

Registered Charity Number 1105854
Registered Company Number 5146024

Home-Start (Tamworth)
Report and Financial Statements
For the year to 31 March 2025

**Home-Start (Tamworth)
Report and Accounts
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**Home-Start (Tamworth)
Company Information**

Directors and Trustees

The following persons served as Directors and Trustees during the year

Edna Schafer-Hughes

Keith H Goldsworthy

Susan A Constable

Jennifer Hillerby

Natasha Brotheridge (Resigned 31st March 2025)

Malcolm Arrowsmith

Rebecca Downes (Appointed 15th May 2024)

Wendy Jayne Biddle (Appointed 15th May 2024)

Isabel Jackie Rutter (Resigned 4th February 2025)

Company Secretary

Keith H Goldsworthy

Independent Examiner

Shacklefords Limited

Chartered Accountants

6A Little Aston Lane

Little Aston

Sutton Coldfield

B74 3UF

Registered office

1 King Street

Tamworth

Staffordshire

B79 7DB

Registered Charity number

1105854

Company Registration number

5146024

Home-Start (Tamworth)

The Report of the Trustees for the year ended 31 March 2025

The Trustees present their report and the financial statements for the year ended 31st March 2025. The Trustees confirm that the financial statements comply with current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102 (effective 1 January 2019))

Objectives and Activities of the Charity

Policies and Objectives

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public benefit guidance.

Policies

The charity has adopted policies on equal opportunities, health and safety, complaints and confidentiality, and a range of defined practices designed to guide the organisation towards best practice.

Principal Activities

- 1 To safeguard, protect and preserve the good health, both mental and physical, of children and parents of children
- 2 To prevent cruelty to or maltreatment of children
- 3 To relieve sickness, poverty and need amongst children and parents of children
- 4 To promote the education of the public in better standards of childcare within the area of Tamworth and its environs

Achievements and Performance

This has been a year of contradictions for Home-Start Tamworth, but we happily continue to support the families of Tamworth and celebrate our 25 years of service in our Town.

We began the year with the presentation of the Kings Award for Voluntary Service and gathered together volunteers past and present for this celebration at Tamworth Castle. We also received the accolade of attendance at a Royal Garden Party. However, we have not allowed this to detract from the hard work and continued efforts to attract and train volunteers, arrange home-visits and run and expand the groups.

Additionally, there were free activities for our families during the school holidays in August in the Castle grounds. Sports day unfortunately had to be cancelled due to the riots taking place 48 hours earlier but other events such as a Teddy Bears Picnic and a Puppet Show at the library which was linked with the summer reading challenge, were all successful. In addition to this we held a Children's Christmas Party at the Sacred Heart during December, resplendent with Father Christmas and naughty elves! Our staff and volunteers are to be commended for all their hard work with all of this. Finally, in March 2025, at the Coton Centre we were lucky enough to be given an opportunity to celebrate International Women's Day with a free event for staff, volunteers and we were able to open this to other organisations from the town.

It is important to record that the social climate and unrest, in Tamworth has undoubtedly had an impact which has resulted in our having to review and strictly regulate all safeguarding aspects for the staff and volunteers particularly for home visits.

As the year end approached, unfortunately we found ourselves faced with some staff resignations, forcing some re-organisation whilst we seek to redefine and recruit for key positions. We look forward to the challenge of carrying Home-Start (Tamworth) on through its 25th year in Tamworth and re-enforce this with our monthly "random acts of kindness".

Financial Review

During this year we have been fortunate to receive special donations from Analog Services and Staffordshire Mediation Service, together with main funding from the National Lottery Fund, Tamworth Borough Council, Citizen's Advice, Cadent and Community Together as well as other mixed donations and small grants. We also continue to be supported by the sales from our charity shop.

We have therefore been able to continue with existing members of staff and commence recruitment where necessary, having secured the relevant funding for those positions.

We acknowledge the contributions of our management and staff in maintaining a quality service and we continue to celebrate and embrace our 25th year.

Reserves Policy

The Trustees review the charity's need for reserves regularly, in line with guidance issued by the Charity Commission and Home-Start. The trustees have adopted a reserve policy that defines the nature and extent of the cash balances required for the effective continuing operation of the organisation. They evaluate the organisation's financial position in relation to that policy on an annual basis. The trustee directors consider that the organisation's assets are sufficient and available to fund its activities.

