 2022

	Notes	31/3/22 £	31/3/21 £
FIXED ASSETS			
Tangible assets	12	**6,080**	7,044
CURRENT ASSETS			
Debtors	13	**3,024**	2,908
Prepayments and accrued income		**-**	25,248
Cash at bank and in hand		**330,640**	306,168
		333,664	334,324
CREDITORS			
Amounts falling due within one year	14	**(63,518)**	(109,262)
NET CURRENT ASSETS		**270,146**	225,062
TOTAL ASSETS LESS CURRENT LIABILITIES		**276,226**	232,106
NET ASSETS		**276,226**	232,106
FUNDS	16		
Unrestricted funds		**235,172**	232,106
Restricted funds		**41,054**	-
TOTAL FUNDS		**276,226**	232,106

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Statement of Financial Position - continued
31 March 2022

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

The financial statements were approved by the Board of Trustees and authorised for issue on 29/9/22 and were signed on its behalf by:

24/11/22
Trustee / Director: Ian Jesnick

24/11/22
Trustee / Director: Laura Young

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

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

Expenditure and irrecoverable vat
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation and apportionment of costs
Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following:-

Support costs of activities:
Support costs of activities for charitable purposes comprises the salary costs of staff not engaged directly on charitable activities as they are involved with project development and other project costs. There are a number of costs, including staffing costs, where it is impracticable to allocate these costs between administration and charitable expenditure and the trustees have allocated such costs to charitable expenditure.

Management and administration of the charity:
Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements.

1. ACCOUNTING POLICIES - continued

Allocation and apportionment of costs
Administration expenditure includes all expenditure not directly related to charitable activity. In respect of certain items of expenditure, it is a matter of judgement as to whether such items are direct charitable expenditure or are administrative, and the directors have applied what they consider to be reasonable judgements in apportioning such costs.

Resources expended include attributable VAT which cannot be recovered.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 25% on cost

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going Concern and Covid 19 Implications
The trustees are confident that HSC&I is in a position to operate for the next twelve months. Covid related fundings have been further secured during the Pandemic to support of the emergency needs of the community. New approaches have been adopted and implemented to ensure the charitable activities are in place and would remain ongoing in the future. Rules and regulations of Covid 19 are fully complied with throughout the organisation's activities.

As a result of this, the accounts have been prepared on a going concern basis.

1. ACCOUNTING POLICIES - continued

Operating Leases
Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to profit or loss on a straight-line basis over the period of the lease.

Debtors
Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

Cash and Cash Equivalents
Cash and cash equivalents are represented by cash in hand, deposits held at call with financial institutions, and other short-term highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

Creditors
Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the suture payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less and impairment

Winding Up or Dissolution
If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

2. GRANTS

	31/3/22	31/3/21
	£	£
Donations	**4,079**	3,413
Gift aid	**531**	211
Grants	**342,648**	334,438
	347,258	338,062

2. GRANTS - continued

Grants received, included in the above, are as follows:

	31/3/22	31/3/21
	£	£
Fitzdale Trust	**2,800**	3,000
Hampstead Wells and Campden Trust	**1,500**	2,790
John Lyon's Charity	**42,633**	35,067
Four Acre Trust	**1,000**	-
Morris Charitable Trust	-	2,500
The Tanza Trust	**40,435**	44,445
The Drapers' Charitable Fund	-	10,000
St Pancras Welfare Trust	**350**	1,450
Camden Equality Fund- Bangladesh Project	-	11,250
Camden Equality Fund - Strategic Partners	**45,000**	45,000
St Andrew Holborn and Stafford's Charity	**1,000**	8,000
Various other income	**10,956**	-
BBC Children in Need	**8,416**	28,348
Camden CIL	-	7,500
Cripplegate Foundation	**18,825**	6,275
HomeStart UK	**4,105**	18,472
Camden Full Circle	-	2,500
CAF American Donor	-	12,500
Garfield Weston Foundation	**2,500**	10,000
H S London BHNEL	**16,000**	9,700
Postcode Community Trust	**17,500**	-
HS UK BHBF	**2,934**	2,344
HS2 Camden Giving	**22,500**	-
Two Magpies Fund	**13,950**	14,350
City Bridge Trust	-	14,141
Co-op Local Community Fund	-	2,508
HS London - Clarion Future	-	1,500
Home Start London LCRF	-	13,475
London Catalyst	-	2,500
Macquarie Group	-	4,588
National Lottery Fund	**19,191**	9,500
Lady Gould Charity	-	1,235
Richard Cloudesley	-	9,500
Hedley Foundation	**865**	-
Peter Stebbings Memorial Charity	**11,250**	-
Mr and Mrs Smith Trust	**4,500**	-
Nationwide Building Society	**26,400**	-
The Big Give Trust	**763**	-
The Seven Stars Foundation	**2,275**	-
The Mitchell Charitable Trust	**25,000**	-
	342,648	334,438

