

# HOME-START CROYDON

England & Wales · Charity number 1107857

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [05179158](#)

**Registered** 2005-01-31

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Home Start Croydon  
1-8 Ramsey Court  
122 Church Street  
Croydon  
CR0 1RF

**Phone** 02086670207

**Email** [contact@croydon-homestart.co.uk](mailto:contact@croydon-homestart.co.uk)

**Website** [www.croydon-homestart.co.uk](http://www.croydon-homestart.co.uk)

## Activities

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**Objects:** (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 CHILD CARE WITHIN THE AREA OF LONDON BOROUGH OF CROYDON AND ITS ENVIRONS.

**Activities:** A voluntary home visiting service offering emotional support and practical help to families under stress where there is at least one child under five.

## Classification

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- **How:** Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes
- **Who:** Children/young People, Other Defined Groups

## Geography

- **Area of benefit:** LONDON BOROUGH OF CROYDON AND ITS ENVIRONS.
- Croydon

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£350,238	£270,301	-	-
2024-03-31	£256,202	£224,108	-	-
2023-03-31	£181,821	£181,784	-	-
2022-03-31	£186,927	£235,226	-	-
2021-03-31	£268,849	£233,913	-	-

## Trustees

Name	Role	Appointed
<b>BARBARA FROST</b>	Chair	
Jane Ford		2025-10-28
Ruth Elizabeth Cloves		2022-05-20

**HOME-START CROYDON**

England & Wales - Charity number 1107857

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# Accounts

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REGISTERED COMPANY NUMBER: 05179158 (England and Wales)  
REGISTERED CHARITY NUMBER: 1107857

**Report of the Trustees and  
Financial Statements  
for the Year Ended 31st March 2025  
for  
HOME-START CROYDON**

**Home-Start Croydon  
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for the Year Ended 31 March 2025**

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**Home-Start Croydon  
Reference and Administrative Information  
for the Year Ended 31 March 2025**

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**Trustees & Directors:**

Chair	Barbara Frost	
Treasurer	Nigel Bishop	(Resigned 28/10/2024)
	Ruth Cloves	
	Abhai Bhargava	
	Tiffany Watts	(Resigned 03/06/2025)
	Helen Butlin	
	Sally Cloves	
	Harriet Butler	(Resigned 21/01/2025)
	Nessa Keddo	(Appointed 17/09/2024)
	Jane Burton	(Appointed 03/06/2025)

Company Secretary:	Ruth Cloves	(Appointed 17/09/2024)
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Registered Office	1-8 Ramsey Court 122 Church Croydon CR0 1RF
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Charity Number:	1107857
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Company Number:	5179158
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Bankers:	Barclays Bank plc 1 North End Croydon CR9 1SX
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Independent Examiner:	Alasdair Weaks TC Group Suffolk House George Street Croydon Surrey CR0 0YN
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**Home-Start Croydon  
Report of the Trustees  
for the Year Ended 31 March 2025**

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The Trustees present their report for the year ended 31<sup>st</sup> March 2025.

The members of the Management Committee (who are also the Trustees and Directors) of the charity during, and after the year, were:

Barbara Frost	Chair	
Nigel Bishop	Treasurer	(Resigned 28/10/2024)
Ruth Cloves	Secretary	(Appointed 17/09/2024)
Sally Cloves	Individual	
Abhai Bhargava	Individual	
Tiffany Watts	Individual	(Resigned 05/03/2025)
Helen Butlin	Individual	
Harriet Butler	Individual	(Resigned 21/01/2025)
Nessa Keddo	Individual	(Appointed 17/09/2024)
Jane Burton	Individual	(Appointed 03/06/2025)

Management Committee members are elected or appointed on a 3-yearly basis, with the officers being elected from the membership of the Management Committee.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Home-Start Croydon was incorporated as a Company Limited by Guarantee on 14<sup>th</sup> July 2005. The company is registered as a charity with the Charity Commission (registration number 1107857). The charity was established in 1989 and was previously registered with the Charity Commission under the registration number 803302.

The Trustees meet every 6 weeks to ensure compliance with the Memorandum & Articles and the policies of Home-Start. The day-to-day operations within the policies, forward plan and budgets are delegated to the Operations Manager.

Under the Memorandum & Articles of Association, the Trustees appoint the officers of the charity (Chair, Vice Chair, Treasurer, and Secretary). The Trustees according to the Articles of Association are elected at the Annual General Meetings.

The Trustees may co-opt any person duly qualified to be appointed as a Trustee and that person will hold office until the next AGM.

#### **OBJECTIVES**

- 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 within the area of Croydon and its environs.

#### **ACTIVITIES**

**Home-Start** works with families who are experiencing difficulties and who have at least one child under five years of age.

**Home-Start** is an independent, voluntary organisation which works towards the increased confidence and independence of the family by:

- offering support, friendship and practical assistance
- visiting families in their own homes or community locations where the dignity and identity of each individual can be respected and protected
- reassuring parents that difficulties in bringing up children are not unusual and encouraging enjoyment in family life.
- developing a relationship with the family in which time can be shared and understanding can be developed; the approach is flexible to take account of different needs.
- encouraging the parents' strengths and emotional well-being for the ultimate benefit of their children
- encouraging families to widen their network and to effectively use the support and services within the community.

**Home-Start Croydon  
Report of the Trustees (continued)  
for the Year Ended 31 March 2025**

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**ACHIEVEMENTS AND PERFORMANCE**

Home-Start Croydon has two distinct volunteer roles: Home Visiting (provides intensive 1-1 support) and Parent Champions (provides group-based support); all attend a comprehensive training course and are subject to Enhanced DBS checks.

With demand for services continuing to rise and a much more challenging funding environment, the past year has been a struggle to keep pace with the needs of families in Croydon. Thanks to our dedicated staff and volunteers we have been able to continue to provide high quality support interventions to more families than ever before. Volunteers supported families through one-to-one support in their homes and directly in the community; on average giving between 2-3 hours each week.

During the year, we received 80 referrals to provide home visiting support but, sadly, due to reduced funding, we were only able to action 32 of these (34 children) but we also supported 27 of these families through other means (eg. group support, short-term support, signposting to other services). Additionally, there were over 3,200 family visits (3,483 children) to our support groups and/or community interactions during the year where families were able to receive support.

**PUBLIC BENEFIT**

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and activities and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in planning programmes for the charity.

**DIRECTORS' RESPONSIBILITIES**

Company law requires the directors to prepare statements of account for each financial year which give a true and fair view of the state of affairs of the company and of its incoming resources and resources expended during that year. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the Financial Reporting Standard for Smaller Entities has been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

**ACKNOWLEDGEMENTS**

Contracts and Grants received:

London Borough of Croydon	The National Lottery	Southern Gas Networks (via HSUK)
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Individual donations (£100 and over) received:

Charities Aid Foundation	Selsdon Baptist Church	Maree Waller (Musical Bumps)
Peter & Tiffany Watts	Barbara Frost	Sally Cloves
Laura Bailey	Monty Bojangles Chocolate Co.	Croydon Voluntary Action

We would also like to recognise and thank all our charity runners who entered the "Lace Up For London" 5k/10k run in Regent's Park and everyone who donated smaller amounts including all our volunteers who donated their expenses to the charity.

**Home-Start Croydon  
Report of the Trustees (continued)  
for the Year Ended 31 March 2025**

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Donations "In Kind" received:

Croydon Salvation Army  
BT Festive Give

Home-Start UK  
Torchlight Ministries Croydon

Monty Bojangles Chocolate Co.  
Carol Terrell

Additionally, we would like to express our appreciation and thanks to all our donors, large and small, including those who contributed via Give As You Live, for their financial support and generosity without which our aims could not be achieved.

**FINANCIAL REVIEW**

We are pleased to present the accounts for the financial year 2024-2025.

Our main sources of funds and grants together with the support from our donors allowed us to end the year positively with 2024/25 income of £350,238, up from £256,202 in the previous year. This growth in income has been both significant and required given the smaller surplus in the prior year and the ongoing cost of delivering services. In 2023/24, we had a total of 2,786 support interventions with families, across all our services, at a total cost of £224,108. In 2024/25, our expenditure was £270,301, but the number of family support interventions had increased enormously to 3,303 (an 18% increase in satisfied demand, overall total demand for services was much higher causing us to limit and suspend some operations for periods of time). This growth in demand was mainly due to launching new support groups and increased attendance at all our support groups, and we were able to meet this through efficient use of resources. Reserves at the year end stood at £146,064 of which £30,000 was designated for charity winding down activities if required, and £35,757 restricted for specific use, and the remaining amount being in line with the parameters outlined in our Reserves Policy.

We continue to seek diversified sources of funding to reduce our reliance on funding from the local authority, however the London Borough of Croydon remains a significant and crucial funder of our work. Details of Home-Start Croydon's revenue and expenditure for the year under review and the previous year are shown on page 7 of the Financial Statements.

We recognise, and cannot ignore, the extent to which our financial viability rests with our funding, which comes without any future guarantees beyond the current financial year ending March 2026. We are actively seeking to secure additional funds to continue our work and will engage with any new commissioning process in a bid to secure further funding to meet the needs of Croydon families in the future. We remain quietly confident that our past achievements will set us up well for future funding applications.

Throughout this year we have been funded by: London Borough of Croydon (Best Start and Family Hubs), The National Lottery, and Southern Gas Networks (via Home-Start UK). We are also grateful for the large number of one-off donations to support our work, in particular, a large, anonymous donation via the Charities Aid Foundation. We continue to work hard to identify additional opportunities to introduce new programmes to allow us to support more families in the Borough.

We know from our own evidence that the need for our service remains high, and we will continue to highlight this to all potential funders. We are also pleased to recognise our close working relationship with Council Officers and hope that together we will achieve an amicable way forward for the future.

It should be noted that the majority of the funds carried forward into the next financial year are allocated for spend in 2025/2026 due to the receipt of funding where the delivery is split over multiple financial years.

We have maintained our net Reserves at a level to meet the terms of our Reserves Policy (see below).

We continue to monitor all of the services we provide using our own evaluation procedures. We also work to the National Home-Start Quality Assurance System to ensure that we provide high quality, appropriate support to our families.

**Home-Start Croydon**  
**Report of the Trustees (continued)**  
**for the Year Ended 31 March 2025**

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We would like to thank all of our funders for their commitment to our organisation and we are confident that Home-Start Croydon has the expertise and capacity to meet any new challenges and take a prominent part in future initiatives emanating from the Croydon community and the Council's Best Start and Family Hubs initiatives.

**RESERVES POLICY**

The Management Committee has agreed a formal policy on reserves.

The Trustees have set a Reserves Policy which requires that:

- 1 Reserves are maintained at a level which ensures that Home-Start Croydon's core activity could continue during a period of unforeseen circumstances. This is likely to be a reduction or cessation of funding.
- 2 The Management Committee have reviewed the charity's needs for a reserve and agreed the appropriate level. It was agreed to continue a gradual accrual of reserves over the next 3 years in line with our Service Level Agreement to ensure that our core work would continue for a minimum of 3 months.
- 3 The Management Committee have agreed to maintain a level of liquid assets that will cover charity wind-up costs (should this be required), which is currently set at £30,000 (trustees will review this figure in the coming financial year to ensure it is still fit for purpose and agreed the appropriate level).
- 4 Such development will be in line with the annual review of this policy, the latest legislative requirements and best practice advice provided by the Charity Commission and Home-Start UK.

**RISK REVIEW**

The Management Committee has reviewed the many risks to which Home-Start Croydon is exposed and is satisfied that systems have or are being established to mitigate these risks.

The scheme has a Safeguarding Policy in place which is reviewed annually by Trustees. All staff and volunteers complete safeguarding training at a level relevant for their role.

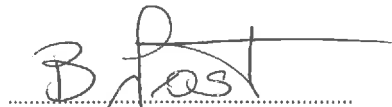
Disclosure & Barring Service checks for all volunteers and staff have been implemented.

All volunteers undertake a training course and are regularly supervised.

Adequate insurance cover has been taken out to cover employees and volunteers carrying out work for and on behalf of Home-Start Croydon; this includes any claim resulting from alleged or actual abuse.

This report is prepared in accordance with the exemptions available to companies subject to the small company's regime within Part 15 of the Companies Act 2006

Signed on behalf of the Trustees



Barbara Frost - Chair of Trustees

Date: 01/12/2025

**Home-Start Croydon  
Independent Examiner's Report  
for the Year Ended 31 March 2025**

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I report to the trustees on my examination of the financial statements Home-Start Croydon (the charity) for the year ended 31st March 2025.

**Responsibilities and basis of report**

As the trustees of the charity (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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable 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 that in any material respect:

- accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- 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
- 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 financial statements to be reached.

*TC Group*

Alasdair Weaks ACA  
TC Group  
Suffolk House  
George Street  
Croydon  
Surrey  
CR0 0YN

Date: *11<sup>th</sup> December 2025*

**Home-Start Croydon**  
**Statement of Financial Activities**  
**for the Year Ended 31 March 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2025 £	Total 2024 £
<b>Incoming resources</b>	2					
Voluntary income		183,241	77,004	-	260,245	165,521
Activities for generating funds		6,467	-	-	6,467	10,905
Income from investments		1,148	-	-	1,148	485
Charitable activities		82,378	-	-	82,378	79,291
		<u>273,234</u>	<u>77,004</u>	<u>-</u>	<u>350,238</u>	<u>256,202</u>
<b>Resources expended</b>	3					
Fundraising costs		8,852	-	-	8,852	4,482
Charitable activities		204,283	57,166	-	261,449	219,626
		<u>213,135</u>	<u>57,166</u>	<u>-</u>	<u>270,301</u>	<u>224,108</u>
<b>Net surplus / (deficit)</b>		<b>60,099</b>	<b>19,838</b>	<b>-</b>	<b>79,937</b>	<b>32,094</b>
<b>Transfers</b>						
Gross transfers between funds		(10,000)	-	10,000	-	-
<b>Net movement in funds</b>		<b>50,099</b>	<b>19,838</b>	<b>10,000</b>	<b>79,937</b>	<b>32,094</b>
<b>Reconciliations of funds</b>						
Total funds brought forward		30,228	15,899	20,000	66,127	34,033
<b>Total funds carried forward</b>		<b>80,327</b>	<b>35,737</b>	<b>30,000</b>	<b>146,064</b>	<b>66,127</b>

The notes form part of these financial statements.