Investments and Risk Management

Any surplus funds are held in interest bearing bank accounts. This interest is used in furtherance of the charity's objectives.

The Trustees also examine the major strategic, business and operational risks which the charity might face and confirm that systems have been established to minimise these risks.

The total amount of funds held at 31st March 2025 was £89,834.

Fund Raising

The charity has been active in fundraising in the following manner:

1. The charity's approach to fundraising has been to apply to as many grant making bodies as possible
2. A professional fundraiser was engaged in January 2025 for a trial period.
3. Fundraising is monitored by the Trustees and reported at Trustee meetings.
4. No complaints have been received regarding fundraising.
5. The public are approached for fundraising at occasional events organised by the charity.

Structure, Governance and Management

The charity is a charitable company limited by guarantee and was incorporated on 4th June 2004. In the event of the charitable company being wound up, the liability of the members is limited to £1

Share Capital

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

Directors and Trustees

The directors and trustees during the year are as stated on page 3. The directors are members of

the company

At the Annual General Meeting the directors retire but may offer themselves for re-election

Statement of Directors' and Trustees' Responsibilities

Charity Law and the Companies Acts require the Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

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

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

The trustees are also responsible for the contents of the trustees' report, and the responsibility of the reporting accountants in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.



E Schafer-Hughes (Mrs)
Director and Trustee

Date 12/11/25

Home-Start (Tamworth)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOME-START (TAMWORTH)

I report to the trustees on my examination of the accounts of Home-Start (Tamworth) ("the company") for the year ended 31st March 2025

Responsibilities and basis of the report

As the trustees of the Company (and also the directors of the company 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 for this year 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).

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that the independent examination can provide. Consequently, I express no opinion as to whether the accounts present a "true and fair view" and my report is limited to those specific matters set out in the independent examiners statement

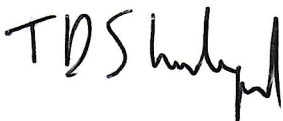
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me reasonable 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 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 requirements 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: Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and 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



T D Shackleford FCA
Shacklefords Limited
Chartered Accountants
6A Little Aston Lane
Little Aston
Sutton Coldfield
B74 3UF
Date

12/11/25

Home-Start (Tamworth)

Statement of Financial Activities (incorporating Income and Expenditure Account)

for the year ended 31st March 2025

		Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
	Notes	2025 £	2025 £	2025 £	2024 £
Income resources					
Incoming resources from generated funds					
Voluntary Income		143,021	0	143,021	62,345
Investment Income	5	617	0	617	674
Total incoming resources	6	143,638	0	143,638	63,019
Direct charitable expenditure	7	104,345	0	104,345	94,559
Governance	8	3,214	0	3,214	2,678
Total resources expended		107,559	0	107,559	97,237
Net incoming resources		36,079	0	36,079	(34,218)
Total funds brought forward	12	53,755	0	53,755	87,973
Total funds carried forward		89,834	0	89,834	53,755

All activities derive from continuing operations

The notes on page 10 to 13 form an integral part of these accounts

Home-Start (Tamworth)
Balance Sheet
for the year ended 31st March 2025

	Notes	2025 £	2024 £
The assets and liabilities of the charity :			
Current assets			
Debtors	10	874	926
Cash at bank and in hand		92,162	58,128
Total Current Assets		<u>93,036</u>	<u>59,054</u>
Creditors :-			
Amounts due within one year	11	3,202	5,299
Net Current Assets		<u>89,834</u>	<u>53,755</u>
Net assets		<u><u>89,834</u></u>	<u><u>53,755</u></u>
The funds of the charity:			
Unrestricted income funds			
Unrestricted revenue accumulated funds		89,834	53,755
Total unrestricted funds		<u>89,834</u>	<u>53,755</u>
Restricted income funds			
Restricted revenue accumulated funds		0	0
Total restricted funds		<u>0</u>	<u>0</u>
Total charity funds	12	<u><u>89,834</u></u>	<u><u>53,755</u></u>

The directors are satisfied that the company is entitled to exemption under Section 477 of the Companies Act 2006 and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibility 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 accounts have been prepared in accordance with the special provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.



K H Goldsworthy - Director and Trustee

Approved by the Trustees on

12/11/25

The notes on pages 10 to 13 form an integral part of these accounts

Home-Start (Tamworth)
Notes to the Accounts
for the year ended 31 March 2025

1 Accounting Policies

Basis of preparing the financial statements

The financial statements of the charitable company have been prepared in accordance with the 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 1st January 2015) (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006

Accounting Convention

The accounts have been prepared under the historical cost convention.