3. OTHER FUNDRAISING ACTIVITIES

	31/3/22	31/3/21
	£	£
Fundraising events & Donations	-	33

4. INVESTMENT INCOME

	31/3/22	31/3/21
	£	£
Deposit account interest	54	79

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Direct	209,734	30,636	240,370
Support	28,617	33,607	62,224
	238,351	64,243	302,594

6. SUPPORT COSTS

	Management	Information technology	Human resources
	£	£	£
Direct	-	-	30,636
Support	11,263	4,150	-
	11,263	4,150	30,636

	Other	Premises Costs	Governance costs	Totals
	£	£	£	£
Direct	-	-	-	30,636
Support	2,400	7,536	8,258	33,607
	2,400	7,536	8,258	64,243

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/3/22	31/3/21
	£	£
Depreciation - owned assets	**3,006**	2,348
Independent Examiners Fees	**2,000**	1,788

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

	31/3/22	31/3/21
	£	£
Trustees' expenses	**15**	-

9. STAFF COSTS

	31/3/22	31/3/21
	£	£
Wages and salaries	**198,492**	189,239
Social security costs	**15,941**	14,093
Other pension costs	**5,406**	5,623
	219,839	208,955

The average monthly number of employees during the year was as follows:

	31/3/22	31/3/21
Charitable Activities	**4**	3
Management and Administration	**1**	1
	5	4

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES FOR 31.3.21

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Grants	331,322	6,740	338,062
Other Fundraising Activities	33	-	33
Investment income	79	-	79
Total	331,434	6,740	338,174
EXPENDITURE ON			
Raising funds	336	-	336
Charitable activities			
Direct	205,799	6,322	212,121
Support	70,465	-	70,465
Total	276,600	6,322	282,922
NET INCOME	54,834	418	55,252
Transfers between funds	54,507	(54,507)	-
Net movement in funds	109,341	(54,089)	55,252
RECONCILIATION OF FUNDS			
Total funds brought forward	122,765	54,089	176,854
TOTAL FUNDS CARRIED FORWARD	232,106	-	232,106

11. KEY MANAGEMENT PERSONNEL

The Key Management Personnel is considered to be the Chief Executive whose remuneration were £38,114 per annum in the year. (2021: £33,324).

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2021	**9,392**
Additions	**2,042**
At 31 March 2022	**11,434**
DEPRECIATION	
At 1 April 2021	**2,348**
Charge for year	**3,006**
At 31 March 2022	**5,354**
NET BOOK VALUE	
At 31 March 2022	**6,080**
At 31 March 2021	7,044

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/22 £	31/3/21 £
Other debtors	**35**	35
Prepayments	**2,989**	2,873
	3,024	2,908

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/22	31/3/21
	£	£
Trade creditors	**6,052**	-
Social security and other taxes	**4,454**	4,557
Other creditors	**282**	929
Pension	**745**	1,157
Deferred Income	**51,985**	102,499
Accrued expenses	**-**	120
	63,518	109,262

Deferred Income related to funds received in advance for use in the following year.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31/3/22 Total funds	31/3/21 Total funds
	£	£	£	£
Fixed assets	**6,080**	**-**	**6,080**	7,044
Current assets	**292,610**	**41,054**	**333,664**	334,324
Current liabilities	**(63,518)**	**-**	**(63,518)**	(109,262)
	235,172	**41,054**	**276,226**	232,106

16. MOVEMENT IN FUNDS

	At 1/4/21	Net movement in funds	At 31/3/22
	£	£	£
Unrestricted funds			
General fund	**232,106**	**3,066**	**235,172**
Restricted funds			
Restricted Funds	**-**	**41,054**	**41,054**
TOTAL FUNDS	**232,106**	**44,120**	**276,226**

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**184,389**	**(181,323)**	**3,066**
Restricted funds			
Restricted Funds	**162,923**	**(121,869)**	**41,054**
TOTAL FUNDS	**347,312**	**(303,192)**	**44,120**

Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	122,765	54,834	54,507	232,106
Restricted funds				
Restricted Funds	54,089	418	(54,507)	-
TOTAL FUNDS	176,854	55,252	-	232,106

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	331,434	(276,600)	54,834
Restricted funds			
Restricted Funds	6,740	(6,322)	418
TOTAL FUNDS	338,174	(282,922)	55,252

16. MOVEMENT IN FUNDS - continued

Analysis of Restricted funds carried forward as at 31st March 2022

	31.3.22
	£
Cripplegate Foundation	6,185
Fitzdale Trust	1,117
Hedley Foundation	314
Home Start UK	1,772
HS UK BHF	569
HS2 Camden Giving	844
John Lyon's Charity	7,228
National Lottery	12,082
Peter Stebbings Memorial Charity	595
Postcode Community Trust	9,496
Two Magpies Fund	852
	41,054

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

18. SHARE CAPITAL

The company is limited by guarantee and therefore has no share capital.

Home-Start Camden and Islington

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	31/3/22 £	31/3/21 £
INCOME AND ENDOWMENTS		
Grants		
Donations	**4,079**	3,413
Gift aid	**531**	211
Grants	**342,648**	334,438
	347,258	338,062
Other Fundraising Activities		
Fundraising events & Donations	**-**	33
Investment income		
Deposit account interest	**54**	79
Total incoming resources	**347,312**	338,174
EXPENDITURE		
Other trading activities		
Fundraising Costs	**598**	336
Charitable activities		
Trustees' expenses	**15**	-
Wages	**187,229**	162,519
Social security	**15,941**	14,093
Pensions	**5,406**	5,623
Insurance	**1,235**	954
Rent, Rates & Service Charge	**15,069**	18,685
Telephone	**2,541**	2,703
Postage and stationery	**5,018**	4,450
Advertising	**1,158**	660
Subscriptions and Capability	**1,733**	567
Fixtures and fittings	**3,006**	2,348
	238,351	212,602
Support costs		
Management		
Administrative Staff	**11,263**	26,720
Information technology		
IT Maintenance and Software	**4,150**	2,792

Home-Start Camden and Islington

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	31/3/22	31/3/21
	£	£
Information technology		
Human resources		
Volunteers Costs	**3,950**	16,624
Staff Training and Travel Exp	**6,893**	4,686
HSUK 2%	**6,084**	4,552
Family Expenses	**13,709**	3,364
	30,636	29,226
Other		
Consultancy	**2,400**	-
Premises Costs		
Cleaning Expenses	**1,590**	2,307
Repairs and Renewals	**5,939**	2,617
Miscelleneous	**7**	147
	7,536	5,071
Governance costs		
Independent Examination Fees	**2,035**	1,823
Bookkeeper's Fees	**4,460**	4,352
Other Governance Costs	**1,763**	-
	8,258	6,175
Total resources expended	**303,192**	282,922
Net income	**44,120**	55,252

HOME-START CAMDEN AND ISLINGTON

England & Wales - Charity number 1086292

Accounts

REGISTERED COMPANY NUMBER: 4177691 (England and Wales)
REGISTERED CHARITY NUMBER: 1086292

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

FOR

HOME-START CAMDEN AND ISLINGTON
(A COMPANY LIMITED BY GUARANTEE)

Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

HOME-START CAMDEN AND ISLINGTON

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HOME-START CAMDEN AND ISLINGTON

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and Aims

Home-Start Camden & Islington's (HSCI's) mission is, 'to enable Camden and Islington families experiencing stress or difficulties to meet the needs of their children under five' and its core aim is to train and support volunteers to enable them to give their valuable time and experience and share good parenting practice with vulnerable families. HSCI aims to increase the confidence and independence of the family through: offering support, friendship and practical assistance; visiting families in their own homes when they are least able to get out and about; enabling families to reach their full potential; reassuring parents that the challenges they have are not unusual; developing a trusting relationship with the family and; assisting them to get out and use services and facilities such as parks, libraries and drop-ins.

HSCI trains and supports volunteers predominately parents to enable them to offer practical support and share good parenting practice with vulnerable families throughout the boroughs of Camden and Islington. All volunteers are checked for safeguarding purposes and then matched with families. They provide a range of support to address needs identified by the family to help reduce isolation, stimulate children, increase parental confidence and effective use of services. Typically this support includes: weekly home visiting for up three to four hours a week on a one-to-one basis for as long as the family needs help; assisting with health and childcare appointments; encouraging play and reading within the family unit; supporting parents to develop their own parenting skills; signposting families to local services/community activities and; organising social activities for HSCI families such as outings and community events.