**Home-Start Croydon  
Balance Sheet  
as at 31 March 2025**

	Note	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Tangible fixed assets	6		506		-
			506		-
<b>Current assets</b>					
Debtors	7	3,408		2,500	
Cash at bank and in hand		151,049		66,627	
		154,457		69,127	
<b>Creditors</b>					
Amounts falling due within one year	8	8,899		3,000	
<b>Net current assets</b>			145,558		66,127
<b>NET ASSETS</b>			146,064		66,127
<b>Accumulated funds</b>					
Unrestricted funds	10		80,327		30,228
Restricted funds	10		35,737		15,899
Designated funds	10		30,000		20,000
			146,064		66,127

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

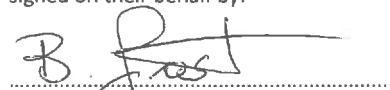
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

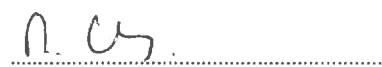
The trustees acknowledge the responsibilities for:-

- (a) ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006, and
- (b) preparing the financial statement which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the charitable company.

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

These financial statements were approved by the Board of Trustees and authorised for issue on 09/12/2025 and were signed on their behalf by:

  
.....  
Barbara Frost  
Chair

  
.....  
Ruth Cloves  
Company Secretary

The notes form part of these financial statements.

**Home-Start Croydon**  
**Notes to the Financial Statements**  
**for the Year Ended 31 March 2025**

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**1 GENERAL INFORMATION**

Home-Start Croydon is a company limited by guarantee, registered in England and Wales (Company number: 05179158) and a charity registered with the Charity Commission (registered number: 1107857). Home-Start Croydon's registered address is 1-8 Ramsey Court, 122 Church Street, Croydon, CR0 1RF.

The charity meets the definition of a public benefit entity under FRS 102.

**2 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.

The financial statements have been prepared in sterling, the functional currency of the charity, and monetary amounts in these financial statements have been rounded to the nearest £.

**Going Concern**

At the time of approving the financial statements, Home-Start Croydon has reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the going concern basis of accounting is applied in the preparation of the financial statements.

Whilst funding for the financial year ended 31 March 2026 has now been secured, in common with many charities, longer term funding is less certain. The trustees and senior management team are taking many actions to secure funding, however the financial situation at the London Borough of Croydon is not helpful in this regard. The trustees have set a Reserves Policy which takes into consideration the costs of winding up the charity (currently estimated at £30,000) and this will be reviewed regularly. If the accounts were not prepared on a going concern basis the balance sheet would not be materially different.

**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.

Grant income 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.

Grant income received in advance for activities undertaken after the year end is deferred until the criteria for income recognition are met.

Donations and similar incoming resources are included in the year in which they are receivable, which is when the charity becomes entitled to the resource.

Investment income includes interest receivable and is included in the accounts when the charity becomes entitled to the income.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2025**

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**Expenditure**

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.

**Taxation**

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

**Tangible fixed assets**

Individual assets costing in excess of £1,000 are capitalised. Depreciation is provided on all tangible fixed assets at rates calculated to write off the costs less estimated residual value of each asset systematically over its expected useful life:

Office equipment - 25% straight line basis

**Operating leases**

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid, the charity has no further payment obligations.

The contributions are recognised as an expense in the Statement of Financial Activities when they fall due. Amounts not paid are shown in creditors as a liability in the Balance Sheet. The assets of the plan are held separately from the charity in independently administered funds.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2025**

**2 INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Voluntary income</u>				
Donations - general	61,586	-	61,586	58,180
Grants	121,655	77,004	198,659	107,341
	183,241	77,004	260,245	165,521
<u>Activities for generating funds</u>				
Fundraising events	4,297	-	4,297	10,823
Room hire	2,170	-	2,170	82
	6,467	-	6,467	10,905
<u>Income from investments</u>				
Interest receivable	1,148	-	1,148	485
	1,148	-	1,148	485
<u>Charitable activities</u>				
Best Start - Parent Champions	41,316	-	41,316	39,659
Best Start - Home Visiting	41,062	-	41,062	39,632
	82,378	-	82,378	79,291
<b>Total incoming resources</b>	<b>273,234</b>	<b>77,004</b>	<b>350,238</b>	<b>256,202</b>

Home-Start Croydon  
Notes to the Financial Statements (continued)  
for the Year Ended 31 March 2025

**3 RESOURCES EXPENDED**

	Direct Costs £	Support Costs £	Governance Costs £	Total 2025 £	Total 2024 £
<u>Fundraising costs</u>					
Staff costs	2,335	-	-	2,335	2,010
Cost of fundraising events	6,517	-	-	6,517	4,482
	8,852	-	-	8,852	6,492
<u>Cost of charitable activities</u>					
Staff costs	212,338	-	3,871	216,209	183,298
Family group expenses	1,470	-	-	1,470	1,666
Staff training and expenses	3,477	-	-	3,477	2,754
Volunteer recruitment, training and expenses	2,140	-	-	2,140	2,608
Training, Information and Guidance - HS UK	4,826	-	-	4,826	-
DBS checks	652	-	-	652	406
Rent	-	10,000	-	10,000	7,841
Rates	-	2,421	-	2,421	2,268
Printing, postage and stationery	-	1,342	-	1,342	1,493
Payroll costs	-	188	-	188	221
Recruitment costs	-	329	-	329	89
Advertising and promotional costs	-	27	-	27	443
Subscriptions	-	1,185	-	1,185	1,207
Telephone and mobile	-	2,516	-	2,516	2,372
Computer expenses	-	2,723	-	2,723	2,884
Insurance	-	1,505	-	1,505	1,383
Office expenses	-	4,350	-	4,350	1,799
Parking charges	-	1,458	-	1,458	1,006
Bank charges	-	174	-	174	255
Sundry expenses	-	1,048	-	1,048	106
Depreciation	-	169	-	169	433
Independent examination fee	-	-	3,240	3,240	3,084
	224,903	29,435	7,111	261,449	217,616
<b>Total resources expended</b>	<b>233,755</b>	<b>29,435</b>	<b>7,111</b>	<b>270,301</b>	<b>224,108</b>

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2025**

**4 STAFF COSTS**

	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Salaries (including service fees)	197,339	171,695
Employer NIC	12,410	9,070
Pension costs	5,587	4,543
Self-employed contractors	3,208	-
	<u>218,544</u>	<u>185,308</u>
Charitable activities	212,348	179,919
Fundraising costs	2,335	2,010
Governance costs	3,871	3,379
	<u>218,554</u>	<u>185,308</u>

The average number of employees during the year were 8 (2024 - 7).

No employee earned £60,000 pa or more.

During the year the charity incurred costs totalling £46,698, including employer's NIC and employer's pension, in respect of key management personnel.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2025**

**5 Comparative Statement of Financial Activities**  
**For the year ended 31 March 2024**

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2024 £
<b>Incoming resources</b>				
Voluntary income	100,991	64,530	-	165,521
Activities for generating funds	10,905	-	-	10,905
Income from investments	485	-	-	485
Charitable activities	79,291	-	-	79,291
	191,672	64,530	-	256,202
<b>Resources expended</b>				
Fundraising costs	4,482	-	-	4,482
Charitable activities	148,889	70,737	-	219,626
	153,371	70,737	-	224,108
<b>Net surplus / (deficit)</b>	<b>38,301</b>	<b>(6,207)</b>	<b>-</b>	<b>32,094</b>
<b>Transfers</b>				
Gross transfers between funds	(6,971)	6,971	-	-
<b>Net movement in funds</b>	<b>31,330</b>	<b>764</b>	<b>-</b>	<b>32,094</b>
<b>Reconciliations of funds</b>				
Total funds brought forward	(1,102)	15,135	20,000	34,033
<b>Total funds carried forward</b>	<b>30,228</b>	<b>15,899</b>	<b>20,000</b>	<b>66,127</b>

Home-Start Croydon  
Notes to the Financial Statements (continued)  
for the Year Ended 31 March 2025

**6 TANGIBLE FIXED ASSETS**

	<b>Office Equipment £</b>
<b>Cost</b>	
At 1 April 2024	4,563
Additions	675
	5,238
At 31 March 2025	5,238
<b>Depreciation</b>	
At 1 April 2024	4,563
Charge for the year	169
	4,732
At 31 March 2025	4,732
<b>Net book value</b>	
At 31 March 2024	-
At 31 March 2025	506

**7 DEBTORS**

	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Accounts receivable	908	-
Prepayments	2,500	2,500
	3,408	2,500
	3,408	2,500

**8 CREDITORS: amounts falling due within one year**

	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Accruals	3,240	3,000
Social security and other taxes	4,064	-
Other creditors	1,595	-
	8,899	3,000
	8,899	3,000

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2025**

**9 ANALYSIS OF NET ASSETS BY FUND**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2025</b>
	£	£	£	£
Tangible fixed assets	506	-	-	506
Debtors	3,408	-	-	3,408
Cash at bank	85,312	35,737	30,000	151,049
Creditors: amounts falling due within one year	(8,899)	-	-	(8,899)
	<u>80,327</u>	<u>35,737</u>	<u>30,000</u>	<u>146,064</u>

**Comparative information**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total 2024</b>
	£	£	£	£
Debtors	2,500	-	-	2,500
Cash at bank	30,728	15,899	20,000	66,627
Creditors: amounts falling due within one year	(3,000)	-	-	(3,000)
	<u>30,228</u>	<u>15,899</u>	<u>20,000</u>	<u>66,127</u>

The balance in the designated fund is specifically for winding up costs if required, as agreed by the Trustees.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2025**

**10 MOVEMENT IN FUNDS**

	At 1 April 24 £	Income £	Expenditure £	Transfers In / (Out) £	At 31 March 25 £
<u>Unrestricted (general) funds</u>					
- General funds	30,228	273,234	(213,135)	(10,000)	80,327
<u>Designated Fund</u>	20,000	-	-	10,000	30,000
	50,228	273,234	(213,135)	-	110,327
<u>Restricted funds</u>					
- National Lottery	14,426	68,400	(54,971)	-	27,855
- Pears Foundation	1,183	-	(1,183)	-	-
- Home Start UK - Warm spaces, Friendly faces	290	-	(290)	-	-
- Southern Gas Networks	-	8,604	(722)	-	7,882
	15,899	77,004	(57,166)	-	35,737
<b>Total funds</b>	<b>66,127</b>	<b>350,238</b>	<b>(270,301)</b>	<b>-</b>	<b>146,064</b>

**Comparative information**

	At 1 April 23 £	Incoming Resources £	Resources Expended £	Transfers In / (Out) £	At 31 March 24 £
<u>Unrestricted (general) funds</u>					
- General funds	(1,102)	191,672	(153,371)	(6,971)	30,228
- Designated funds	20,000	-	-	-	20,000
	18,898	191,672	(153,371)	(6,971)	50,228
<u>Restricted funds</u>					
- National Lottery Community Fund	-	56,400	(41,974)	-	14,426
- Pears Foundation	1,200	8,130	(8,147)	-	1,183
- Home Start UK - Warm spaces, Friendly faces	1,000	-	(710)	-	290
- Cosaraf Charitable Foundation	12,935	-	(19,906)	6,971	-
	15,135	64,530	(70,737)	6,971	15,899
<b>Total funds</b>	<b>34,033</b>	<b>256,202</b>	<b>(224,108)</b>	<b>-</b>	<b>66,127</b>

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2025**

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**10 MOVEMENT IN FUNDS (continued)**

National Lottery Community Fund

This is a 3 year core costs grant to allow for capacity building and cover the increased costs of operation. We have used a portion of this to provide an additional limited support service to families that do not need intensive support but without us would have nothing. Typically this support is provided by staff rather than volunteers and is very short term.

Pears Foundation

This project ran from April to September 2023 (6 months). The application criteria was very broad, aiming to provide individual projects that benefitted a specific community need. We used this funding to introduce a Stroller Group to give local families an opportunity to meet up with others in a similar situation, to access local green spaces and get some gentle exercise. This project was funded through a grant from the Pears Foundation administered by Home-Start UK.

Home-Start UK - Warm Spaces, Friendly Faces

This was a £1,000 grant to be used between Jan – Mar 2023 to provide some warming and friendly interactions for families during the winter months and as the grip of COVID loosened. We use it to provide a variety of services including coffee mornings for volunteers, purchased warm winter clothing for children in supported families, provided energy meter top ups and provided warm refreshments at all of our support groups. This project was funded through a grant from The White Stuff administered by Home-Start UK.

Cosaraf Charitable Foundation

Funding ran from Jan 2020 to December 2022 (3 years funding) and was to provide a specific support group for Muslim mothers; giving them support and an opportunity to engage and integrate with the wider community. This project had originally started under our Parent Champion programme but, with this grant, we were able to split it out and ran it as a standalone project, introducing additional services e.g. a cycling group. This project closed when the funding ended as the funder was unable to offer continuation funding.