Taxation

As a registered charity, the company is exempt from Income and Corporation Tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company and it is therefore included in the relevant costs in the Statement of Financial Activities

Funds Structure

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held to finance both working capital and capital investment

Restricted funds have been provided to the charity for particular purposes and it is the policy of the board of trustees to monitor carefully the application of those funds in accordance with the restrictions placed upon them.

Income Accounting Policy

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items have been met, it is probable that the income will be received and the amount can be measured reliably.

Creditors Accounting Policy

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Pensions Accounting Policy

Contributions to defined contribution plans are expensed in the period to which they relate.

Home-Start (Tamworth)
Notes to the Accounts
For the year ended 31st March 2025 (continued)

2 Winding up or dissolution of the charity

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.

3 Surplus/ Deficits for the financial year

	2025	2024
	£	£
This is after charging		
Pension costs	2,364	2,254
Reporting Accountants fees	756	792

Funds belonging to the charity have been used for the purchase of insurance to protect the charity from loss arising from the neglect or defaults of its trustees, employees or agents, or to indemnify its trustees, employees or agents, against the consequences of any neglect or default on their part.

4 Trustees Expenses

No expenses were paid to trustees or connected persons except re-imbursement of exceptional travelling expenses.

5 Investment Income

	2025	2024
	£	£
Bank deposit interest received	617	674
	<u>617</u>	<u>674</u>

6 Income Analysis

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Staffordshire Mediation	42,129		42,129	0
National Lottery - Awards for All	19,734		19,734	0
Analog Services	19,679		19,679	0
Tamworth BC	18,600		18,600	16,526
Citizens Advice	15,600		15,600	0
Home-Start (Tamworth) - Shop	11,743		11,743	13,360
Cadent	4,500		4,500	0
Community Together	4,200		4,200	250
IPL Plastics	2,500		2,500	0
Other donations	2,357		2,357	2,110
SCC Community Fund	678		678	1,501
Bank Interest	617		617	674
Tamworth Community Foundation	500		500	0
Tamworth Rotary	420		420	500
Tamworth Soroptomists	300		300	500
Local Giving	81		81	149
Home-Start (UK)			0	17
National Grid			0	6,500
John Lewis			0	3,000
Specsavers			0	2,229
Rawlett Trust			0	703
Kingsbury Playgroup			0	15,000
	<u>143,638</u>	<u>0</u>	<u>143,638</u>	<u>63,019</u>

Home-Start (Tamworth)

Notes to the Accounts

For the year ended 31st March 2025 (continued)

7 Direct Charitable Expenditure

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
Staff Costs	80,977		80,977	77,512
Family expenses	11		11	1,725
Staff & volunteer expenses	1,741		1,741	903
Office Costs	21,616		21,616	14,419
	104,345	0	104,345	94,559

8 Governance

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
Staff & Office costs	2,458	0	2,458	1,886
Reporting accountants	756	0	756	792
	3,214	0	3,214	2,678

9 Staff Costs and Emoluments

	2025	2024
	£	£
Gross salaries	78,613	75,258
Employers National Insurance	0	0
Pension contributions	2,364	2,254
	80,977	77,512

There were no fees or other remuneration paid to the trustees (2024 nil)

There were no employees with emoluments in excess of £60,000 per annum (2024 none)

Number of Full Time Employees employed during the year	1	1
Number of Part Time Employees employed during the year	5	5

Home-Start (Tamworth)

Notes to the Accounts

For the year ended 31st March 2025 (continued)

	2025	2024
	£	£
10 Debtors		
Other debtors	874	926
	<u>874</u>	<u>926</u>

	2025	2024
	£	£
11 Creditors : amounts falling due under one year		
Accrued expenses	2,265	2,267
PAYE & NI	635	976
Scottish Widows Pensions	160	1,789
NEST Pensions	142	267
	<u>3,202</u>	<u>5,299</u>

12 Fund Analysis

	Funds at 2024	Income including Interest	Expended	Funds at 2025
	£	£	£	£
Unrestricted fund	53,755	143,638	107,559	89,834
	<u>53,755</u>	<u>143,638</u>	<u>107,559</u>	<u>89,834</u>

13 Share Capital

The charity is incorporated under the Companies Act 1985 and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter