

**COMPANY REGISTRATION NUMBER: 05169779**

**CHARITY REGISTRATION NUMBER: 1105001**

**Home-Start Suffolk**  
**Company Limited by Guarantee**  
**Unaudited financial statements**  
**31 March 2025**

# **Home-Start Suffolk**

## **Company Limited by Guarantee**

### **Financial statements**

**Year ended 31 March 2025**

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# Home-Start Suffolk

## Company Limited by Guarantee

### Trustees' annual report (incorporating the directors' report)

#### Year ended 31 March 2025

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

#### Reference and administrative details

<b>Registered charity name</b>	Home-Start Suffolk
<b>Charity registration number</b>	1105001
<b>Company registration number</b>	05169779
<b>Principal office and registered office</b>	8a The Square Martlesham Heath Ipswich IP5 3SL

#### The trustees

The trustees who served during the year and at the date of approval were as follows:

R Thacker (Chair)  
H Clarkson-Fieldsend (Vice Chair, resigned 06/01/2025)  
L Phelan (Treasurer)  
R Flaherty (Appointed 24/04/2024)  
A Goss (Appointed 18/07/2024)  
A Hodgson (Appointed 30/01/2025)  
J Porter (Appointed 24/04/2024)  
J Ratcliffe (Appointed 24/04/2024)  
A Richardson (Appointed 24/04/2024)  
A Rickards  
R Zayee (Appointed 30/01/2025)  
D Anidi (Resigned 02/12/2024)  
N Jennings (Resigned 10/04/2024)  
P Wilson (Resigned 02/05/2024)

# Home-Start Suffolk

## Company Limited by Guarantee

### Trustees' annual report (incorporating the directors' report) *(continued)*

#### Year ended 31 March 2025

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<b>Patrons</b>	A Horowitz OBE M Kendall M Raison
<b>Chief Executive Officer</b>	T Spence
<b>Company secretary</b>	R Flaherty (Appointed 30/01/2025) H Clarkson-Fieldsend (Appointed 24/04/2024, Resigned 06/01/2025) N Jennings (Resigned 10/04/2024)
<b>Independent examiner</b>	A Robinson FCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA

# Home-Start Suffolk

## Company Limited by Guarantee

### Trustees' annual report (incorporating the directors' report) *(continued)*

#### Year ended 31 March 2025

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##### Objectives and activities

The charity's objects are:

- a) to safeguard, protect and preserve the good health, both mental and physical of children and parents of children;
- b) to prevent cruelty to, or maltreatment of, children;
- c) to relieve sickness, poverty and need amongst children and parents of children;
- d) to promote the education of the public in better standards of childcare; principally but not exclusively within the area of Suffolk.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding which activities the charity should undertake.

Home-Start Suffolk is a local, independent charity and part of the federated Home-Start network across the UK. Supported by Home-Start UK, which provides training, guidance and quality assurance, Home-Start Suffolk has grown to become the largest provider of early intervention family support in the county.

Rooted in a model first developed in 1973, where trained volunteers offer compassionate, non-judgemental support to families in their own homes, our approach continues to hold true today. While we have modernised our services to reflect the challenges families face today, including supporting children with SEND, perinatal and infant mental health needs and increasing isolation, home visiting remains central to our offer. Alongside this, we now offer telephone support, targeted group work, virtual support and access to virtual training. These developments ensure our model remains flexible, relevant and accessible, enabling us to reach more families in ways that work for them.

We support families with at least one child under the age of 12, offering help with a wide range of challenges including mental health issues, additional needs or disabilities, domestic abuse, isolation, bereavement, poverty, unsafe housing and parental stress. Our focus on the early years reflects a strong evidence base that early intervention can lead to lasting positive outcomes for children and families.

Home-Start Suffolk delivers support relationally, through trained and experienced volunteers who meet families where they are. Together with the family, and often in partnership with local professionals, we co design support plans that restore resilience, rebuild confidence and avoid overreliance on services. We ensure that the support we offer empowers families to make and sustain change independently, without judgement.

In the past year, we supported over 1,400 families through our dedicated team of more than 280 trained volunteers, providing over 80,000 hours of direct support across Suffolk. Volunteers are carefully matched to families based on personality, experience and need, and are supported by an expert staff team to ensure high quality, safe and effective interventions. Our structured case management approach is robust and responsive, enabling us to provide appropriate levels of support while ensuring volunteers and staff are confident in their roles and well supported.

Home-Start Suffolk is commissioned by Suffolk County Council to deliver the countywide early family support service and works closely with statutory partners including Family Hubs, health and maternity services, education settings and social care. Around 85% of our referrals are made by professionals, with the remainder coming through self-referral. As a trusted delivery partner with access to statutory systems, we are able to offer joined up, safe and responsive support that makes a genuine difference to families across the county.

# **Home-Start Suffolk**

## **Company Limited by Guarantee**

### **Trustees' annual report (incorporating the directors' report) *(continued)***

#### **Year ended 31 March 2025**

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Since its foundation as a charity in 1999, and incorporation in 2004, Home-Start Suffolk has evolved from its original base in Suffolk Coastal to support families in Ipswich (2013), Waveney (2015) and countywide from 2017. This expansion has enabled us to respond to both the increasing need and the distinct challenges faced by families living in urban and rural parts of Suffolk, including those affected by housing deprivation, health inequality or poor access to services.

We continue to adapt and innovate to meet the changing needs of our local community. We work inclusively with a wide range of families including those from military communities and global majority backgrounds. At the same time, we remain rooted in the founding principles of the Home-Start model, which continues to offer meaningful and effective support to families more than 50 years since it began.

#### **Public benefit reporting**

In shaping our objectives for the year and planning our activities, the Trustees have considered the Charity Commissions guidance on public benefit when setting the objectives for the year.

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011.

# Home-Start Suffolk

## Company Limited by Guarantee

### Trustees' annual report (incorporating the directors' report) *(continued)*

#### Year ended 31 March 2025

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##### Achievements and performance

During 2024/25, we supported a total of 1,428 families through a combination of home visiting and group support. This represents a 3.5% percent increase in our overall support provision compared to the previous year.

We offered a wide range of services throughout the year, reflecting the evolving and often complex needs of the families we support:

- Home visiting - 559 families were supported through our home visiting service, with trained volunteers providing over 50,000 hours of dedicated support.
- Group services - 22 group programmes were delivered to 740 families, including a mix of universal stay and play sessions, more targeted support groups and virtual group sessions.
- Perinatal and infant mental health - 55 families were supported through specialist one to one and group sessions delivered by trained staff and volunteers.
- Healthy Bites on a Budget - 40 families participated in our cookery and budgeting courses, which help improve nutrition and build confidence around healthy eating and managing household costs.

Our family support model continues to offer personalised, flexible support through trained volunteers, working alongside families to build confidence, reduce isolation and respond to the specific challenges they face. Increasingly, this includes more complex circumstances where families are under statutory support.

This year saw the highest number of complex statutory cases we have ever recorded. We supported 33 families where children were subject to child protection plans and a further 50 where children were identified as children in need. These cases require greater staff and volunteer involvement and bring increased emotional and practical demands, particularly when children are at risk of entering care. As a result, they also impact our overall service capacity.

Our structured case management approach ensures that all families, including those with the most complex needs, receive safe, appropriate and consistent support. Volunteers are closely supported through regular supervision and clear guidance, with additional training and emotional support provided where needed. We are proud of the strength of the relationships our teams build with families and continue to invest in the people who deliver this vital support across Suffolk.

During the year, we welcomed seven new members of staff across all our teams and said goodbye to four colleagues. These appointments supported our strategic aim to diversify income streams, strengthen our local profile and ensure we are well placed to recruit the volunteers needed to meet growing demand. Most new staff joined with roles focused on fundraising, marketing and volunteer engagement.

Within our Board of Trustees, we said goodbye to four trustees and welcomed seven new members who bring valuable experience and insights that align with our strategic priorities.

# Home-Start Suffolk

## Company Limited by Guarantee

### Trustees' annual report (incorporating the directors' report) *(continued)*

#### Year ended 31 March 2025

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##### Financial review

Following a challenging 2023/24, where the country's economic situation had a significant impact on the charity's income, we committed more time and energy to income generation across all areas of the organisation. This work resulted in an increase of income levels in 2024/25, in line with the planned activities set out in our strategic plan. The surplus of £132,890 is significantly more than the budgeted deficit of £97,585.

A renewed approach to fundraising saw the introduction of a broader range of income-generating activities and an expansion of internal capacity, particularly within the income generation teams. This enabled us to apply for a wider variety of grants and develop new opportunities, while maintaining and strengthening key relationships with existing funders. Early signs suggest our long-term strategy is delivering the intended results.

Income in 2024/25 increased by £249,672 to £786,160 (2024 £536,488). From this and previously built-up reserves, £632,542 (2024: £606,528) was spent on delivering services to families in accordance with our charitable objects and £20,728 (2024: £28,545) was spent on Fundraising.

##### Reserves Policy

Total reserves increased by 17% (2023/24: decreased by 11%) from £770,556 to £903,446.