Southern Gas Networks

A new partnership to help to address fuel poverty among young families with funding from October 2024 to May 2026. This funding will help to provide essential support to help families stay warm during the winter. It also allows Homestart Croydon to raise awareness of carbon monoxide and let people know the benefits of Priority Services Register.

**11 TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

Trustees were not reimbursed with any expenses during the year (2024 - £Nil).

**12 RELATED PARTY DISCLOSURES**

During the year donations were received from trustees, key management and related parties totalling £147. No restrictions or conditions were attached to any of these donations. There were no other related party transactions requiring disclosure in the current year.

**HOME-START CROYDON**

England & Wales - Charity number 1107857

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# Accounts

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**REGISTERED COMPANY NUMBER: 05179158 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1107857**

**Report of the Trustees and  
Financial Statements  
for the Year Ended 31st March 2024  
for  
HOME-START CROYDON**

**Home-Start Croydon  
Contents Page  
for the Year Ended 31 March 2024**

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Report of the Trustees	2
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9

**Home-Start Croydon**  
**Reference and Administrative Information**  
**for the Year Ended 31 March 2024**

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Trustees & Directors:

Chair	Barbara Frost	
Treasurer	Nigel Bishop	(Resigned 28/10/2024)
	Ruth Cloves	
	Abhai Bhargava	
	Tiffany Watts	
	Helen Butlin	
	Sally Cloves	
	Harriet Butler	(Appointed 16/01/2024)
	Nessa Keddo	(Appointed 17/09/2024)

Company Secretary:	Ruth Cloves	(Appointed 17/09/2024)
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Registered Office	1-8 Ramsey Court 122 Church Croydon CR0 1RF
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Charity Number:	1107857
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Company Number:	5179158
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Bankers:	Barclays Bank plc 1 North End Croydon CR9 1SX
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Independent Examiner:	Alasdair Weaks TC Group Suffolk House George Street Croydon Surrey CR0 0YN
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**Home-Start Croydon  
Report of the Trustees  
for the Year Ended 31 March 2024**

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The Trustees present their report for the year ended 31<sup>st</sup> March 2024

The members of the Management Committee (who are also the Trustees and Directors) of the charity during, and *after* the year, were:

Barbara Frost	Chair	
Nigel Bishop	Treasurer	(Resigned 28/10/2024)
Ruth Cloves	Secretary	
Abhai Bhargava	Individual	
Tiffany Watts	Individual	
Helen Butlin	Individual	
Sally Cloves	Individual	
Harriet Butler	Individual	(Appointed 16/01/2024)
Nessa Keddo	Individual	(Appointed 17/09/2024)

Management Committee members are elected or appointed on a 3-yearly basis, with the officers being elected from the membership of the Management Committee.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Home-Start Croydon was incorporated as a Company Limited by Guarantee on 14<sup>th</sup> July 2005. The company is registered as a Charity with the Charity Commission (registration number 1107857). The charity was established in 1989 and was previously registered with the Charity Commission under the registration number 803302.

The Trustees meet every 6 weeks to ensure compliance with the Memorandum & Articles and the policies of Home-Start. The day-to-day operations within the policies, forward plan and budgets are delegated to the Operations Manager.

Under the Memorandum & Articles of Association, the Trustees appoint the officers of the charity (Chair, Vice Chair, Treasurer, and Secretary). The Trustees according to the Articles of Association are elected at the Annual General Meetings.

The Trustees may co-opt any person **duly** qualified to be appointed as a Trustee and that person **will** hold office until the next AGM.

#### **OBJECTIVES**

- 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 within the area of Croydon and its environs.

#### **ACTIVITIES**

**Home-Start** works with families who are experiencing difficulties and who have at least one child under five years of age.

**Home-Start** is an independent, voluntary organisation which works towards the increased confidence and independence of the family by:

- offering support, friendship and practical assistance
- visiting families in their own homes or community locations where the dignity and identity of each individual can be respected and protected
- reassuring parents that difficulties in bringing up children are not unusual and encouraging enjoyment in family life.
- developing a relationship with the family in which time can be shared and understanding can be developed; the approach is flexible to take account of different needs.
- encouraging the parents' strengths and emotional well-being for the ultimate benefit of their children
- encouraging families to widen their network and to effectively use the support and services within the community.

**Home-Start Croydon**  
**Report of the Trustees (continued)**  
**for the Year Ended 31 March 2024**

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### **ACHIEVEMENTS AND PERFORMANCE**

Home-Start Croydon has two distinct volunteer roles: Home Visiting and Parent Champions; all attend a comprehensive training course and are subject to Enhanced DBS checks.

With demand for services continuing to rise and a much more challenging funding environment, the past year has been a struggle to keep pace with the needs of families in Croydon. Thanks to our dedicated staff and volunteers we have been able to continue to provide high quality support interventions to more families than ever before. We have begun to reduce the number of additional support activities that were introduced during the COVID pandemic as these are less needed/requested now. Volunteers supported families through one-to-one support and directly in the community; on average giving between 2-3 hours each week. During the year, we received 71 referrals to provide home visiting support but, sadly, due to reduced funding, we were only able to action 32 of these (43 children). Additionally, 2754 families (2996 children) received support by attending one of our support groups and/or community interactions during the year.

### **PUBLIC BENEFIT**

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and activities and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in planning programmes for the charity.

### **DIRECTORS' RESPONSIBILITIES**

Company law requires the directors to prepare statements of account for each financial year which give a true and fair view of the state of affairs of the company and of its incoming resources and resources expended during that year. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the Financial Reporting Standard for Smaller Entities has been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

### **ACKNOWLEDGEMENTS**

Contracts and Grants received:

London Borough of Croydon	The National Lottery	The Pears Foundation
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Individual donations (£100 and over) received:

Charities Aid Foundation	Maree Waller (Musical Bumps)	Selsdon Baptist Church
Peter & Tiffany Watts	Barbara Frost	Sally Cloves
Lamborn Masonic Lodge	Croydon Airport Masonic Lodge	Much Loved
Marie-Louise Fuentes		

We would also like to recognise and thank everyone who donated smaller amounts and all our volunteers who donated their expenses to the charity.

Donations "In Kind" received:

Croydon Salvation Army	Home-Start UK	Carol Terrell
Torchlight Ministries Croydon	Sutton Masonic Lodge	Reverse Advent Calendar
Monty Bojangles Chocolate Co.		

**Home-Start Croydon**  
**Report of the Trustees (continued)**  
**for the Year Ended 31 March 2024**

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Additionally, we would like to express our appreciation and thanks to all our donors, large and small, including those who contributed via Give As You Live, for their financial support and generosity without which our aims could not be achieved.

**FINANCIAL REVIEW**

We are pleased to present the accounts for the financial year 2023-2024.

Our main sources of funds and grants together with the support from our donors allowed us to end the year positively with 2023/24 income of £256,202, up from £181,821 in the previous year. This growth in income has been both significant and required given the small surplus in the prior year and the ongoing cost of delivering services. In 2022/23, we had a total of 1705 support interventions with families, across all our services, at a total cost of £181,784. In 2023/24, our expenditure was £224,108, but the number of family support interventions had increased enormously to 2786 (a 63% increase in satisfied demand, overall total demand for services was much higher causing us to limit and suspend some operations for periods of time). This growth in demand was mainly due to launching new support groups and increased attendance at all our support groups, and we were able to meet this through efficient use of resources. Reserves at the year end stood at £66,127 of which £20,000 was designated for charity winding down activities if required, and £15,899 restricted for specific use, and the remaining amount being in line with the parameters outlined in our Reserves Policy.

We continue to seek diversified sources of funding to reduce our reliance on funding from the local authority, however the London Borough of Croydon remains a significant and crucial funder of our work. Details of Home-Start Croydon's revenue and expenditure for the year under review and the previous year are shown on page 7 of the Financial Statement.

We recognise, and cannot ignore, the extent to which our financial viability rests with our funding, which comes without any future guarantees beyond the current financial year ending March 2024. We are actively seeking to secure additional funds to continue our work and will engage with any new commissioning process in a bid to secure further funding to meet the needs of Croydon families in the future. We remain quietly confident that our past achievements will set us up well for future funding applications.

Throughout this year we have been funded by: London Borough of Croydon (Best Start and Family Hubs), The National Lottery, and The Pears Foundation. We are also grateful for the large number of one-off donations to support our work, in particular, a large, anonymous donation via the Charities Aid Foundation. We continue to work hard to identify additional opportunities to introduce new programmes to allow us to support more families in the Borough.

We know from our own evidence that the need for our service remains high and we will continue to highlight this to all potential funders. We are also pleased to recognise our close working relationship with Council Officers and hope that together we will achieve an amicable way forward for the future.

It should be noted that the majority of the funds carried forward into the next financial year are allocated for spend in 2024/2025 due to the receipt of funding where the delivery is split over multiple financial years.

We have maintained our net Reserves at a level to meet the terms of our Reserves Policy (see below).

We continue to monitor all of the services we provide using our own evaluation procedures. We also work to the National Home-Start Quality Assurance System to ensure that we provide high quality, appropriate, support to our families.

We would like to thank all of our funders for their commitment to our organisation and we are confident that Home-Start Croydon has the expertise and capacity to meet any new challenges and take a prominent part in future initiatives emanating from the Croydon community and the council's Best Start and Family Hubs initiatives.

**Home-Start Croydon**  
**Independent Examiner's Report**  
**for the Year Ended 31 March 2024**

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I report to the trustees on my examination of the financial statements Home-Start Croydon (the charity) for the year ended 31st March 2024.

**Responsibilities and basis of report**

As the trustees of the charity (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 charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

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:

- accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- 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
- 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 financial statements to be reached.



Alasdair Weaks ACA  
for and on behalf of TC Group  
Chartered Accountant and Statutory Auditors  
Suffolk House  
George Street  
Croydon  
Surrey  
CR0 0YN

Date: 21st January 2025

**Home-Start Croydon**  
**Report of the Trustees (continued)**  
**for the Year Ended 31 March 2024**

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**RESERVES POLICY**

The Management Committee has agreed a formal policy on reserves.

The Trustees have set a Reserves Policy which requires that:

- 1 Reserves are maintained at a level which ensures that Home-Start Croydon's core activity could continue during a period of unforeseen circumstances. This is likely to be a reduction or cessation of funding.
- 2 The Management Committee have agreed to maintain a level of liquid assets that will cover charity wind-up costs (should this be required), which is currently set at £20,000 (trustees will review this figure in the coming financial year to ensure it is still fit for purpose and agreed the appropriate level).
- 3 Such development will be in line with the annual review of this policy, the latest legislative requirements and best practice advice provided by the Charity Commission and Home-Start UK.

**RISK REVIEW**

The Management Committee has reviewed the many risks to which Home-Start Croydon is exposed and is satisfied that systems have or are being established to mitigate these risks.

Disclosure & Barring Service checks for all volunteers and staff have been implemented.

All volunteers undertake a training course and are regularly supervised.

Adequate insurance cover for the scheme has been taken out to cover employees and volunteers carrying out work for and on behalf of Home-Start Croydon; this includes any claim resulting from alleged or actual abuse.

This report is prepared in accordance with the exemptions available to companies subject to the small company's regime within Part 15 of the Companies Act 2006

Signed on behalf of the Trustees

  
.....

Barbara Frost - Chair of Trustees

Date: 21st January 2025

**Home-Start Croydon**  
**Statement of Financial Activities**  
**for the Year Ended 31 March 2024**

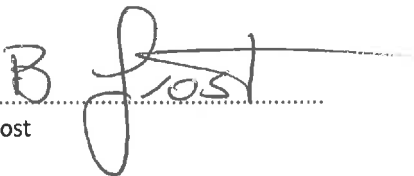
	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2024 £	Total 2023 £
<b>Incoming resources</b>	2					
Voluntary income		100,991	64,530	-	165,521	99,482
Activities for generating funds		10,905	-	-	10,905	1,695
Income from investments		485	-	-	485	228
Charitable activities		79,291	-	-	79,291	80,416
		<u>191,672</u>	<u>64,530</u>	<u>-</u>	<u>256,202</u>	<u>181,821</u>
<b>Resources expended</b>	3					
Fundraising costs		4,482	-	-	4,482	3,217
Charitable activities		148,889	70,737	-	219,626	178,567
		<u>153,371</u>	<u>70,737</u>	<u>-</u>	<u>224,108</u>	<u>181,784</u>
<b>Net surplus / (deficit)</b>		<b>38,301</b>	<b>(6,207)</b>	<b>-</b>	<b>32,094</b>	<b>37</b>
<b>Transfers</b>						
Gross transfers between funds		(6,971)	6,971	-	-	-
<b>Net movement in funds</b>		<b>31,330</b>	<b>764</b>	<b>-</b>	<b>32,094</b>	<b>37</b>
<b>Reconciliations of funds</b>						
Total funds brought forward		(1,102)	15,135	20,000	34,033	33,996
<b>Total funds carried forward</b>		<b>30,228</b>	<b>15,899</b>	<b>20,000</b>	<b>66,127</b>	<b>34,033</b>

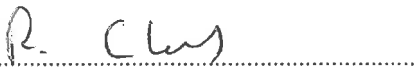
The notes form part of these financial statements.