HSCI also works in partnership with GP practices and health centres to access hard to reach vulnerable families and accompany families to external meetings with other professional agencies. Staff and Trustees also work with other professionals to help children's global development and do outreach talks and meetings across the borough to reach the families who are most in need of support. In summary, HSCI provides a highly efficient model of regular and reliable support to families going through a stressful time.

HSCI provides a volunteer preparation training course for volunteers with potential to do accreditation modules, plus regular supervision and support days. The HSCI volunteering role has often helped volunteers prepare for employment, training or further studies, which has been another positive outcome for local residents.

HOME-START CAMDEN AND ISLINGTON

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

OBJECTIVES AND ACTIVITIES

Public benefit provided by the Charity

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

The company is a charity and exists to safeguard and protect the mental and physical health of children and their parents in the London Boroughs of Camden and Islington.

HSCI's service meets a need for families unable to access other services for a range of reasons. Unlike most other services, each HSCI volunteer provides one family with their undivided attention. The family can build a solid relationship with the volunteer and place trust in that person as well as having the back-up support of the HSCI's paid staff team. If the family has specific needs or Child Protection issues, the volunteer shares that information with the coordinator so that appropriate support can be found from other services. As a non-statutory organisation, many families feel more comfortable turning to Home-Start for support as the volunteers are parents or have parenting experience themselves. Research has shown that this increases parental confidence in bringing up their children, enables families to access local services appropriately, reduces isolation for parents and children and generally increases resilience in families to make a lasting impact.

HSCI supports a large number of volunteers by providing opportunities which can assist them in developing work-related skills and increasing their chances of employability when they are ready to enter or return to the workplace.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

ACHIEVEMENT AND PERFORMANCE

Activities, Performance and Plans for Future Periods

In a year dominated by the Covid-19 pandemic Home-Start Camden & Islington (HSCI) had to radically adapt our services and methods of working to keep our beneficiaries and staff safe. Following the decision in March 2020 to move to a remote way of working, HSCI continued to supply family support by phone and video calls. Throughout the summer of 2020 with the lifting of some restrictions, HSCI was able to provide some socially distanced meetings in open spaces, and events such as trips to London Zoo.

The winter lockdown of 2020-21 was particularly tough for the families we support. After experiencing some freedoms during summer and autumn, the renewed lockdown had a detrimental impact particularly in the areas of mental health, isolation and domestic abuse. The Home-Start UK partnership with John Lewis/Waitrose provided some much-needed respite as we were able to provide Christmas food packages and gifts to all our families.

During the year, HSCI supported 92 families equating to 168 children and 127 parents. The charity also managed and supervised 62 volunteers although we were unable to train any new volunteers during the Covid-19 lockdown. Feedback continues to show that families find the support we provide enormously helpful and empowering.

HSCI seeks to help families facing acute problems in raising their young children through added difficulties such as: low income, poor health, disability, a different culture, language barriers, limited support from a partner or relatives or a combination of factors. Parents or carers may also ask for practical help in attending hospital and clinic appointments and using other services for their children. The majority of HSCI volunteers are parents themselves, which gives them the ability to understand what supported families are going through and help find solutions and coping strategies to overcome the difficulties they are facing.

Our work supports families that are some of the most disadvantaged in the country. The ethnic diversity of the families referred to us reflects the local community and the known patterns of deprivation in the boroughs of Camden and Islington. We provide a service that is multi-culturally sensitive and diverse for all of Camden and Islington's communities. During 2020-21, the ethnicity of the families we supported was as follows: Black African (19%), White British (18%), Bangladeshi (16%), White Other (10%), and families from a range of other ethnic backgrounds including Chinese, Pakistani, Black British and Black Caribbean.

We are also proud of the ethnic diversity of our volunteers (79% from minority ethnic groups) and are aware that this helps HSCI offer support to a wide range of families who can relate to someone of their own culture and who we might not otherwise reach.

During 2020-21, HSCI appointed a new Funding & Projects Manager who, together with an interim CEO, actively pursued a new fundraising strategy targeting specifically those foundations and grant-making bodies that would support the development of a new hybrid model of working to ensure we continued to support families despite the challenges of Covid-19.

FINANCIAL REVIEW

Reserves policy

The trustees have established a policy of both unrestricted or free reserves and restricted reserves.

Restricted reserves are made up of any funding received in the current financial year that is for a specific project or work that will be delivered in a future financial year. As at 31 March 2021 the restricted reserves amounted to £59,735, for use in financial year 2021-22.

Unrestricted or free reserves come from unutilized donations and surplus funds and the trustees established that the free reserves of the charity should be sufficient to cover the costs of an orderly wind down of the charity, which amounts to between £67,500 and £136,000 (3-6 months running costs). At this level the trustees feel that the charity should be able to meet all its obligations in an orderly winding down of its activities. As at 31 March 2021, the free reserves amounted to £134,297 of which £10,000 is designated as an emergency fund to be used in times of critical need for beneficiaries. The trustees are working to maintain this level of free reserves

Covid 19 and its impact on HSCI

In March 2020, HSCI moved all staff and volunteers to a remote working model in response to the COVID-19 pandemic. Staff have continued to provide a service to existing and new families throughout the 2020-21 financial year. From April 2020 we were able to secure funding from a number of trusts and foundations that enabled the charity to adapt premises and services to continue to support our beneficiaries in the most appropriate way to their needs. As we move out of lockdown into a 'new normal' HSCI will continue to review its working practice in accordance with government guidelines to ensure that staff, families and volunteers remain safe throughout this time. Family support continued to be phone and video-call based throughout the year with some socially distanced meetings in open spaces, this continues as we enter the new financial year.

Transactions and Financial Position

The total funding received in the period amounted to £338,174 an increase of £85,307 on the previous year.

The primary sources of funding for the year were generous grants received from: BBC Children in Need, Berkeley Homes North East London, the Charities Aid Foundation, Camden Council, Co-Op Community Giving, Clarion Futures, the Drapers Charitable Trust, Islington Giving, the Fitzdale Trust, Garfield Weston, Hampstead Wells and Campden Trust, Home-Start UK, the John Lyon's Trust, Macquarie Group, London Catalyst, the London Community Response Fund, the National Lottery, St Andrews Holborn and Stafford, the Tanza Trust, and the Two Magpies Fund.

The total resources expended were £282,922 a decrease of £5,738 on the previous year's expenditure of £288,660.

Reserves at the end of the financial year ended 31 March 2021 were £232,106 of which all were unrestricted reserves (2020: £122,765). No restricted reserves were available to be carried forward at the end of the financial year.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Nature of the Governing Document and Constitution of the Charity

Home-Start Camden & Islington is a company limited by guarantee governed by its Memorandum and Articles of Association (M&A) dated 12 March 2001. A revised M&A has been submitted to the Charity Commission and Companies House updating governance elements to reflect updates in modern governance practice and Charity Commission guidance notes. Including the activities of its predecessor organisation, Home-Start Camden has been delivering family support services for 26 years since its launch in June 1995 and was renamed Home-Start Camden & Islington in June 2018 due to expansion into the neighbouring borough. The current charity was registered with the Charity Commission on 23 April 2001.

Risk management

The Trustees conduct regular reviews of any major risks to which the charity may be exposed. Where appropriate, systems or procedures have been established to mitigate and minimise identified risks the charity faces by implementation of procedures such as the authorisation of all transactions and projects, levels of authorisation etc. Procedures are in place to ensure compliance with all statutory requirements including employment law and the health and safety of staff at work and volunteer activities undertaken to support families. A Safeguarding Policy is in place and Disclosure and Barring Service checks are carried out on all volunteers and employees who are likely to come into contact with vulnerable children or adults.
Other appropriate controls are in place to mitigate financial risks overseen by trustees. The Risk Register is reviewed monthly by the executive team and individual risks are overseen by the relevant committees of the Board.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
4177691 (England and Wales)

Registered Charity number
1086292

Registered office
7 Dowdney Close
London
NW5 2BP

HOME-START CAMDEN AND ISLINGTON

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021.

Trustees

The members of the Board of Trustees of the Charity during the year ended 1st April 2020 to 31 March 2021 were:

Steven Francis (Chair)
Farkhanda Jabeen Ali (Vice-Chair)
Reena Malharkar (Treasurer) - Resigned 11th March 2021
Diane Eatherley (Secretary) - Resigned 8th March 2021
Lorraine Jolie - Resigned 17th August 2020
Clare House
Ian Jesnick
Amanda Goddard
Georgina Trevor
Holly Higgins
Priya Heera- Appointed 9th July 2020
Laura Young - Appointed 9th July 2020
Jacqueline Moreton - Appointed 8th March 2021

The members of the Board of Trustees of the Charity at the date the report and accounts were approved were:

Steven Francis (Chair)
Farkhanda Jabeen Ali (Vice-Chair)
Laura Young (Treasurer) - Appointed 9th July 2020
Jacqueline Moreton (Secretary) - Appointed 8th March 2021
Clare House
Ian Jesnick
Amanda Goddard
Georgina Trevor
Holly Higgins
Priya Heera - Appointed 9th July 2020

All the directors of the company are also trustees of the charity, and their responsibilities include all the responsibilities of directors under the Companies Acts and of trustees under the Charities Acts.

The name of the senior staff member to whom day-to-day management of the charity is delegated by the charity trustees:

Kevin Kibble (maternity cover until July 2021)

Independent Examiner
Anwer Patel BA (Hons), FCA, BFP
ICAEW
Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

SHARE CAPITAL

The company is limited by guarantee and therefore has no share capital.

Approved by order of the board of trustees on 16th Sept. 2021 and signed on its behalf by:

JACQUELINE MORETON.

.....
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START CAMDEN AND ISLINGTON

Independent examiner's report to the trustees of Home-Start Camden and Islington ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

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

Anwer Patel BA (Hons), FCA, BFP
ICAEW
Prestons & Jacksons Partnership LLP
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date: .....

HOME-START CAMDEN AND ISLINGTON

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted fund £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Grants	2	331,322	6,740	338,062	252,547
Other Fundraising Activities	3	33	-	33	184
Investment income	4	79	-	79	136
Total		331,434	6,740	338,174	252,867
EXPENDITURE ON					
Raising funds		336	-	336	216
Charitable activities	5				
Direct		205,799	6,322	212,121	202,548
Support		70,465	-	70,465	85,896
Total		276,600	6,322	282,922	288,660
NET INCOME/(EXPENDITURE)		54,834	418	55,252	(35,793)
Transfers between funds	16	54,507	(54,507)	-	-
Net movement in funds		109,341	(54,089)	55,252	(35,793)
RECONCILIATION OF FUNDS					
Total funds brought forward		122,765	54,089	176,854	212,647
TOTAL FUNDS CARRIED FORWARD		232,106	-	232,106	176,854

The notes form part of these financial statements

HOME-START CAMDEN AND ISLINGTON

STATEMENT OF FINANCIAL POSITION
31 MARCH 2021

	Notes	31.3.21 £	31.3.20 £
FIXED ASSETS			
Tangible assets	12	**7,044**	-
CURRENT ASSETS			
Debtors	13	**2,908**	31,469
Prepayments and accrued income		**25,248**	-
Cash at bank and in hand		**306,168**	153,571
		334,324	185,040
CREDITORS			
Amounts falling due within one year	14	**(109,262)**	(8,186)
NET CURRENT ASSETS		**225,062**	176,854
TOTAL ASSETS LESS CURRENT LIABILITIES		**232,106**	176,854
NET ASSETS		**232,106**	176,854
FUNDS	16		
Unrestricted funds		**232,106**	122,765
Restricted funds		**-**	54,089
TOTAL FUNDS		**232,106**	176,854

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2021

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

The financial statements were approved by the Board of Trustees and authorised for issue on 16th Sept. 2021 and were signed on its behalf by:

..... - JACQUELINE MORETON.
Trustee

..... - AMANDA GODDARD
Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those condition is wholly within the control of the charity and is probable that those conditions will be fulfilled in the reporting period.

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

Expenditure and irrecoverable vat
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation and apportionment of costs
Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following:-

Support costs of activities:
Support costs of activities for charitable purposes comprises the salary costs of staff not engaged directly on charitable activities as they are involved with project development and other project costs. There are a number of costs, including staffing costs, where it is impracticable to allocate these costs between administration and charitable expenditure and the trustees have allocated such costs to charitable expenditure.

Management and administration of the charity:
Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements.

continued...

1. ACCOUNTING POLICIES - continued

Allocation and apportionment of costs

Administration expenditure includes all expenditure not directly related to charitable activity. In respect of certain items of expenditure, it is a matter of judgement as to whether such items are direct charitable expenditure or are administrative, and the directors have applied what they consider to be reasonable judgements in apportioning such costs.

Resources expended include attributable VAT which cannot be recovered.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 25% on cost

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going Concern and Covid 19 Implications
The trustees are confident that HSC&I is in a position to operate for the next twelve months. Covid related fundings have been further secured during the Pandemic to support of the emergency needs of the community. New approaches have been adopted and implemented to ensure the charitable activities are in place and would remain ongoing in the future. Rules and regulations of Covid 19 are fully complied with throughout the organisation's activities..

As a result of this, the accounts have been prepared on a going concern basis.

continued...

1. ACCOUNTING POLICIES - continued

Operating Leases
Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to profit or loss on a straight-line basis over the period of the lease.

Debtors
Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

Cash and Cash Equivalents
Cash and cash equivalents are represented by cash in hand, deposits held at call with financial institutions, and other short-term highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

Creditors
Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the suture payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less and impairment

Winding Up or Dissolution
If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

2. GRANTS

	31.3.21	31.3.20
	£	£
Donations	3,413	2,456
Gift aid	211	202
Grants	334,438	249,889
	338,062	252,547

continued...

2. GRANTS - continued

Grants received, included in the above, are as follows:

	31.3.21	31.3.20
	£	£
Fitzdale Trust	3,000	2,000
Hampstead Wells and Campden Trust	2,790	600
John Lyon's Charity	35,067	-
Hampstead Parish Church	-	12,000
Morris Charitable Trust	2,500	-
The Tanza Trust	44,445	28,343
The Drapers' Charitable Fund	10,000	-
St Pancras Welfare Trust	1,450	650
Camden Equality Fund- Bangladesh Project	11,250	15,000
Camden Equality Fund - Strategic Partners	45,000	45,000
St Andrew Holborn and Stafford's Charity	8,000	8,000
BBC Children in Need	28,348	39,955
Camden CIL	7,500	-
Cripplegate Foundation	6,275	12,617
Finsbury Park Homeless Families Project	-	11,860
HomeStart UK	18,472	-
Camden Full Circle	2,500	-
CAF American Donor	12,500	20,000
Garfield Weston Foundation	10,000	10,000
H S London BHNEL	9,700	19,400
Postcode Community Trust	-	17,306
HS UK ICAP	-	7,158
HS UK BHBF	2,344	-
Two Magpies Fund	14,350	-
City Bridge Trust	14,141	-
Co-op Local Community Fund	2,508	-
HS London - Clarion Future	1,500	-
Home Start London LCRF	13,475	-
London Catalyst	2,500	-
Macquarie Group	4,588	-
National Lottery Fund Covid-19 Response	9,500	-
Lady Gould Charity	1,235	-
Richard Cloudesley	9,500	-
	334,438	249,889

continued...

3. OTHER FUNDRAISING ACTIVITIES

	31.3.21	31.3.20
	£	£
Fundraising events & Donations	33	184

4. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	79	136

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Direct	182,895	29,226	212,121
Support	29,707	40,758	70,465
	212,602	69,984	282,586

6. SUPPORT COSTS

	Management	Information technology	Human resources
	£	£	£
Direct	-	-	29,226
Support	26,720	2,792	-
	26,720	2,792	29,226

	Premises Costs	Governance costs	Totals
	£	£	£
Direct	-	-	29,226
Support	5,071	6,175	40,758
	5,071	6,175	69,984

continued...

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Depreciation - owned assets	2,348	-
Independent Examiners Fees	1,788	1,788

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

	31.3.21	31.3.20
	£	£
Trustees' expenses	-	836

9. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	189,239	209,923
Social security costs	14,093	10,019
Other pension costs	5,623	4,683
	208,955	224,625

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
Charitable Activities	3	3
Management and Administration	1	1
	4	4

No employees received emoluments in excess of £60,000.

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES FOR 31.3.20

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Grants	74,216	178,331	252,547
Other Fundraising Activities	184	-	184
Investment income	136	-	136
Total	74,536	178,331	252,867
EXPENDITURE ON			
Raising funds	216	-	216
Charitable activities			
Direct	39,561	162,987	202,548
Support	71,925	13,971	85,896
Total	111,702	176,958	288,660
NET INCOME/(EXPENDITURE)	(37,166)	1,373	(35,793)
RECONCILIATION OF FUNDS			
Total funds brought forward	159,931	52,716	212,647
TOTAL FUNDS CARRIED FORWARD	122,765	54,089	176,854

continued...