The trustees have decided to maintain sufficient reserves to:

- protect against the risk of an unforeseen emergency or other unexpected need for funds, e.g. an unexpected large bill or finding 'seed-funding' for an urgent project
- cover unforeseen day-to-day operational costs, e.g. employing temporary staff to cover long-term absence
- provide a source of income in the case of funding being withdrawn, not renewed or being lower than anticipated
- invest in new opportunities to meet identified need
- deliver planned commitments that cannot be met by future income alone, such as plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding'
- meet short-term deficits in cash flow where money may need to be spent before a funding grant is received
- enable the charity to wind down and cease trading in an orderly manner should we lose contracts and have insufficient income to continue as a going concern.

##### Level of reserves

The charity will maintain unrestricted reserves equal to meet the demands stated above in cash or short-term investments and this will be re-calculated annually. The charity will hold further unrestricted reserves to maintain and replace property, leases and fixed assets as they expire (Buildings and Equipment). Funds will be designated to deliver the charity's strategic plan (Strategic Development).

In the event of the charity being wound up, any unspent restricted grant funds will be returned to the relevant funders in accordance with their terms and conditions.

The Trustees continue to hold funds in the Contingency Fund of £400,411 (2023/24 £250,000).

The charity has created the Leasehold Commitment Reserve to cover the future costs of the property lease. The balance as of 31 March 2024 was £15,755 and due to an increase in the lease commitment has been increased to £75,878 as of 31 March 2025.

The charity has created a strategy fund to cover the costs expected to be incurred by the charity as part of its 5 year strategy.



# Home-Start Suffolk

## Company Limited by Guarantee

### Trustees' annual report (incorporating the directors' report) *(continued)*

#### Year ended 31 March 2025

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At year end, the Charity's free unrestricted reserves amounted to £772,847 (2023/24: £746,655), comprising a General Fund of £104,285 (2023/24: £180,900), the Leasehold Commitment Reserve of £75,878 (2023/24: £15,755), a contingency reserve of £401,116 (2023/24: £250,000) and a strategy fund of £191,568 (2023/24: £300,000). A further £130,599 (2023/24: £23,901) is held in restricted funds.

#### Plans for future periods

In April 2024, following extensive consultation with staff, volunteers, trustees and families, the Board adopted a new five-year strategic plan. The plan was developed to ensure we can meet the growing and evolving needs of the families we support, providing a diverse and robust service that reflects both the increasing number of referrals and the specific, often complex, challenges families are facing.

Now one year into delivery, we are pleased to report that we remain on track with our strategic objectives. The team has worked hard to communicate the plan to colleagues and volunteers across the organisation, embedding the goals into day-to-day delivery and decision-making. Trustees have continued to monitor progress against the plan and provide scrutiny and guidance throughout the year. We are where we expected to be, with positive signs of momentum building across all four strategic priorities.

Our key strategic outcomes remain:

- Increasing our annual income by 37 percent over the life of the plan.
- Increasing our number of volunteers by 15 percent.
- Increasing our fundraising income by 15 percent.
- Developing a corporate engagement programme supported by a dedicated staff resource.

Throughout 2024/25, a number of activities have contributed to progress against these aims. These include:

- Launching new fundraising events such as the Home-Start Hike and our first Baby Sale, helping to diversify community engagement and fundraising income
- Increased grant activity and investment in the grants team, which led to the successful award of funding from the Sizewell C fund.
- Expanding on-the-ground volunteer recruitment activity into West Suffolk, helping ensure we are reaching new audiences across the county.
- Appointing a new Volunteer Coordinator to enhance our already strong volunteer retention rates and further improve the overall volunteer experience.
- Strengthening our feedback mechanisms, allowing us to better understand the needs of families and volunteers and to co-produce services that reflect their lived experiences.

Sustainability remains a key challenge for the organisation. The ongoing cost of living crisis, combined with the long-term effects of the 2020 global pandemic, has resulted in increasing demand for our services and a changing landscape of family support. To remain agile and effective, we must continue to prioritise unrestricted income generation to maintain flexibility in our response.

We also remain mindful of the national downturn in volunteering, which presents a risk to our support model. In response, we are exploring new ways of working and new volunteer roles that future-proof the delivery of outcomes for families, while ensuring volunteers feel valued, supported and engaged.

Recent recruitment to our Board of Trustees has strengthened the breadth of skills available to the organisation and provided vital support to the leadership team. Seven new trustees joined the Board during the year, bringing experience across a range of key areas including legal, fundraising, marketing, PR and press, procurement and equity, equality, diversity and inclusion. The staff team, and in particular the management team, have benefitted greatly from the knowledge, experience and insight brought by these new trustees and have felt well supported in navigating both operational and strategic challenges.

# Home-Start Suffolk

## Company Limited by Guarantee

### Trustees' annual report (incorporating the directors' report) *(continued)*

#### Year ended 31 March 2025

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Throughout the year, trustees and senior staff have worked closely together to future proof the organisation and mitigate potential risks across a range of areas including financial sustainability, volunteer engagement and service capacity. This collaborative approach has been key as we continue to deliver against our five-year strategy.

During the coming year, our focus will be on developing and strengthening the existing Board. This includes plans to establish a new impact subcommittee, which will provide oversight and support in key areas such as quality assurance, service development and safeguarding. This reflects the increasing complexity of the cases we support and our ongoing commitment to delivering safe, high-quality and effective services for families across Suffolk.

#### Structure, governance and management

The charity is a company limited by guarantee, governed by memorandum and articles dated 2 July 2004 and updated by special resolution on 4 July 2017.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements are as stated in the reference and administrative details to these accounts.

Trustee vacancies are advertised, and potential Trustees are shortlisted and interviewed by the CEO and a minimum of one Trustee. All Trustee appointments are ratified by the full board.

#### Risk management

The Trustees have reviewed the financial and operating risks pertaining to the Charity and identified key risks to the Charity. Policies and procedures are in place to remove or mitigate the risks identified. Financial risk remains high due to the uncertain economic position and Trustees continue to monitor closely the delivery of our strategy to diversify income.

We have safeguarding policies in place for adults and children which are reviewed annually. Serious safeguarding concerns are reported to trustees. The Board delegates the ongoing risk management relating to Safeguarding to the Risk Management Sub-Committee, which reviews and re-appraises risk and ensures that appropriate training and support structures are in place to manage the risk and responsibilities of Safeguarding.

#### Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

7/8/2025

The trustees' annual report was approved on ..... and signed on behalf of the board of trustees by:



R Thacker  
Trustee

# Home-Start Suffolk

## Company Limited by Guarantee

### Independent examiner's report to the trustees of Home-Start Suffolk

#### Year ended 31 March 2025

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I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes.

#### Responsibilities and basis of report

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

Having satisfied myself that the financial statements 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 company's financial statements 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 the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 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 financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their 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.

*Abigail Robinson*

A Robinson FCA  
Independent Examiner

Lovewell Blake LLP  
Chartered accountants  
First Floor Suite  
2 Hillside Business Park  
Bury St Edmunds  
IP32 7EA

# Home-Start Suffolk

## Company Limited by Guarantee

### Statement of financial activities (including income and expenditure account)

Year ended 31 March 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	96,177	392,400	488,577	217,135
Charitable activities	6	–	195,750	195,750	230,297
Other trading activities	7	75,016	–	75,016	79,230
Investment income	8	26,317	–	26,317	9,636
Other income		500	–	500	190
<b>Total income</b>		<u>198,010</u>	<u>588,150</u>	<u>786,160</u>	<u>536,488</u>
<b>Expenditure</b>					
Raising funds					
Costs of other trading activities	9	20,728	–	20,728	28,545
Charitable activities	10	148,165	484,377	632,542	606,528
<b>Total expenditure</b>		<u>168,893</u>	<u>484,377</u>	<u>653,270</u>	<u>635,073</u>
<b>Net income/(expenditure) and net movements in funds before gains and losses on investments</b>		29,117	103,773	132,890	(98,585)
Net gains on investments	12	–	–	–	3,595
<b>Net income/(expenditure) before transfer of funds</b>		29,117	103,773	132,890	(94,990)
Transfers between funds		(2,925)	2,925	–	–
<b>Net movement in funds</b>		<u>26,192</u>	<u>106,698</u>	<u>132,890</u>	<u>(94,990)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		746,655	23,901	770,556	865,546
<b>Total funds carried forward</b>		<u>772,847</u>	<u>130,599</u>	<u>903,446</u>	<u>770,556</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 13 to 26 form part of these financial statements.

# Home-Start Suffolk

## Company Limited by Guarantee

### Balance sheet

31 March 2025

	Note	2025 £	£	2024 £	£
<b>Fixed assets</b>					
Investments	16		90,937		89,413
<b>Current assets</b>					
Debtors	17	70,529		80,682	
Cash at bank and in hand		<u>807,707</u>		<u>655,714</u>	
		878,236		736,396	
<b>Creditors: Amounts falling due within one year</b>	18	<u>(65,727)</u>		<u>(55,253)</u>	
<b>Net current assets</b>			812,509		681,143
<b>Total assets less current liabilities</b>			903,446		770,556
<b>Net assets</b>			<u>903,446</u>		<u>770,556</u>
<b>Funds of the charity</b>					
Restricted funds			130,599		23,901
Unrestricted funds			<u>772,847</u>		<u>746,655</u>
<b>Total charity funds</b>	20		<u>903,446</u>		<u>770,556</u>

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 7/8/2025, and are signed on behalf of the board by:

  
R Thacker  
Trustee

Company registration number: 05169779

The notes on pages 13 to 26 form part of these financial statements.

# Home-Start Suffolk

## Company Limited by Guarantee

### Statement of cash flows

Year ended 31 March 2025

	2025 £	2024 £
<b>Cash flows from operating activities</b>		
Net income/(expenditure)	132,890	(94,990)
<i>Adjustments for:</i>		
Net gains on investments	—	(3,595)
Other interest receivable and similar income	(26,317)	(9,636)
<i>Changes in:</i>		
Trade and other debtors	10,153	(24,470)
Trade and other creditors	10,474	14,174
Cash generated from operations	127,200	(118,517)
Interest received	26,317	9,636
Net cash from/(used in) operating activities	<u>153,517</u>	<u>(108,881)</u>
<b>Cash flows from investing activities</b>		
Purchases of other investments	(1,524)	(1,494)
Proceeds from sale of other investments	—	158,319
Net cash (used in)/from investing activities	<u>(1,524)</u>	<u>156,825</u>
<b>Net increase in cash and cash equivalents</b>	151,993	47,944
<b>Cash and cash equivalents at beginning of year</b>	655,714	607,770
<b>Cash and cash equivalents at end of year</b>	<u>807,707</u>	<u>655,714</u>

The notes on pages 13 to 26 form part of these financial statements.

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements

Year ended 31 March 2025

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#### 1. General information

The Charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered Charity in England and Wales. The address of the registered office and principal operations of the Charity is 8a The Square, Martlesham Heath, Ipswich, IP5 3SL.

#### 2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

##### Income tax

As a registered charity, the activities are exempt from United Kingdom Income and Corporation taxation, provided that the income is applied to charitable purposes.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Income

All income is included in the statement of financial activities when entitlement has passed to the Charity, it is probable that the economic benefits associated with the transaction will flow to the Charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. A grant may be presented as income from charitable activities where the payment is made to secure the provision of particular goods or services.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the Charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.



# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

##### Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

#### 4. Limited by guarantee

The company has no share capital but is limited by guarantee. Every member of the company is the guarantor and undertake to contribute to the assets of the company in the event of it being wound up, such amounts as may be required. Each guarantor's liability is limited to £1.

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

Year ended 31 March 2025

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#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
<b>Donations</b>			
Donations and gifts	42,365	–	42,365
<b>Grants</b>			
Grants	53,812	392,400	446,212
	<u>96,177</u>	<u>392,400</u>	<u>488,577</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Donations and gifts	57,722	–	57,722
<b>Grants</b>			
Grants	23,157	136,256	159,413
	<u>80,879</u>	<u>136,256</u>	<u>217,135</u>

#### 6. Charitable activities

	Restricted Funds £	Total Funds 2025 £	Restricted Funds £	Total Funds 2024 £
Family support services	<u>195,750</u>	<u>195,750</u>	<u>230,297</u>	<u>230,297</u>

#### 7. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Direct fundraising	<u>75,016</u>	<u>75,016</u>	<u>79,230</u>	<u>79,230</u>

#### 8. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Interest receivable	<u>26,317</u>	<u>26,317</u>	<u>9,636</u>	<u>9,636</u>

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

#### 9. Costs of other trading activities

	Unrestricted Funds £	<b>Total Funds 2025 £</b>	Unrestricted Funds £	Total Funds 2024 £
Fundraising costs	2,981	2,981	4,262	4,262
Ball costs	17,747	17,747	24,283	24,283
	<u>20,728</u>	<u>20,728</u>	<u>28,545</u>	<u>28,545</u>

#### 10. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	<b>Total Funds 2025 £</b>
Staff costs	45,176	236,104	281,280
Other direct activity costs	20,712	13,538	34,250
Support costs	82,277	234,735	317,012
	<u>148,165</u>	<u>484,377</u>	<u>632,542</u>

  

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Staff costs	–	241,829	241,829
Other direct activity costs	12,481	16,235	28,716
Support costs	34,523	301,460	335,983
	<u>47,004</u>	<u>559,524</u>	<u>606,528</u>

#### 11. Analysis of support costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Staff costs	42,256	220,842	263,098	281,745
Rent	12,408	1,230	13,638	13,412
Repairs and maintenance	958	–	958	1,626
Insurance	3,741	–	3,741	2,644
Other office costs	19,374	12,663	32,037	33,454
Accountancy	3,540	–	3,540	3,102
	<u>82,277</u>	<u>234,735</u>	<u>317,012</u>	<u>335,983</u>

#### 12. Net gains on investments

	Unrestricted Funds £	<b>Total Funds 2025 £</b>	Unrestricted Funds £	Total Funds 2024 £
Gains on listed investments	–	–	3,595	3,595
	<u>–</u>	<u>–</u>	<u>3,595</u>	<u>3,595</u>

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

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##### 13. Independent examination fees

	<b>2025</b>	2024
	<b>£</b>	£
Fees payable to the independent examiner for: Independent examination of the financial statements	3,540	3,102

##### 14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	£
Wages and salaries	475,369	456,948
Social security costs	33,732	32,352
Pension costs	35,277	34,274
	<u>544,378</u>	<u>523,574</u>

The average head count of employees during the year was 22 (2024: 21).

One employee received employee benefits excluding employer pension contributions of more than £60,000 and less than £69,999 during the year (2024: One). No other employees received remuneration over £60,000 during the current or prior period.

##### Key management personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation including employer pension contributions paid to key management personnel for services provided to the charity was £71,292 (2024: £67,025).

##### 15. Trustee remuneration and expenses

Trustees were reimbursed expenses amounting to £Nil (2024: £Nil) during the year.

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

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#### 16. Investments

	<b>Investments held to maturity £</b>
<b>Valuation</b>	
At 1 April 2024	89,413
Additions	<u>1,524</u>
<b>At 31 March 2025</b>	<u><u>90,937</u></u>
<b>Impairment</b>	
At 1 April 2024 and 31 March 2025	<u><u>—</u></u>
<b>Carrying amount</b>	
<b>At 31 March 2025</b>	<u><u>90,937</u></u>
At 31 March 2024	<u><u>89,413</u></u>

All investments shown above are held at valuation.

Investments held to maturity relate to a Cambridge & Counties bond. Additions relate to the interest received on this bond each year.

#### 17. Debtors

	<b>2025 £</b>	<b>2024 £</b>
Trade debtors	67,419	75,037
Prepayments and accrued income	2,300	2,062
Other debtors	<u>810</u>	<u>3,583</u>
	<u><u>70,529</u></u>	<u><u>80,682</u></u>

#### 18. Creditors: Amounts falling due within one year

	<b>2025 £</b>	<b>2024 £</b>
Trade creditors	17,133	3,030
Accruals and deferred income	<u>48,594</u>	<u>52,223</u>
	<u><u>65,727</u></u>	<u><u>55,253</u></u>

#### 19. Deferred income

	<b>2025 £</b>	<b>2024 £</b>
At 1 April 2024	49,121	29,149
Amount released to income	(49,121)	(29,149)
Amount deferred in year	<u>45,054</u>	<u>49,121</u>
<b>At 31 March 2025</b>	<u><u>45,054</u></u>	<u><u>49,121</u></u>

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

#### 19. Deferred income *(continued)*

Deferred income relates to fundraising income and conditional grant income which was received in the year on behalf of events and projects being completed in the following years.

#### 20. Analysis of charitable funds

##### 2025

##### Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Alan Boswell Charitable Trust	—	3,000	(3,000)	—	—
Army Covenant	—	52,117	(52,855)	738	—
Babergh District Council	—	9,000	(9,000)	—	—
Community Family Support	—	24,785	(24,785)	—	—
East Suffolk	1,267	1,184	(2,451)	—	—
Empowering families Project	—	2,795	(2,795)	—	—
Felixstowe TC	—	405	(405)	—	—
HSUK - Army Funding	9,725	—	(9,725)	—	—
HSUK - Cadent	—	4,376	(4,740)	2,187	1,823
IBC - Area Committee	—	7,261	(7,261)	—	—
Ipswich Borough Council	—	8,000	(8,000)	—	—
Lottery	—	89,608	(86,971)	—	2,637
Lowestoft TC	—	5,000	(5,000)	—	—
May 1961 CT 1961 Charity	—	2,000	(2,000)	—	—
Mid Suffolk District Council	—	9,000	(9,000)	—	—
East Suffolk - Enabling Communities	—	9,294	(9,294)	—	—
NHS - REN	—	1,438	(240)	—	1,198
NLCF - SEND Family Support	—	19,971	(4,993)	—	14,978
SCC	10,909	195,750	(206,659)	—	—
SCC - Lucy Smith	—	391	(391)	—	—
SCC - Public Health	—	15,071	(15,071)	—	—
SCF - Food & Drink	—	2,000	(2,000)	—	—
SCF - P & D Mead	—	2,084	(2,084)	—	—
SCF - Sizewell C	—	103,334	—	—	103,334
SCF - Smoke Free Generation	—	11,286	(4,657)	—	6,629
SCF - Sudbury Group	—	2,000	(2,000)	—	—
Small funders	2,000	—	(2,000)	—	—
West Suffolk - Community Chest Funding	—	7,000	(7,000)	—	—
	<u>23,901</u>	<u>588,150</u>	<u>(484,377)</u>	<u>2,925</u>	<u>130,599</u>