**Home-Start Croydon  
Balance Sheet  
as at 31 March 2024**

	Note	2024		2023	
		£	£	£	£
<b>Fixed assets</b>					
Tangible fixed assets	6		-		433
			-		433
<b>Current assets</b>					
Debtors	7	2,500		100	
Cash at bank and in hand		66,627		37,448	
		69,127		37,548	
<b>Creditors</b>					
Amounts falling due within one year	8	3,000		3,948	
<b>Net current assets</b>			66,127		33,600
<b>NET ASSETS</b>			66,127		34,033
<b>Accumulated funds</b>					
Unrestricted funds	10		30,228		(1,102)
Restricted funds	10		15,899		15,135
Designated funds	10		20,000		20,000
			66,127		34,033

These financial statements were approved by the Board of Trustees and authorised for issue on 21st January 2025 and were signed on their behalf by:

  
 .....  
 Barbara Frost  
 Chair

  
 .....  
 Ruth Cloves  
 Company Secretary

The notes form part of these financial statements.

**Home-Start Croydon**  
**Notes to the Financial Statements**  
**for the Year Ended 31 March 2024**

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## **1 GENERAL INFORMATION**

Home-Start Croydon is a company limited by guarantee, registered in England and Wales (Company number: 05179158) and a charity registered with the Charity Commission (registered number: 1107857). Home-Start Croydon's registered address is 1-8 Ramsey Court, 122 Church Street, Croydon, CR0 1RF.

The charity meets the definition of a public benefit entity under FRS 102.

## **2 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.

The financial statements have been prepared in sterling, the functional currency of the charity, and monetary amounts in these financial statements have been rounded to the nearest £.

### **Going Concern**

At the time of approving the financial statements Home-Start Croydon has reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly the going concern basis of accounting is applied in the preparation of the financial statements.

As detailed in the Trustees Report not all funding for the financial year end 31 March 2025 has been secured, as is common with many charities. The trustees and senior management team are taking many actions to secure funding, however the financial situation at the London Borough of Croydon is not helpful in this regard. The trustees have set a Reserves Policy which takes into consideration the costs of winding up the charity (currently estimated at £20,000) and this will be reviewed regularly. If the accounts were not prepared on a going concern basis the balance sheet would not be materially different.

### **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.

Grant income 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.

Grant income received in advance for activities undertaken after the year end is deferred until the criteria for income recognition are met.

Donations and similar incoming resources are included in the year in which they are receivable, which is when the charity becomes entitled to the resource.

Investment income includes interest receivable and is included in the accounts when the charity becomes entitled to the income.

### **Expenditure**

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.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

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**Taxation**

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

**Tangible fixed assets**

Individual assets costing in excess of £1,000 are capitalised. Depreciation is provided on all tangible fixed assets at rates calculated to write off the costs less estimated residual value of each asset systematically over its expected useful life:

Office equipment - 25% straight line basis

**Operating leases**

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations.

The contributions are recognised as an expense in the Statement of Financial Activities when they fall due. Amounts not paid are shown in creditors as a liability in the Balance Sheet. The assets of the plan are held separately from the charity in independently administered funds.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

**2 INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<u>Voluntary income</u>				
Donations - general	58,180	-	58,180	58,560
Donations - in kind - premises rent	-	-	-	8,000
Grants	42,811	64,530	107,341	32,922
	-	-	-	-
	100,991	64,530	165,521	99,482
<u>Activities for generating funds</u>				
Fundraising events	10,823	-	10,823	1,478
Administering DBS checks	-	-	-	115
Room hire	82	-	82	102
	10,905	-	10,905	1,695
<u>Income from investments</u>				
Interest receivable	485	-	485	228
	485	-	485	228
<u>Charitable activities</u>				
Best Start - Parent Champions	39,659	-	39,659	39,669
Best Start - Home Visiting	39,632	-	39,632	39,672
Rent rebate	-	-	-	1,075
	79,291	-	79,291	80,416
<b>Total incoming resources</b>	<b>191,672</b>	<b>64,530</b>	<b>256,202</b>	<b>181,821</b>

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

**3 RESOURCES EXPENDED**

	Direct Costs £	Support Costs £	Governance Costs £	Total 2024 £	Total 2023 £
<u>Fundraising costs</u>					
Staff costs	-	-	-	-	1,980
Cost of fundraising events	4,482	-	-	4,482	916
Other fundraising costs	-	-	-	-	321
	4,482	-	-	4,482	3,217
<u>Cost of charitable activities</u>					
Staff costs	181,929	-	3,379	185,308	140,563
Family group expenses	1,666	-	-	1,666	3,887
Staff training and expenses	2,754	-	-	2,754	2,182
Volunteer recruitment, training and expenses	2,608	-	-	2,608	3,877
Training, Information and Guidance - HS UK	-	-	-	-	2,070
DBS checks	406	-	-	406	240
Other direct costs	-	-	-	-	1,622
Rent	-	7,841	-	7,841	8,000
Rates	-	2,268	-	2,268	1,075
Printing, postage and stationery	-	1,493	-	1,493	997
Payroll costs	-	221	-	221	220
Recruitment costs	-	89	-	89	-
Advertising and promotional costs	-	443	-	443	-
Subscriptions	-	1,207	-	1,207	-
Telephone and mobile	-	2,372	-	2,372	5,278
Computer expenses	-	2,884	-	2,884	2,991
Insurance	-	1,383	-	1,383	1,297
Office expenses	-	1,799	-	1,799	1,512
Parking charges	-	1,006	-	1,006	-
Bank charges	-	255	-	255	276
Sundry expenses	-	106	-	106	864
Depreciation	-	433	-	433	72
Independent examination fee	-	-	3,084	3,084	1,544
	-	-	-	-	-
	189,363	23,800	6,463	219,626	178,567
<b>Total resources expended</b>	<b>193,845</b>	<b>23,800</b>	<b>6,463</b>	<b>224,108</b>	<b>181,784</b>

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

**4 STAFF COSTS**

	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Salaries (including service fees)	171,695	129,150
Employer NIC	9,070	4,845
Pension costs	4,543	3,138
Self-employed contractors	-	5,410
	<u>185,308</u>	<u>142,543</u>
Charitable activities	179,919	137,583
Fundraising costs	2,010	1,980
Governance costs	3,379	2,980
	<u>185,308</u>	<u>142,543</u>

The average number of employees during the year were 7 (2023 - 7).  
 No employee earned £60,000 pa or more.

During the year the charity incurred costs totalling £40,209, including employer's NIC and employer's pension, in respect of key management personnel.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

**5 Comparative Statement of Financial Activities**  
**For the year ended 31 March 2023**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2023 £</b>
<b>Incoming resources</b>			
Voluntary income	66,560	-	66,560
Activities for generating funds	1,695	-	1,695
Income from investments	228	-	228
Charitable activities	81,316	32,022	113,338
	<u>149,799</u>	<u>32,022</u>	<u>181,821</u>
<b>Resources expended</b>			
Fundraising costs	3,217	-	3,217
Charitable activities	141,974	36,593	178,567
	<u>145,191</u>	<u>36,593</u>	<u>181,784</u>
<b>Net surplus / (deficit)</b>	<b>4,608</b>	<b>(4,571)</b>	<b>37</b>
<b>Transfers</b>			
Gross transfers between funds	(313)	313	-
<b>Net movement in funds</b>	<b>4,295</b>	<b>(4,258)</b>	<b>26,576</b>
<b>Reconciliations of funds</b>			
Total funds brought forward	14,603	19,393	33,996
<b>Total funds carried forward</b>	<b>18,898</b>	<b>15,135</b>	<b>34,033</b>

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

**6 TANGIBLE FIXED ASSETS**

	<b>Office Equipment £</b>
<b>Cost</b>	
At 1 April 2023	4,563
Additions	-
At 31 March 2024	4,563
<b>Depreciation</b>	
At 1 April 2023	4,130
Charge for the year	433
At 31 March 2024	4,563
<b>Net book value</b>	
At 31 March 2023	433
At 31 March 2024	-

**7 DEBTORS**

	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Accounts receivable	-	100
Prepayments	2,500	-
	2,500	100

**8 CREDITORS: amounts falling due within one year**

	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Accruals	3,000	1,649
Social security and other taxes	-	2,299
	3,000	3,948

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

**9 ANALYSIS OF NET ASSETS BY FUND**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Designated Funds £</b>	<b>Total 2024 £</b>
Tangible fixed assets	-	-	-	-
Debtors	2,500	-	-	2,500
Cash at bank	30,728	15,899	20,000	66,627
Creditors: amounts falling due within one year	(3,000)	-	-	(3,000)
	<u>30,228</u>	<u>15,899</u>	<u>20,000</u>	<u>66,127</u>

**ANALYSIS OF NET ASSETS BY FUND (continued)**

**Comparative information**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Designated Funds £</b>	<b>Total 2023 £</b>
Tangible fixed assets	433	-	-	433
Debtors	100	-	-	100
Cash at bank	2,313	15,135	20,000	-
Creditors: amounts falling due within one year	(3,948)	-	-	(3,948)
	<u>(1,102)</u>	<u>15,135</u>	<u>20,000</u>	<u>34,033</u>

The balance in the designated fund is specifically for winding up costs if required, as agreed by the Trustees.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

**10 MOVEMENT IN FUNDS**

	At 1 April 23 £	Income £	Expenditure £	Transfers In / (Out) £	At 31 March 24 £
<u>Unrestricted (general) funds</u>					
- General funds	(1,102)	191,672	(153,371)	(6,971)	30,228
<u>Designated Fund</u>					
	20,000	-	-	-	20,000
	18,898	191,672	(153,371)	(6,971)	50,228
<u>Restricted funds</u>					
- National Lottery	-	56,400	(41,974)	-	14,426
- Pears Foundation	1,200	8,130	(8,147)	-	1,183
- Home Start UK - Connecting From the Start	-	-	-	-	-
- Home Start UK - Warm spaces, Friendly faces	1,000	-	(710)	-	290
- Croydon Relief in Need	-	-	-	-	-
- Peoples Health Lottery Trust	-	-	-	-	-
- Cosaraf Charitable Foundation	12,935	-	(19,906)	6,971	-
	15,135	64,530	(70,737)	6,971	15,899
<b>Total funds</b>	<b>34,033</b>	<b>256,202</b>	<b>(224,108)</b>	<b>-</b>	<b>66,127</b>

**Comparative information**

	At 1 April 22 £	Incoming Resources £	Resources Expended £	Transfers In / (Out) £	At 31 March 23 £
<u>Unrestricted (general) funds</u>					
- General funds	(5,397)	149,799	(145,191)	(313)	(1,102)
- Designated funds	20,000	-	-	-	20,000
	14,603	149,799	(145,191)	(313)	18,898
<u>Restricted funds</u>					
- National Lottery Community Fund	-	20,000	(20,000)	-	-
- Pears Foundation	1,200	-	-	-	1,200
- Home Start UK - Connecting From the Start	230	-	(230)	-	-
- Home Start UK - Warm spaces, Friendly faces	-	1,000	-	-	1,000
- Croydon Relief in Need	3,606	-	(3,637)	31	-
- Peoples Health Lottery Trust	-	5,000	(5,282)	282	-
- Cosaraf Charitable Foundation	14,357	6,022	(7,444)	-	12,935
	19,393	32,022	(36,593)	313	15,135
<b>Total funds</b>	<b>33,996</b>	<b>181,821</b>	<b>(181,784)</b>	<b>-</b>	<b>34,033</b>

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

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**10 MOVEMENT IN FUNDS (continued)**

National Lottery Community Fund

This is a 3 year core costs grant to allow for capacity building and cover the increased costs of operation. We have used a portion of this to provide an additional limited support service to families that do not need intensive support but without us would have nothing. Typically this support is provided by staff rather than volunteers and is very short term.

Pears Foundation

This project ran from April to September 2023 (6 months). The application criteria was very broad, aiming to provide individual projects that benefitted a specific community need. We used this funding to introduce a Stroller Group to give local families an opportunity to meet up with others in a similar situation, to access local green spaces and get some gentle exercise. This project was funded through a grant from the Pears Foundation administered by Home-Start UK.

Home-Start UK - Connecting From The Start

This project ran from January to June 2021 and focussed on providing Perinatal Mental Health support to new parents. We also provided specific PNMH training to 13 of our volunteers. This project was funded through a grant from the Kristian Gerhard Jebsen Foundation administered by Home-Start UK.

Home-Start UK - Warm Spaces, Friendly Spaces

This was a £1000 grant to be used between Jan – Mar 2023 to provide some warming and friendly interactions for families during the winter months and as the grip of COVID loosened. We use it to provide a variety of services including coffee mornings for volunteers, purchased warm winter clothing for children in supported families, provided energy meter top ups and provided warm refreshments at all of our support groups. This project was funded through a grant from The White Stuff administered by Home-Start UK.

Croydon Relief in Need

Funding ran from December 2020 to November 2021, this was a limited 12 months-only grant with no opportunity to extend or seek additional funding. We used this to provide an intergenerational support programme linking young families with elderly people at risk of loneliness and isolation. This was done by running some weekly drop-in groups and also partnering with other local organisations to provide one-off events for multiple generations to come together.

Peoples Health Lottery Trust

Funding was awarded for March 2022 to February 2024 (2 years) and was to assist with community cohesion and address poverty and isolation in a very specific postcode area, our idea to achieve this was by introducing a neighbourhood lunch club. We provided a drop-in lunch service with hot meals provided and an opportunity to meet neighbours and build friendships. This project finished early (October 2022), and unused funding (£1000) returned to the funder, as we were not seeing sufficient people engage with the service and the goals of the project were not being met.

Cosaraf Charitable Foundation

Funding ran from Jan 2020 to December 2022 (3 years funding) and was to provide a specific support group for Muslim mothers; giving them support and an opportunity to engage and integrate with the wider community. This project had originally started under our Parent Champion programme but, with this grant, we were able to split it out and ran it as a standalone project, introducing additional services e.g. a cycling group. This project closed when the funding ended as the funder was unable to offer continuation funding.

**Home-Start Croydon**  
**Notes to the Financial Statements (continued)**  
**for the Year Ended 31 March 2024**

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**11 TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

Trustees were not reimbursed with any expenses during the year (2023 - £Nil).

**12 RELATED PARTY DISCLOSURES**

During the year donations were received from trustees, key management and related parties totalling £1,434. No restrictions or conditions were attached to any of these donations. There were no other related party transactions requiring disclosure in the current year.



**HOME-START CROYDON**

England & Wales - Charity number 1107857

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# Accounts

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Company No. 05179158

**HOME-START CROYDON**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31 MARCH 2023**

*Registered Charity No 1107857*

**BRITT & KEEHAN  
CHARTERED ACCOUNTANTS  
33 GRIMWADE AVENUE  
CROYDON  
CR0 5DJ**

# HOME-START CROYDON

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## HOME-START CROYDON

### LEGAL AND ADMINISTRATIVE DETAILS

Trustees & Directors:

Barbara Frost	Chair
Nigel Bishop	Treasurer (appointed 11.5.2023)
Parameswar Menon	(resigned 10.3.2023)
Sally Cloves	
Abhai Bhargava	
Tiffany Watts	
Anne Foster	(resigned 21.10.2022)
Helen Butlin	(appointed 8.4.2022)
Ruth Johnston	(appointed 26.4.2022, resigned 7.12.2022)
Sharmmila Jeganmogan	(appointed 28.4.2022, resigned 18.1.2023)
Ruth Cloves	(appointed 20 <sup>th</sup> May 2022)

Company Secretary: Position Vacant

Bankers: Barclays Bank Plc

Independent Examiner: Britt & Keehan  
Chartered Accountants  
33 Grimwade Avenue  
Croydon  
CR0 5DJ

Registered Office: 1-8 Ramsey Court  
122 Church Street  
Croydon  
CR0 1RF

Charity Number: 1107857

Company Number: 5179158

## HOME-START CROYDON

### TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2023

The Trustees present their Report for the year ended 31 March 2023

The members of the Management Committee (who are also the Trustees and Directors) of the charity during, and after the year, were:

Barbara Frost	Chair
Nigel Bishop	Treasurer (appointed 11.5.2023)
Parameswar Menon	Previous Treasurer (resigned 10 <sup>th</sup> March 2023)
Sally Cloves	Individual
Abhai Bhargava	Individual
Tiffany Watts	Individual
Anne Foster	Individual (resigned 21 <sup>st</sup> October 2022)
Helen Butlin	Individual (appointed 8 <sup>th</sup> April 2022)
Ruth Johnston	Individual (appointed 26 <sup>th</sup> April 2022, resigned 7 <sup>th</sup> December 2022)
Sharmmila Jeganmogan	Individual (appointed 28 <sup>th</sup> April 2022, resigned 18 <sup>th</sup> January 2023)
Ruth Cloves	Individual (appointed 20 <sup>th</sup> May 2022)

Management Committee members are elected or appointed on an annual basis, with the officers being elected from the membership of the Management Committee.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Home-Start Croydon was incorporated as a Company limited by guarantee on 14<sup>th</sup> July 2005. The company is registered as a Charity with the Charity Commission (registration number 1107857). The charity was established in 1989 and was previously registered with the Charity Commission under the registration number 803302.

The Trustees meet quarterly to ensure compliance with the Memorandum & Articles and the policies of Home-Start. The day-to-day operation within the policies, forward plan and budgets are delegated to the Manager.

Under the Memorandum & Articles of Association the Trustees appoint the officers of the charity (Chair, Vice Chair, Treasurer, and Secretary). The Trustees according to the Articles of Association are elected at the Annual General Meetings.

The Trustees may co-opt any person duly qualified to be appointed as a Trustee and that person will hold office until the next AGM.

#### **OBJECTIVES**

- 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 within the area of Croydon and its environs.

## HOME-START CROYDON

### TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2023 (continued)

#### ACTIVITIES

**Home-Start** works with families who are experiencing difficulties and who have at least one child under five years of age.

**Home-Start** is an independent, voluntary organisation which works towards the increased confidence and independence of the family by:

- offering support, friendship and practical assistance
- visiting families in their own homes or community locations where the dignity and identity of each individual can be respected and protected
- reassuring parents that difficulties in bringing up children are not unusual and encouraging enjoyment in family life.
- developing a relationship with the family in which time can be shared and understanding can be developed; the approach is flexible to take account of different needs.
- encouraging the parents' strengths and emotional well-being for the ultimate benefit of their children
- encouraging families to widen their network and to effectively use the support and services within the community.

#### ACHIEVEMENTS & PERFORMANCE

Home-Start Croydon has two distinct volunteer roles: Home Visiting and Parent Champions; all attend a comprehensive training course and are subject to Enhanced DBS checks.

Despite the limitations imposed upon us by the pandemic restrictions, staff and volunteers have continued to excel in supporting the community (e.g. delivering emergency food parcels (supported and enabled by donations from Waitrose), children's clothes, supplies & toys, booking translation services and sourcing larger items). Volunteers supported families through one-to-one support and directly in the community; on average giving between 2-3 hours each week. During the year, we received 73 referrals to provide home visiting support but, sadly, due to ongoing cuts in our funding, we were only able to action 36 of these (39 children). Additionally, 1669 families (1936 children) received support through groups and community interactions during the year.

#### PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and activities and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in planning programmes for the charity.

#### DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare statements of account for each financial year which give a true and fair view of the state of affairs of the company and of its incoming resources and resources expended during that year. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the Financial Reporting Standard for Smaller Entities has been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

## HOME-START CROYDON

### TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2023 (continued)

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

#### ACKNOWLEDGEMENTS

Contracts and Grants received:

London Borough of Croydon	Croydon Voluntary Action	Cosaraf Foundation
The National Lottery	Croydon Relief In Need	The Pears Foundation
People's Health Lottery Trust		

Individual donations (over £100) received:

Charities Aid Foundation	Masonic Charitable Fund	Selsdon Baptist Church
Waitrose (Sanderstead)	Waitrose (Coulsdon)	Peter & Tiffany Watts
Barbara Frost	Sally Cloves	Anne Salter
Gravesend Presbyterian Church		

We would also like to recognise and thank everyone who donated smaller amounts and all our volunteers who donated their expenses to the charity.

Donations "In Kind" received:

London Borough of Croydon	Croydon Salvation Army	Home-Start UK
Waitrose (Sanderstead)	Waitrose (Coulsdon)	BT Festive Give
Torchlight Ministries Croydon	Corner House Tea Room	

We would like to express our appreciation and thanks to all our donors, large and small, including those who contributed via Give As You Live and Amazon Smile, for their financial support and generosity without which our aims could not be achieved.

#### FINANCIAL REVIEW

We are pleased to present the accounts for the financial year 2022/2023.

We continue to seek diversified sources of funding to reduce our reliance on funding from the local authority, however the London Borough of Croydon remains a significant and crucial funder of our work. Details of Home-Start Croydon's revenue and expenditure for the year under review and the previous year are shown on page 7 of the Financial Statement.

We recognise, and cannot ignore, the extent to which our financial viability rests with our funding, which comes without any future guarantees beyond the current financial year ending March 2024. We are actively seeking to secure additional funds to continue our work and will engage with any new commissioning process in a bid to secure further funding to meet the needs of Croydon families in the future. We remain quietly confident that our past achievements will set us up well for future funding applications.

Throughout this year we have been funded by: London Borough of Croydon (Best Start), Croydon Voluntary Action. The Cosaraf Foundation, The National Lottery, Croydon Relief In Need, The Pears Foundation, and People's Health Lottery Trust. We are also grateful for the large number of one-off donations to support our work, in particular, a large, anonymous donation via the Charities Aid Foundation. We continue to work hard to identify additional opportunities to introduce new programmes to allow us to support more families in the Borough

## HOME-START CROYDON

### TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2023 (continued)

We know from our own evidence that the need for our service remains high and we will continue to highlight this to all potential funders. We are also pleased to recognise our close working relationship with Council Officers and hope that together we will achieve an amicable way forward for the future.

It should be noted that the majority of the funds carried forward into the next financial year are allocated for spend in 2021/2022 due to the receipt of funding where the delivery is split over multiple financial years.

We have maintained our net Reserves at a level to meet the terms of our Reserves Policy (see below).

We continue to monitor all of the services we provide using our own evaluation procedures. We also work to the National Home-Start Quality Assurance System to ensure that we provide high quality, appropriate, support to our families.

We would like to thank all of our funders for their commitment to our organisation and we are confident that Home-Start Croydon has the expertise and capacity to meet any new challenges and take a prominent part in future initiatives emanating from the Croydon community and the council's Best Start initiative

#### **RESERVES POLICY**

The Management Committee has agreed a formal policy on reserves.

The Trustees have set a Reserves Policy which requires that:

1. Reserves are maintained at a level which ensures that Home-Start Croydon's core activity could continue during a period of unforeseen circumstances. This is likely to be a reduction or cessation of funding.
2. The Management Committee have reviewed the charity's needs for a reserve and agreed the appropriate level. It was agreed to continue a gradual accrual of reserves over the next 2 years in line with our Service Level Agreement to ensure that our core work would continue for a minimum of 3 months.
3. Such development will be in line with the annual review of this policy, the latest legislative requirements and best practice advice provided by the Charity Commission and Home-Start UK.

#### **RISK REVIEW**

The Management Committee has reviewed the many risks to which Home-Start Croydon is exposed and is satisfied that systems have or are being established to mitigate these risks.

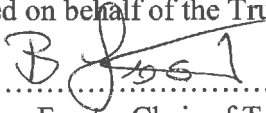
Disclosure & Barring Service checks for all volunteers and staff have been implemented.

All volunteers undertake a training course and are regularly supervised.

Adequate insurance cover for the scheme has been taken out to cover employees and volunteers carrying out work for an on behalf of Home-Start Croydon; this includes any claim resulting from alleged or actual abuse.

This report is prepared in accordance with the exemptions available to companies subject to the small company's regime within Part 15 of the Companies Act 2006

Signed on behalf of the Trustees

  
.....  
Barbara Frost – Chair of Trustees

Date: 28<sup>th</sup> November 2023

## **INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HOME-START CROYDON.**

I report on the accounts for the year ended 31 March 2023, as set out on pages 7 to 14

### **Respective responsibilities of directors and examiner**

As described on page 3, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention,

### **Basis of independent examiner's report**

My examination was conducted in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006: and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and with the Charities SORP (FRS 102) have not been met;or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jill Keehan, FCA

Date: 28<sup>th</sup> November 2023

Britt & Keehan  
Chartered Accountants  
33 Grimwade Avenue,  
Croydon. CR0 5DJ

**HOME-START CROYDON**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**AND INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

	<u>NOTES</u>	UNRESTRICTED <u>FUNDS</u>	RESTRICTED <u>FUNDS</u>	<u>2023</u>	<u>2022</u>
<b>INCOMING RESOURCES</b>	<b>8</b>				
Donations		66,560	-	66,560	18,706
Activities for generating funds		1,695	-	1,695	610
Investment income		228	-	228	20
Charitable activities		<u>81,316</u>	<u>32,022</u>	<u>113,338</u>	<u>167,591</u>
<b>TOTAL INCOMING RESOURCES</b>		<u>149,799</u>	<u>32,022</u>	<u>181,821</u>	<u>186,927</u>
<b>RESOURCES EXPENDED</b>	<b>9</b>				
Raising funds		3,217	-	3,217	4,749
Charitable activities		<u>141,974</u>	<u>36,593</u>	<u>178,567</u>	<u>230,477</u>
<b>TOTAL RESOURCES EXPENDED</b>		<u>145,191</u>	<u>36,593</u>	<u>181,784</u>	<u>235,226</u>
NET (OUTGOING)/INCOMING RESOURCES BEFORE TRANSFERS		4,608	(4,571)	37	(48,299)
TRANSFER	<b>6</b>	<u>(313)</u>	<u>313</u>	-	-
Funds brought forward at 31 March 2022		4,295	(4,258)	37	(48,299)
		14,603	19,393	33,996	82,295
<b>FUNDS CARRIED FORWARD</b> <b>At 31 March 2023</b>		<u>£18,898</u>	<u>£15,135</u>	<u>£34,033</u>	<u>£33,996</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**HOME-START CROYDON**  
**BALANCE SHEET AS AT 31 MARCH 2023**


	<u>NOTES</u>	£	<u>2023</u> £	£	<u>2022</u> £
<b>FIXED ASSETS</b>					
Tangible Fixed Assets	3		433		1,297
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		37,448		40,233	
Debtors	4	<u>100</u>		<u>-</u>	
		37,548		40,233	
<b>CREDITORS</b> (amounts falling due within one year)	5	<u>3,948</u>		<u>7,534</u>	
<b>NET CURRENT ASSETS</b>			<u>33,600</u>		<u>32,699</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>£34,033</u>		<u>£33,996</u>
<b>FUNDS</b>					
	6				
Restricted Funds			15,135		19,393
Unrestricted Funds					
- General			(1,102)		(5,397)
- Designated			<u>20,000</u>		<u>20,000</u>
			<u>£34,033</u>		<u>£33,996</u>

The accounts are prepared in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small companies

For the financial year ended 31<sup>st</sup> March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476. The directors acknowledges their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

Approved by the Directors on: 28<sup>th</sup> November 2023

and signed on their behalf by:

Signed .....  ..... B Frost - Chair

Signed .....  ..... N Bishop - Treasurer

The notes on pages 9 to 14 form an integral part of these accounts.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2023**

**1 ACCOUNTING POLICIES**

***Basis of Accounting.*** 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 (FRS) 102 and the Companies Act 2006. The financial statements have been prepared on a going concern basis.