11. KEY MANAGEMENT PERSONNEL

The Key Management Personnel is considered to be the Scheme Managers whose remuneration were £33,324 per annum in the year. (2020: £31,823).

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
COST	
Additions	**9,392**
DEPRECIATION	
Charge for year	**2,348**
NET BOOK VALUE	
At 31 March 2021	**7,044**
At 31 March 2020	-

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Trade debtors	-	28,761
Other debtors	**35**	35
Prepayments	**2,873**	2,673
	2,908	31,469

continued...

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Social security and other taxes	4,557	3,762
Other creditors	929	976
Pension	1,157	794
Deferred Income	102,499	-
Accrued expenses	120	2,654
	109,262	8,186

Deferred Income related to funds received in advance for use in the following year.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31.3.21 Total funds	31.3.20 Total funds
	£	£	£	£
Fixed assets	7,044	-	7,044	-
Current assets	334,324	-	334,324	185,040
Current liabilities	(109,262)	-	(109,262)	(8,186)
	232,106	-	232,106	176,854

16. MOVEMENT IN FUNDS

	At 1/4/20	Net movement in funds	Transfers between funds	At 31/3/21
	£	£	£	£
Unrestricted funds				
General fund	122,765	54,834	54,507	232,106
Restricted funds				
Restricted Funds	54,089	418	(54,507)	-
TOTAL FUNDS	176,854	55,252	-	232,106

continued...

16. **MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**331,434**	**(276,600)**	**54,834**
Restricted funds			
Restricted Funds	**6,740**	**(6,322)**	**418**
TOTAL FUNDS	**338,174**	**(282,922)**	**55,252**

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	At 31/3/20 £
Unrestricted funds			
General fund	159,931	(37,166)	122,765
Restricted funds			
Restricted Funds	52,716	1,373	54,089
TOTAL FUNDS	212,647	(35,793)	176,854

continued...

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	74,536	(111,702)	(37,166)
Restricted funds			
Restricted Funds	178,331	(176,958)	1,373
TOTAL FUNDS	252,867	(288,660)	(35,793)

All restricted funds have been fully expended in the year ended 31st March 2021

	31.3.21 £	31.3.20 £
CAF American Donor	-	5,000
Postcode Community Trust	-	7,211
Cripplegate Foundation	-	12,617
Fitzdale Trust	-	500
Camden Equality Fund	-	3,750
BBC Children In Need	-	25,011
	-	£54,089

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

continued...

18. SHARE CAPITAL

The company is limited by guarantee and therefore has no share capital.

HOME-START CAMDEN AND ISLINGTON

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Grants		
Donations	3,413	2,456
Gift aid	211	202
Grants	334,438	249,889
	338,062	252,547
Other Fundraising Activities		
Fundraising events & Donations	33	184
Investment income		
Deposit account interest	79	136
Total incoming resources	338,174	252,867
EXPENDITURE		
Other trading activities		
Fundraising Costs	336	216
Charitable activities		
Wages	162,519	170,025
Social security	14,093	10,019
Pensions	5,623	4,683
Insurance	954	893
Rent, Rates & Service Charge	18,685	19,884
Telephone	2,703	3,541
Postage and stationery	4,450	5,657
Advertising	660	213
Subscriptions and Capability	567	144
Fixtures and fittings	2,348	-
	212,602	215,059
Support costs		
Management		
Administrative Staff	26,720	39,898
Information technology		
IT Maintenance and Software	2,792	6,479

HOME-START CAMDEN AND ISLINGTON

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	31.3.21	31.3.20
	£	£
Information technology		
Human resources		
Trustees' expenses	-	836
Volunteers Costs	16,624	5,278
Staff Training and Travel Exp	4,686	3,855
HSUK 2%	4,552	5,874
Family Expenses	3,364	2,601
	29,226	18,444
Other		
Consultancy	-	240
Premises Costs		
Cleaning Expenses	2,307	1,739
Repairs and Renewals	2,617	361
Miscelleneous	147	72
	5,071	2,172
Governance costs		
AGM	-	24
Independent Examination Fees	1,823	1,781
Bookkeeper's Fees	4,352	4,347
	6,175	6,152
Total resources expended	282,922	288,660
Net income/(expenditure)	55,252	(35,793)