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

##### Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
General Fund	180,900	198,010	(168,893)	(105,732)	104,285
Designated Funds:					
Strategy fund	300,000	–	–	(108,432)	191,568
Contingency fund	250,000	–	–	151,116	401,116
Leasehold commitment fund	15,755	–	–	60,123	75,878
	<u>746,655</u>	<u>198,010</u>	<u>(168,893)</u>	<u>(2,925)</u>	<u>772,847</u>

##### 2024

##### Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Community Family Support	154,751	195,641	(350,392)	–	–
SCC	–	23,690	(12,781)	–	10,909
Empowering Families Project	–	17,264	(17,264)	–	–
Ipswich Borough Council	–	10,000	(8,000)	(2,000)	–
Babergh District Council	–	9,000	(9,000)	–	–
Mid Suffolk District Council	–	9,000	(9,000)	–	–
West Suffolk - Community Chest funding	–	9,011	(9,011)	–	–
HSUK - Army Funding	–	10,250	(525)	–	9,725
Army Covenant	–	6,261	(6,261)	–	–
SCF - Frank Jackson	–	4,586	(4,586)	–	–
SCF - Realising Ambitions	41,147	–	(41,147)	–	–
SCF - Equity in Mind	5,136	3,966	(5,136)	(3,966)	–
SCF - Hewlett Fund	499	–	(499)	–	–
SCF - Port Fund	–	2,000	(2,000)	–	–
SCF - P & D Mead	–	2,000	(2,000)	–	–
SCF - Birketts	–	2,000	(2,000)	–	–
SCF - Food & Drink	–	1,705	(1,705)	–	–
SCF - Suffolk Giving	–	1,120	(1,120)	–	–
SCF - REN	–	9,914	(9,914)	–	–
SCF - Women & Girl	–	990	(990)	–	–
CCG - Ipswich & East Suffolk	–	7,000	(7,000)	–	–
SCF Other	3,269	–	(3,269)	–	–
SCC - Rendlesham	2,750	–	(2,750)	–	–
East Suffolk - Locality budgets	1,833	750	(2,583)	–	–
East Suffolk District Council	–	5,516	(4,249)	–	1,267

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

NCF - Dads matter	9,335	—	(9,335)	—	—
HSUK - bt - Mental Health					
dads matters	4,118	—	(4,118)	—	—
HSUK - Cadent	—	4,375	(4,375)	—	—
HSUK - Empowering					
Women MIM	—	2,500	(2,500)	—	—
LD Rope	—	15,000	(15,000)	—	—
Small funders	—	12,014	(10,014)	—	2,000
Felixstowe TC	—	1,000	(1,000)	—	—
	<u>222,838</u>	<u>366,553</u>	<u>(559,524)</u>	<u>(5,966)</u>	<u>23,901</u>

#### Unrestricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
General fund	245,211	147,935	(20,407)	11,982	384,721
Designated funds:					
Contingency fund	250,000	—	—	—	250,000
Leasehold commitment	19,969	—	—	(11,982)	7,987
	<u>515,180</u>	<u>147,935</u>	<u>(20,407)</u>	<u>—</u>	<u>642,708</u>

#### Purpose of restricted funds:

HSUK - Cadent: The income received within this fund is restricted for Centre for Warmth.

Lottery: The income received within this fund is restricted to provide Home Visiting and group support in the Waveney area.

NHS - Ren: The income received within this fund is restricted for research and engagement.

NLCF - SEND Family Support: The income received within this fund is restricted to the purposes set out by the fund provider.

SCF - Sizewell C: The income received within this fund is restricted for family support in Leiston, Saxmundham and surrounding areas through home visiting and group support.

SCF - Smoke Free Generation: This grant request will enable the appropriate staff and volunteers to be trained in delivering Smoke-Free Generation information, including the "Swap to Stop" initiative, through carer contact opportunities.

#### The following restricted projects have been completed:

Alan Boswell Charitable Trust: The income received within this fund is restricted to volunteer recruitment.

Army Covenant: The income received within this fund is restricted to Military Family Support Navigation and Army groups.

Babergh District Council: Represents core funding within the Babergh area.

Community Family Support: Represents funds given for salaries and running costs in connection with the delivery of Family Support Services across the County of Suffolk.



# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

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East Suffolk - Locality budgets: Represents funds given the for Group work.

Empowering Families Project: Represents core funding for the Waveney area.

Felixstowe TC: The income received within this fund is restricted to Hall hire.

HSUK - Army Funding: Represents funds given for group work and family support for Army families.

HSUK - bt - Mental Health dads matters: Represents funds given the for the specific purposes of this fund.

IBC - Area Committee: The income received within this fund is restricted to SEN work.

Ipswich Borough Council: Represents core funding for home visiting within the Borough for Ipswich.

L D Rope: Represents funds given for nurture groups and volunteer recruitment.

Lowestoft TC: The income received within this fund is restricted to Volunteer training.

May 1961 CT 1961 Charity: The income received within this fund is restricted to provide group support for families with children SEN.

Mid Suffolk District Council: Represents core funding within the Mid Suffolk area.

East Suffolk - Enabling Communities: Represents funds given for groups supporting parents and babies.

East Suffolk Council: Represent funding for Family support and Mums in mind group.

NCF - Dads matter: Represents funds given the for the specific purposes of this fund.

SCC: The income received within this fund is restricted to the purposes of Home visiting and group work.

SCF - Birketts: The income received within this fund is restricted to the purposes set out by the fund provider.

SCC - Cllr Lucy Smith: The income received within this fund is restricted to the purposes of Stay and Play group equipment.

SCC - Public Health - Engaging Communities: Represents funds given for post - pandemic community resilience support.

SCC - Rendlesham: Represents funds given the for the specific purposes of group work in the Rendlesham area.

SCF - Equity in Mind: Represents funds given for reduction in health inequalities.

SCF - Food & Drink: The income received within this fund is restricted to the purposes of supporting the Healthy Bites on a Budget.

SCF - Hewlett Fund: Represents funds given the for the specific purposes of volunteer recruitment Felixstowe.

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

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SCF Other: Represents funds given the for the specific purposes of this fund.

SCF - P & D Mead: The income received within this fund is restricted to the purposes of volunteer recruitment.

SCF - Port Fund: Represents funds given the for the specific purposes of group funding.

SCF - Sudbury Group: The income received within this fund is restricted to the purposes of Sudbury Nurture Group.

SCF - Suffolk Giving: The income received within this fund is restricted to the purposes of supporting our Stay and Play group work.

SCF - Women & Girl: The income received within this fund is restricted to the purposes of delivering the Mums in Mind Programme in Waverney area.

Small funders: The income received within this fund is restricted to the purposes set out by the fund provider.

West Suffolk - Community Chest Funding: Represents core funding for isolated families West Suffolk.

West Suffolk Council: Represents core funding for home visiting..

#### **Purpose of designated funds:**

Contingency Fund: This reserve is held in order to cover closure costs should there be insufficient income to continue the charitable activities.

Leasehold Commitment Reserve: This reserve is held in order to cover the costs of the property lease.

Strategy Fund: This reserve is held in order to cover the costs expected to be incurred by the charity as part of its 5 year strategy.

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

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#### 21. Analysis of net assets between funds

As at 31 March 2025

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Investments	90,937	–	90,937
Net current assets	681,910	130,599	812,509
<b>Net Assets</b>	<u>772,847</u>	<u>130,599</u>	<u>903,446</u>

As at 31 March 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Investments	89,413	–	89,413
Net current assets	657,242	23,901	681,143
<b>Net Assets</b>	<u>746,655</u>	<u>23,901</u>	<u>770,556</u>

#### 22. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	At 31 Mar 2025 £
Cash at bank and in hand	<u>655,714</u>	<u>151,993</u>	<u>807,707</u>

#### 23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Not later than 1 year	7,999	8,564
Later than 1 year and not later than 5 years	<u>2,674</u>	<u>7,404</u>
	<u>10,673</u>	<u>15,968</u>

# Home-Start Suffolk

## Company Limited by Guarantee

### Notes to the financial statements *(continued)*

#### Year ended 31 March 2025

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#### 24. Related parties

During the year the charity received fundraising income from Cory Brothers Limited of £Nil (2024: £534). The former Trustee P Wilson is also a director of Cory Brothers Limited.

During the year the charity received fundraising income from Pozitive Insurance of £Nil (2024: £750). The Trustee R Thacker is also a director of Pozitive Insurance.

During the year the charity received fundraising income from Sona Insurance of £2,900 (2024: £400). The charity also paid Sona Insurance amounts totalling £1,074 (2024: £2,644) for insurance services. The Trustee R Thacker is also a director of Sona Insurance.

Donations and fundraising income received directly from Trustees amounted to £598 (2024: £1,731).

There were no other related party transactions in this or the prior year.