***Legal status of the charity.*** The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

***Incoming and Outgoing resources.*** All income is accounted for on a receivable basis. Donations in kind are recognized at the value to the charity and are included in both income and expenditure. Expenditure is accounted for on an accruals basis. Direct charitable expenditure comprises all expenditure relating to the objects of the charity, including costs incurred in supporting charitable activities. Other expenditure comprises fund raising costs and expenditure on the governance of the charity. Where expenditure cannot be directly attributed to a single activity, it is allocated between activities on a basis consistent with the use of resources.

***Tangible Fixed Assets.*** Individual assets costing in excess of £1,000 are capitalised. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset systematically over its expected useful life:

Office Equipment - 25% straight line basis, calculated on a quarterly basis.

***Lease costs.*** Rentals paid under operating leases are charges to the statement of financial activities on a straight line basis over the lease term.

***Pension costs.*** Pension contributions are charged to the statement of financial activities as they fall due. Employees of the charity are members of a defined contribution pension scheme.

**2 PUBLIC BENEFIT**

The charity meets the definition of a public benefit entity under FRS 102.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2023 (continued)**

<b>3</b>	<b>FIXED ASSETS</b>		
	TANGIBLE FIXED ASSETS	<u>Office Equipment</u>	
	Cost:		
	Brought forward	4,563	
	Additions	<u>—</u>	
	Carried forward	<u>4,563</u>	
	Depreciation:		
	Brought forward	3,266	
	Charge for the year	<u>864</u>	
	Carried forward	<u>4,130</u>	
	NET BOOK VALUE		
	At 31 March 2022	<u>£1,297</u>	
	At 31 March 2023	<u>£ 864</u>	
		<u>2023</u>	<u>2022</u>
<b>4</b>	<b>DEBTORS</b>		
	Accounts receivable	<u>100</u>	<u>—</u>
		<u>£100</u>	<u>£ —</u>
		<u>=====</u>	<u>=====</u>
<b>5</b>	<b>CREDITORS – Amounts falling due within one year</b>		
	Income received in advance	-	6,000
	Accruals	137	54
	PAYE due to HMRC	2,299	-
	Independent examination & accountancy fees	<u>1,512</u>	<u>1,480</u>
		<u>£3,948</u>	<u>£7,534</u>
		<u>=====</u>	<u>=====</u>

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**6 FUNDS**

**RESTRICTED FUNDS**

Restricted funds are those which have been raised for specific projects falling within the charitable objectives:

	<u>Balance</u> <u>31.03.22</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	<u>Balance</u> <u>31.03.23</u>
National Lottery	-	20,000	20,000	-	-
Pears Foundation	1,200	-	-	-	1,200
Home Start UK - Connecting from the start	230	-	230	-	-
Warm spaces, Friendly faces	-	1,000	-	-	1,000
Croydon Relief in Need	3,606	-	3,637	(31)	-
Peoples Health Lottery Trust	-	5,000	5,282	(282)	-
Cosaraf Charitable Foundation	<u>14,357</u>	<u>6,022</u>	<u>7,444</u>	<u>-</u>	<u>12,935</u>
	<u>£19,393</u>	<u>£32,022</u>	<u>£36,593</u>	<u>£(313)</u>	<u>£15,135</u>

**UNRESTRICTED FUNDS**

Unrestricted funds are those which the Trustees are free to use in accordance with charitable objectives. Designated funds, within the unrestricted funds, have been earmarked by the trustees for a specific purpose

	<u>Balance</u> <u>31.03.22</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	<u>Balance</u> <u>31.03.23</u>
General Fund	(5,397)	149,799	145,191	(313)	(1,102)
Designated Fund					
- staffing contingency	<u>20,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>20,000</u>
	<u>£14,603</u>	<u>£149,799</u>	<u>£145,191</u>	<u>£(313)</u>	<u>£18,898</u>

**7 SUMMARY OF NET ASSETS BY FUND**

	<u>Tangible</u> <u>Fixed</u>	<u>Net</u> <u>Current Assets</u>	<u>TOTAL</u> <u>2023</u>	<u>TOTAL</u> <u>2022</u>
Restricted	-	15,135	15,135	19,393
General	433	(1,535)	(1,102)	(5,397)
Designated	<u>-</u>	<u>20,000</u>	<u>20,000</u>	<u>20,000</u>
	<u>£ 433</u>	<u>£33,600</u>	<u>£34,033</u>	<u>£33,996</u>

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

	<u>2023</u>	<u>2022</u>
<b>8 INCOMING RESOURCES</b>		
<b>Donations: General</b>	58,560	9,106
In kind – premises rent	8,000	9,600
<b>Activities for generating funds:</b>		
Fund raising	1,478	-
Administering DBS checks	115	600
Room hire	102	10
<b>Investment income</b>	228	20
<b>Charitable activities:</b>		
London Borough of Croydon:-		
Best Start - Parent champions	39,669	47,434
Best Start - Home visiting	39,672	47,377
Rent rebate	1,075	4,800
Peoples Health Lottery Trust	5,000	-
DWP Kickstart Up project	-	6,647
ABCD partnership with CVA	-	33,750
ABCD Fieldway Family Centre	-	7,193
Home Start UK	1,000	5,000
Other	-	100
National Lottery	20,000	-
Croydon Voluntary Action	900	-
Pears Foundation	-	3,200
Cosaraf Charitable Foundation	<u>6,022</u>	<u>12,090</u>
	<u>£181,821</u>	<u>£186,927</u>
<b>9. CHARITABLE ACTIVITIES</b>		
<b>Direct Costs:</b>		
Family groups expenses	3,887	2,380
Staff expenses and training	2,182	5,887
Training, Information & Guidance – Home-Start UK	2,070	4,798
Volunteer recruitment, training & expenses	3,877	1,899
DBS checks	240	263
Other	<u>1,622</u>	<u>1,178</u>
	13,878	16,405
<b>Governance costs:</b>		
Independent Examiner’s fee & accountancy assistance	1,512	1,440
Examiner’s fee understated in previous years	32	-
AGM costs	-	-
Legal fees	-	-
	<u>15,422</u>	<u>17,845</u>
Staff salaries (Note 11)	140,563	189,085
Support Costs: (Note 12)	<u>22,582</u>	<u>23,547</u>
	<u>178,567</u>	<u>£230,477</u>

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2023**

	<u>2023</u>	<u>2022</u>
<b>10. COSTS OF GENERATING VOLUNTARY INCOME</b>		
Staff salaries (Note 11)	1,980	2,247
Support costs: (Note 12)	321	286
Fund raising costs	216	2,216
Cost of fund raising events	<u>700</u>	<u>-</u>
	<u>£3,217</u>	<u>£4,749</u>
	=====	=====
<b>11 STAFF SALARIES</b>		
Salaries	129,150	173,443
Pensions	3,138	4,112
Self-employed contractors	5,410	5,817
Employers National Insurance	<u>4,845</u>	<u>7,960</u>
	<u>£142,543</u>	<u>£191,332</u>
	=====	=====
Direct charitable costs	137,583	185,922
Governance	2,980	3,163
Cost of generating funds	<u>1,980</u>	<u>2,247</u>
	<u>£142,543</u>	<u>£191,332</u>
	=====	=====
No employee earned £60,000 pa or more. The average number of employees was 7. (2022 – 11).		
<b>12 SUPPORT COSTS</b>		
Rent (in kind donation)	8,000	9,600
Rates	1,075	-
Stationery and photo-copier	997	942
Bank charges	276	256
Payroll administration costs	220	193
Telephone, mobiles and postage	5,278	4,889
Insurance	1,297	1,223
Maintenance computers & office equipment	2,991	2,950
Premises expenses	1,512	1,817
Depreciation	864	864
Other miscellaneous expenses	<u>393</u>	<u>1,099</u>
	<u>£22,903</u>	<u>£23,833</u>
	=====	=====
Direct charitable costs	22,078	23,142
Governance	504	405
Cost of generating funds	<u>321</u>	<u>286</u>
	<u>£22,903</u>	<u>£23,833</u>
	=====	=====

Support costs have been allocated on the basis of staff time and costs incurred.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**13 TRUSTEE REMUNERATION AND RELATED PARTIES**

No trustee was paid remuneration or expenses. (2022 – Nil).

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2022 – none).

**14 GOING CONCERN**

The accounts of the charitable company have been prepared on a Going Concern basis, which means that the trustees are confident that the charitable company will still be operating in twelve months from the date of signing these accounts. As detailed on page 4 of the Trustee Report not all funding for the financial year ended 31.3.2024 has yet been secured, as is common with many charities. The trustees and senior management team are taking many actions to secure funding, however the financial situation at the London Borough of Croydon, is not helpful, in this regard. The trustees have set aside a designated fund of £20,000 to meet costs, if it were to become necessary to close down the charitable company. If the accounts were not to be prepared on a Going Concern basis, the Balance Sheet, as at 31.3.2023 would not be materially different.

**HOME-START CROYDON**

England & Wales - Charity number 1107857

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# Accounts

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Company No. 05179158

**HOME-START CROYDON**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31 MARCH 2022**

*Registered Charity No 1107857*

**BRITT & KEEHAN  
CHARTERED ACCOUNTANTS  
33 GRIMWADE AVENUE  
CROYDON  
CR0 5DJ**

## HOME-START CROYDON

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9	Balance Sheet
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## HOME-START CROYDON

### LEGAL AND ADMINISTRATIVE DETAILS

Trustees & Directors: Ian McRobbie – Chair (resigned 31/12/2021)  
Barbara Frost – Chair (appointed 01/01/2022)  
Parameswar Menon – Treasurer  
Sally Cloves  
Abhai Bhargava  
Tiffany Watts (appointed 01/10/2021)  
Anne Foster (appointed 14/01/2022)

Company Secretary: Position Vacant

Bankers: Barclays Bank Plc

Independent Examiner: Britt & Keehan  
Chartered Accountants  
33 Grimwade Avenue  
Croydon  
CR0 5DJ

Registered Office: 1-8 Ramsey Court  
122 Church Street  
Croydon  
CR0 1RF

Charity Number: 1107857

Company Number: 5179158

## HOME-START CROYDON

### TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2022

The Trustees present their Report for the year ended 31 March 2022

The members of the Management Committee (who are also the Trustees and Directors) of the charity during, and after the year, were:

Ian McRobbie	Chair (resigned 31 <sup>st</sup> December 2021)
Barbara Frost	Chair (appointed 1 <sup>st</sup> January 2022)
Parameswar Menon	Treasurer
Sally Cloves	Individual
Abhai Bhargava	Individual
Tiffany Watts	Individual (appointed 1 <sup>st</sup> October 2021)
Anne Foster	Individual (appointed 14 <sup>th</sup> January 2022)

Management Committee members are elected or appointed on an annual basis, with the officers being elected from the membership of the Management Committee.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Home-Start Croydon was incorporated as a Company limited by guarantee on 14<sup>th</sup> July 2005. The company is registered as a Charity with the Charity Commission (registration number 1107857). The charity was established in 1989 and was previously registered with the Charity Commission under the registration number 803302.

The Trustees meet quarterly to ensure the compliance with the Memorandum and Articles and the policies of Home-Start. The day-to-day operation within the policies, forward plan and budgets are delegated to the Manager.

Under the Memorandum & Articles of Association the Trustees appoint the officers of the charity (Chair, Vice Chair and Treasurer). The Trustees according to the Articles of Association are elected at the Annual General Meetings.

The Trustees may co-opt any person duly qualified to be appointed as a Trustee and that person will hold office until the next AGM.

#### **OBJECTIVES**

- 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 within the area of Croydon and its environs.

## HOME-START CROYDON

### TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2022 (continued)

#### ACTIVITIES

**Home-Start Croydon** is an independent, voluntary organisation which works with families who are experiencing difficulties and who have at least one child under five years of age. We work towards the increased confidence and independence of the family by:

- offering support, friendship, and practical assistance
- visiting families in their own homes or community locations where the dignity and identity of each individual can be respected and protected
- reassuring parents that difficulties in bringing up children are not unusual and encouraging enjoyment in family life.
- developing a relationship with the family in which time can be shared and understanding can be developed; the approach is flexible to take account of different needs.
- encouraging the parents' strengths and emotional well-being for the ultimate benefit of their children
- encouraging families to widen their network and to effectively use the support and services within the community.

#### ACHIEVEMENTS & PERFORMANCE

Home-Start Croydon has two distinct volunteer roles: Home Visiting and Parent Champions; all attend a comprehensive training course and are subject to Enhanced DBS checks. Volunteers supported families through one-to-one support and directly in the community; on average giving between 2-3 hours each week.

During the past year we have focused on resuming our services to pre-pandemic levels and helping the community recover from the pandemic. We have continued to adapt our service delivery methods and processes to maximise the use of our resources and reach as many families as possible.

Staff and volunteers have continued to excel in supporting the community; many of the emergency measures introduced during the pandemic will remain available and we will seek to introduce new interventions that address current concerns and circumstances.

During the year, we received 77 referrals to provide home visiting support and we were able to action 74 of these (160 children). Additionally, 951 families (1168 children) received support through attending one or more of our group support sessions or community interactions.

#### PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and activities and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in planning programmes for the charity.

#### EQUALITY, DIVERSITY & INCLUSION (EDI) STATEMENT

Our society is full of inequalities and discrimination based on many factors not just the protected characteristics set out in law such as race, sex, and disability but other factors such as class, education, and language. The Trustees believe that Equality, Diversity, and Inclusion are crucial to effective governance and that by addressing EDI it helps our Management Committee make better decisions. This supports us to stay relevant to those we serve and to deliver our public benefit. Recognising and countering any imbalances in power, perspectives, and opportunities in the charity, and in the attitudes and behaviour of Trustees, staff and volunteers, helps to make sure that we achieve our aims. We have an EDI Policy which is regularly reviewed by Trustees and which all Trustees, staff and volunteers must adhere to.

## HOME-START CROYDON

### TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2022 (continued)

#### **DIRECTORS' RESPONSIBILITIES**

Company law requires the directors to prepare statements of account for each financial year which give a true and fair view of the state of affairs of the company and of its incoming resources and resources expended during that year. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether the Financial Reporting Standard for Smaller Entities has been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

#### **ACKNOWLEDGEMENTS**

Contracts and Grants received:

London Borough of Croydon	Croydon Voluntary Action	Cosaraf Foundation
Croydon Relief In Need	The Pears Foundation	Civic Mayor of Croydon
People's Health Lottery Trust	London Learning Consortium (DWP KickStart)	

Individual donations (over £100) received:

Selsdon Baptist Church	Waitrose (Sanderstead)	Waitrose (Coulsdon)
Sally Cloves	Anne Salter	Mr. Abhai Bhargava
Mr. Reg Briscoe	Derek & Carol Terrell	Alive City Church

We would also like to recognise and thank everyone who donated smaller amounts and all our volunteers who donated their expenses to the charity.

Donations "In Kind" received:

London Borough of Croydon	Croydon Salvation Army	Croydon Soroptimists
Russell & Bromley	Waitrose (Sanderstead)	Waitrose (Coulsdon)
BT Festive Give	EDF Energy (Period Poverty Network)	
19 <sup>th</sup> Purley Beavers	Priscilla's Tea Room	Corner House Tea Room
Caroline Fowler	Turf Projects	Home-Start UK

We would like to express our appreciation and thanks to all our donors, large and small, including those who contributed via Give As You Live and Amazon Smile, for their financial support and generosity without which our aims could not be achieved.

## HOME-START CROYDON

### FINANCIAL REVIEW

I am pleased to present the accounts for the financial year 2021/2022.

We continue to seek diversified sources of funding to reduce our reliance on funding from the local authority, the London Borough of Croydon ('LBC'). LBC however, remained a significant and crucial funder of our work during this financial year. We continue to be vigilant and monitor the financial health of LBC. Details of Home-Start Croydon's revenue and expenditure for the year under review and the previous year are shown on page 8 of the Financial Statement.

We have had an extremely tough year because of the reduced funding from LBC and also the ending of some other project funding. This has led us to undertake actions to ensure our financial viability including reducing staff hours and, unfortunately, making 3 staff redundant in December 2021 when their project funding ended.

We are pleased to announce that we have since secured additional funding for 3 years from The National Lottery Community Fund together with a very large one-off donation from an anonymous donor (via the Charity Aid Foundation) that has secured our immediate future. However, we, the Trustees, are actively seeking to secure additional funds to continue our work and to meet the needs of Croydon families in the future. I remain quietly confident that our past achievements will set us up well for future funding applications.

Throughout this year we have been funded by: London Borough of Croydon (Best Start), Croydon Voluntary Action, The Cosaraf Foundation, The Pears Foundation, London Community Foundation, the Department for Work & Pensions, and The National Lottery. We have also received a large number of one-off donations to support our work. We continue to work hard to identify additional opportunities to introduce new programmes to allow us to support more families in the borough.

We know from our own evidence that the need for our service remains high and we will continue to highlight this to all potential funders. We are also pleased to recognise our close working relationship with LBC Officers and hope that together we will continue to achieve an amicable way forward for the future.

We did not manage to maintain our Net Reserves at a level to meet the terms of our Reserves Policy in the financial year (see below). However, I am pleased to state that we have managed to return to a more than adequate level in the current financial year

We continue to monitor all of the services we provide using our own evaluation procedures. We also work to the National Home-Start Quality Assurance System to ensure that we provide high quality, appropriate, support to our families.

We would like to thank all of our funders for their commitment to our organisation and we are confident that Home-Start Croydon has the expertise and capacity to meet any new challenges and take a prominent part in future initiatives emanating from the Croydon community and the council's Best Start initiative

### **RESERVES POLICY**

The Management Committee has agreed a formal policy on reserves.

The Trustees have set a Reserves Policy which requires that:

1. Reserves are maintained at a level which ensures that Home-Start Croydon's core activity could continue during a period of unforeseen circumstances. This is likely to be a reduction or cessation of funding.

2. The Management Committee have reviewed the charity's needs for a reserve and agreed the appropriate level. It was agreed to continue a gradual accrual of reserves over the next 2 years in line with our Service Level Agreement to ensure that our core work would continue for a minimum of 3 months.
3. Such development will be in line with the annual review of this policy, the latest legislative requirements and best practice advice provided by the Charity Commission and Home-Start UK.

## **RISK REVIEW**

The Management Committee has reviewed the many risks to which Home-Start Croydon is exposed and is satisfied that systems have or are being established to mitigate these risks.

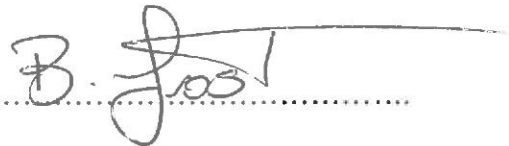
Disclosure & Barring Service checks for all volunteers and staff have been implemented.

All volunteers undertake a training course and are regularly supervised.

Adequate insurance cover for the scheme has been taken out to cover employees and volunteers carrying out work for and on behalf of Home-Start Croydon; this includes any claim resulting from alleged or actual abuse.

This report is prepared in accordance with the exemptions available to companies subject to the small company's regime within Part 15 of the Companies Act 2006

Signed on behalf of the Trustees.

A handwritten signature in black ink, appearing to read 'B. Frost', is written over a horizontal dotted line. The signature is fluid and cursive.

Barbara. Frost – Chair of Trustees

Date: 21<sup>st</sup> October 2022

## INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HOME-START CROYDON.

I report on the accounts for the year ended 31 March 2022, as set out on pages 8 to 15.

### **Respective responsibilities of directors and examiner**

As described on page 3, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants of England and Wales.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention,

### **Basis of independent examiner's report**

My examination was conducted in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.


### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006: and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jill Keehan, FCA 

Date: 28 October 2022

  
Britt & Keehan  
Chartered Accountants

33 Grimwade Avenue, Croydon. CR0 5DJ

**HOME-START CROYDON**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**AND INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2022**

	<u>NOTES</u>	<u>UNRESTRICTED</u> <u>FUNDS</u>	<u>RESTRICTED</u> <u>FUNDS</u>	<u>2022</u>	<u>2021</u>
<b>INCOMING RESOURCES</b>	<b>8</b>				
Donations		18,706	-	18,706	17,196
Activities for generating funds		610	-	610	120
Investment income		20	-	20	24
Charitable activities		<u>107,904</u>	<u>59,687</u>	<u>167,591</u>	<u>251,509</u>
<b>TOTAL INCOMING RESOURCES</b>		<u>127,240</u>	<u>59,687</u>	<u>186,927</u>	<u>268,849</u>
<b>RESOURCES EXPENDED</b>	<b>9</b>				
Raising funds		4,749	-	4,749	2,697
Charitable activities		<u>145,339</u>	<u>85,138</u>	<u>230,477</u>	<u>231,216</u>
<b>TOTAL RESOURCES EXPENDED</b>		<u>150,088</u>	<u>85,138</u>	<u>235,226</u>	<u>233,913</u>
NET (OUTGOING)/INCOMING RESOURCES BEFORE TRANSFERS		(22,848)	(25,451)	(48,299)	34,936
TRANSFER		-	-	-	-
Funds brought forward at 31 March 2021		(22,848)	(25,451)	(48,299)	34,936
		37,451	44,844	82,295	47,359
<b>FUNDS CARRIED FORWARD</b> <b>At 31 March 2022</b>		<u>£14,603</u>	<u>£19,393</u>	<u>£33,996</u>	<u>£82,295</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**HOME-START CROYDON**  
**BALANCE SHEET AS AT 31 MARCH 2022**

	<u>NOTES</u>		<u>2022</u>		<u>2021</u>
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Fixed Assets	3		1,297		2,161
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		40,233		85,856	
Debtors	4	-		788	
		40,233		86,644	
<b>CREDITORS</b> (amounts falling due within one year)	5	<u>7,534</u>		<u>6,510</u>	
<b>NET CURRENT ASSETS</b>			<u>32,699</u>		<u>80,134</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>£33,996</u>		<u>£82,295</u>
<b>FUNDS</b>	6				
Restricted Funds			19,393		44,844
Unrestricted Funds					
- General			(5,397)		17,451
- Designated			<u>20,000</u>		<u>20,000</u>
			<u>£33,996</u>		<u>£82,295</u>

The accounts are prepared in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small companies.

For the financial year ended 31<sup>st</sup> March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476. The directors acknowledges their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

Approved by the Directors on 21<sup>st</sup> October 2022  
and signed on their behalf by:

Signed .....  ..... Barbara Frost - Chair

Signed .....  ..... Parameswar Menon - Treasurer

The notes on pages 10 to 15 form an integral part of these accounts.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**1 ACCOUNTING POLICIES**

***Basis of Accounting.*** 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 (FRS) 102 and the Companies Act 2006. The financial statements have been prepared on a going concern basis.

***Legal status of the charity.*** The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

***Incoming and Outgoing resources.*** All income is accounted for on a receivable basis. Donations in kind are recognized at the value to the charity and are included in both income and expenditure. Expenditure is accounted for on an accruals basis. Direct charitable expenditure comprises all expenditure relating to the objects of the charity, including costs incurred in supporting charitable activities. Other expenditure comprises fund raising costs and expenditure on the governance of the charity. Where expenditure cannot be directly attributed to a single activity, it is allocated between activities on a basis consistent with the use of resources.

***Tangible Fixed Assets.*** Individual assets costing in excess of £1,000 are capitalised. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset systematically over its expected useful life:

Office Equipment - 25% straight line basis, calculated on a quarterly basis.

***Lease costs.*** Rentals paid under operating leases are charges to the statement of financial activities on a straight line basis over the lease term.

***Pension costs.*** Pension contributions are charged to the statement of financial activities as they fall due. Employees of the charity are members of a defined contribution pension scheme.

**2 PUBLIC BENEFIT**

The charity meets the definition of a public benefit entity under FRS 102.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022 (continued)**

<b>3</b>	<b>FIXED ASSETS</b>		
	TANGIBLE FIXED ASSETS	<u>Office Equipment</u>	
	Cost:		
	Brought forward	4,563	
	Additions	<u>—</u>	
	Carried forward	<u>4,563</u>	
	Depreciation:		
	Brought forward	2,402	
	Charge for the year	<u>864</u>	
	Carried forward	<u>3,266</u>	
	NET BOOK VALUE		
	At 31 March 2022	<u>£1,297</u>	
	At 31 March 2021	<u>£2,161</u>	
		<u>2022</u>	<u>2021</u>
<b>4</b>	<b>DEBTORS</b>		
	Accounts receivable	<u>—</u>	<u>788</u>
		£ -	£788
		<u>—</u>	<u>—</u>
<b>5</b>	<b>CREDITORS – Amounts falling due within one year</b>		
	Income received in advance	6,000	5,000
	Accruals	54	30
	Grants payable	—	—
	Independent examination & accountancy fees	<u>1,480</u>	<u>1,480</u>
		<u>£7,534</u>	<u>£6,510</u>
		<u>—</u>	<u>—</u>

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2022**

**6 FUNDS**

**RESTRICTED FUNDS**

Restricted funds are those which have been raised for specific projects falling within the charitable objectives:

	<u>Balance</u> 31.03.21	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	<u>Balance</u> 31.03.22
ABCD Partnership	22,933	33,750	56,683	-	-
Pears Foundation	-	3,200	2,000	-	1,200
Home Start UK - Connecting from the start	173	5,000	4,943	-	230
Croydon Relief in Need	13,195	-	9,589	-	3,606
DWP Kickstart	-	5,647	5,647	-	-
Cosaraf Charitable Foundation	<u>8,543</u>	<u>12,090</u>	<u>6,276</u>	-	<u>14,357</u>
	<u>£44,844</u>	<u>£59,687</u>	<u>£85,138</u>	£ -	<u>£19,393</u>

**UNRESTRICTED FUNDS**

Unrestricted funds are those which the Trustees are free to use in accordance with charitable objectives. Designated funds, within the unrestricted funds, have been earmarked by the trustees for a specific purpose

	<u>Balance</u> 31.03.21	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	<u>Balance</u> 31.03.22
General Fund	17,451	127,240	150,088	-	(5,397)
Designated Fund					
- staffing contingency	<u>20,000</u>	-	-	-	<u>20,000</u>
	<u>£37,451</u>	<u>£127,240</u>	<u>£150,088</u>	£ -	<u>£14,603</u>

**7 SUMMARY OF NET ASSETS BY FUND**

	<u>Tangible</u> <u>Fixed Assets</u>	<u>Net</u> <u>Current Assets</u>	<u>TOTAL</u> <u>2022</u>	<u>TOTAL</u> <u>2021</u>
Restricted	-	19,393	19,393	44,844
General	1,297	(6,694)	(5,397)	17,451
Designated	-	<u>20,000</u>	<u>20,000</u>	<u>20,000</u>
	<u>£1,297</u>	£ 32,699	<u>£33,996</u>	<u>£82,295</u>

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2022**

		<u>2022</u>	<u>2021</u>
<b>8</b>	<b>INCOMING RESOURCES</b>		
	<b>Donations: General</b>		
	General	9,106	5,196
	In kind – premises rent	9,600	12,000
	<b>Activities for generating funds:</b>		
	Fund raising	-	-
	Administering DBS checks	600	120
	Room hire	10	-
	<b>Investment income</b>	20	24
	<b>Charitable activities:</b>		
	London Borough of Croydon:-		
	Best Start - Parent Champions	47,434	49,986
	Best Start - Home Visiting	47,377	49,956
	Rent rebate	4,800	-
	Covid grant	-	1,549
	Croydon Relief in Need	-	13,195
	DWP Kickstart project	6,647	-
	ABCD partnership with CVA	33,750	45,000
	ABCD Fieldway Family Centre	7,193	9,434
	Home Start UK	5,000	21,195
	Other	100	937
	Big Lottery	-	16,590
	London Community Foundation	-	6,605
	Pears Foundation	3,200	25,000
	Cosaraf Charitable Foundation	<u>12,090</u>	<u>12,062</u>
		<u>£186,927</u>	<u>£268,849</u>
<b>9.</b>	<b>CHARITABLE ACTIVITIES</b>		
	<b>Direct Costs:</b>		
	Family groups expenses	2,380	7,117
	Staff expenses and training	5,887	7,288
	Training, Information & Guidance – Home-Start UK	4,798	3,662
	Volunteer recruitment, training & expenses	1,899	1,404
	DBS checks	263	284
	Other	<u>1,178</u>	<u>404</u>
		16,405	20,159
	<b>Governance costs:</b>		
	Independent Examiner's fee & accountancy assistance	1,440	1,480
	Examiner's fee understated in previous years	-	432
	AGM costs	-	-
	Legal fees	-	-
		<u>17,845</u>	<u>22,071</u>
	Staff salaries (Note 11)	189,085	182,757
	Support Costs: (Note 12)	<u>23,547</u>	<u>26,388</u>
		<u>£230,477</u>	<u>£231,216</u>

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2022**

	<u>2022</u>	<u>2021</u>
<b>10. COSTS OF GENERATING VOLUNTARY INCOME</b>		
Staff salaries (Note 11)	2,247	2,160
Support costs: (Note 12)	286	321
Fund raising costs	2,216	216
Cost of fund raising events	-	-
	<u>£4,749</u>	<u>£2,697</u>
	=====	=====
<b>11 STAFF SALARIES</b>		
Salaries	173,443	165,132
Pensions	4,112	4,359
Self employed contractors	5,817	7,528
Employers National Insurance	<u>7,960</u>	<u>7,898</u>
	<u>£191,332</u>	<u>£184,917</u>
	=====	=====
Direct charitable costs	185,922	179,698
Governance	3,163	3,059
Cost of generating funds	<u>2,247</u>	<u>2,160</u>
	<u>£191,332</u>	<u>£184,917</u>
	=====	=====
No employee earned £60,000 pa or more. The average number of employees was 11. (2021 – 9).		
<b>12 SUPPORT COSTS</b>		
Rent (in kind donation)	9,600	12,000
Stationery and photo-copier	942	1,489
Bank charges	256	186
Payroll administration costs	193	130
Telephone, mobiles and postage	4,889	5,316
Insurance	1,223	1,042
Maintenance computers & office equipment	2,950	2,850
Premises expenses	1,817	1,732
Depreciation	864	864
Other miscellaneous expenses	<u>1,099</u>	<u>1,100</u>
	<u>£23,833</u>	<u>£26,709</u>
	=====	=====
Direct charitable costs	23,142	25,934
Governance	405	454
Cost of generating funds	<u>286</u>	<u>321</u>
	<u>£23,833</u>	<u>£26,709</u>
	=====	=====

Support costs have been allocated on the basis of staff time and costs incurred.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2022**

**13 TRUSTEE REMUNERATION AND RELATED PARTIES**

No trustee was paid remuneration or expenses. (2021 – Nil).

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2021 – none).



**HOME-START CROYDON**

England & Wales - Charity number 1107857

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# Accounts

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Company No. 05179158

**HOME-START CROYDON**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31 MARCH 2021**

*Registered Charity No 1107857*

**BRITT & KEEHAN  
CHARTERED ACCOUNTANTS  
33 GRIMWADE AVENUE  
CROYDON  
CR0 5DJ**

**HOME-START CROYDON**

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## HOME-START CROYDON

### LEGAL AND ADMINISTRATIVE DETAILS

Trustees & Directors:	Ian McRobbie – Chair Parameswar Menon – Treasurer Barbara Frost Sally Cloves Tribhuvan Singh (resigned 10/08/2020) Abhai Bhargava (appointed 23/12/2020)
Company Secretary:	Position Vacant
Bankers:	Barclays Bank Plc
Independent Examiner:	Britt & Keehan Chartered Accountants 33 Grimwade Avenue Croydon CR0 5DJ
Registered Office:	1-8 Ramsey Court 122 Church Street Croydon CR0 1RF
Charity Number:	1107857
Company Number:	05179158

## HOME-START CROYDON

### TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2021

The Trustees present their Report for the year ended 31 March 2021

The members of the Management Committee (who are also the Trustees and Directors) of the charity during, and after the year, were:-

Ian McRobbie	Chair
Parameswar Menon	Treasurer
Barbara Frost	Individual
Sally Cloves	Individual
Tribhuwan Singh	Individual (resigned 10 <sup>th</sup> August 2020)
Abhai Bhargava	Individual (appointed 23 <sup>rd</sup> December 2020)

Management Committee members are elected or appointed on an annual basis, with the officers being elected from the membership of the Management Committee.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Home-Start Croydon was incorporated as a Company limited by guarantee on 14<sup>th</sup> July 2005. The company is registered as a Charity with the Charity Commission (registration number 1107857). The charity was established in 1989 and was previously registered with the Charity Commission under the registration number 803302.

The Trustees meet quarterly to ensure the compliance with the Memorandum and Articles and the policies of Home-Start. The day-to-day operation within the policies, forward plan and budgets are delegated to the Manager.

Under the Memorandum & Articles of Association the Trustees appoint the officers of the charity (Chair, Vice Chair and Treasurer). The Trustees according to the Articles of Association are elected at the Annual General Meetings.

The Trustees may co-opt any person duly qualified to be appointed as a Trustee and that person will hold office until the next AGM.

#### **OBJECTIVES**

- 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 within the area of Croydon and its environs.

## HOME-START CROYDON

### DIRECTORS' REPORT FOR THE YEAR TO 31 MARCH 2021 (continued)

#### ACTIVITIES

**Home-Start** works with families who are experiencing difficulties and who have at least one child under five years of age.

**Home-Start** is an independent, voluntary organisation which works towards the increased confidence and independence of the family by:

- offering support, friendship and practical assistance
- visiting families in their own homes or community locations where the dignity and identity of each individual can be respected and protected
- reassuring parents that difficulties in bringing up children are not unusual and encouraging enjoyment in family life.
- developing a relationship with the family in which time can be shared and understanding can be developed; the approach is flexible to take account of different needs.
- encouraging the parents' strengths and emotional well-being for the ultimate benefit of their children
- encouraging families to widen their network and to effectively use the support and services within the community.

#### ACHIEVEMENTS & PERFORMANCE

Home-Start Croydon has two distinct volunteer roles: Home Visiting and Parent Champions; all attend a comprehensive training course and are subject to Enhanced DBS checks. During this COVID-dominated year, we have continually reviewed Government rules and guidance and have provided briefing notes to staff and volunteers as we have been required to adapt our service delivery to work within the pandemic restrictions.

Despite the limitations imposed upon us by the pandemic restrictions, staff and volunteers have continued to excel in supporting the community (e.g. delivering emergency food parcels (supported and enabled by donations from Waitrose), children's clothes, supplies & toys, booking translation services and sourcing larger items). Volunteers supported families through one-to-one support and directly in the community; on average giving between 2-3 hours each week. During the year, we received 53 referrals to provide home visiting support and we were able to action 46 of these (160 children). Additionally, 685 families (789 children) received support through groups and community interactions during the year.

#### PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and activities and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in planning programmes for the charity.

#### DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare statements of account for each financial year which give a true and fair view of the state of affairs of the company and of its incoming resources and resources expended during that year. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the Financial Reporting Standard for Smaller Entities has been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

## HOME-START CROYDON

### DIRECTORS' REPORT FOR THE YEAR TO 31 MARCH 2021 (continued)

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

#### ACKNOWLEDGEMENTS

Contracts and Grants received:

London Borough of Croydon	Croydon Voluntary Action	Cosaraf Foundation
London Community Foundation	The Pears Foundation	DCMS
Kristian Gerhard Jebsen Foundation	John Lewis Partnership	Home-Start UK

Individual donations (over £100) received:

Selsdon Baptist Church	Waitrose (Sanderstead)	Waitrose (Coulsdon)
Sally Cloves	Anne Salter	Mr. Abhai Bhargava
Miss Abi Richardson	Waddon Ward Councillors	Mr. Victor Roffey
Mr. Josh Friedler	Mr. & Mrs. P. Kent	Mr. Rolf Banziger
Dr. Colin Ellis	Mrs. Lesley Narraway	Mrs. Roshini Mathasing

...and many smaller donations received throughout the year.

We would also like to recognise and thank all our volunteers who donated their expenses to the charity.

Donations "In Kind" received:

London Borough of Croydon	Croydon Salvation Army	Croydon Libraries
Croydon Soroptomists	Waitrose (Sanderstead)	Waitrose (Coulsdon)

We would like to express our appreciation and thanks to all our donors, large and small, including those who contributed via Give As You Live and Amazon Smile, for their financial support and generosity without which our aims could not be achieved.

#### FINANCIAL REVIEW

I am pleased to present the accounts for the financial year 2020/2021.

We continue to seek diversified sources of funding to reduce our reliance on funding from the local authority, however the London Borough of Croydon remains a significant and crucial funder of our work. Details of Home-Start Croydon's revenue and expenditure for the year under review and the previous year are shown on page 7 of the Financial Statement.

We recognise, and cannot ignore, the extent to which our financial viability rests with our funding, which comes without any future guarantees beyond the current financial year ending March 2022. However, we are actively seeking to secure additional funds to continue our work and will engage with any new commissioning process in a bid to secure further funding to meet the needs of Croydon families in the future. I remain quietly confident that our past achievements will set us up well for future funding applications.

Throughout this year we have been funded by: London Borough of Croydon (Best Start), Croydon Voluntary Action. The Cosaraf Foundation, The Pears Foundation, London Community Foundation and The National Lottery; and a large number of one-off donations to support our work. We continue to work hard to identify additional opportunities to introduce new programmes to allow us to support more families in the Borough.

We know from our own evidence that the need for our service remains high and we will continue to highlight this to all potential funders. We are also pleased to recognise our close working relationship with Council Officers and hope that together we will achieve an amicable way forward for the future. It should be noted that the majority of the funds carried forward into the next financial year are allocated for spend in 2021/2022 due to the receipt of funding where the delivery is split over multiple financial years.

We have maintained our net Reserves at a level to meet the terms of our Reserves Policy (see below).

We continue to monitor all of the services we provide using our own evaluation procedures. We also work to the National Home-Start Quality Assurance System to ensure that we provide high quality, appropriate, support to our families.

We would like to thank all of our funders for their commitment to our organisation and we are confident that Home-Start Croydon has the expertise and capacity to meet any new challenges and take a prominent part in future initiatives emanating from the Croydon community and the council's Best Start initiative

## **RESERVES POLICY**

The Management Committee has agreed a formal policy on reserves.

The Trustees have set a Reserves Policy which requires that:

1. Reserves are maintained at a level which ensures that Home-Start Croydon's core activity could continue during a period of unforeseen circumstances. This is likely to be a reduction or cessation of funding.
2. The Management Committee have reviewed the charity's needs for a reserve and agreed the appropriate level. It was agreed to continue a gradual accrual of reserves over the next 2 years in line with our Service Level Agreement to ensure that our core work would continue for a minimum of 3 months.
3. Such development will be in line with the annual review of this policy, the latest legislative requirements and best practice advice provided by the Charity Commission and Home-Start UK.

## **RISK REVIEW**

The Management Committee has reviewed the many risks to which Home-Start Croydon is exposed and is satisfied that systems have or are being established to mitigate these risks.

Disclosure & Barring Service checks for all volunteers and staff have been implemented.

All volunteers undertake a training course and are regularly supervised.

Adequate insurance cover for the scheme has been taken out to cover employees and volunteers carrying out work for an on behalf of Home-Start Croydon; this includes any claim resulting from alleged or actual abuse.

This report is prepared in accordance with the exemptions available to companies subject to the small company's regime within Part 15 of the Companies Act 2006

Signed on behalf of the Trustees

.....  .....

Ian McRobbie – Chair of Trustees

Date: 16<sup>th</sup> July 2021

## INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HOME-START CROYDON.

I report on the accounts for the year ended 31 March 2021, as set out on pages 7 to 12.

### **Respective responsibilities of directors and examiner**

As described on page 3, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants of England and Wales.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention,

### **Basis of independent examiner's report**

My examination was conducted in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006: and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jill Keehan, FCA



Britt & Keehan  
Chartered Accountants

Date: 16<sup>th</sup> July 2021

33 Grimwade Avenue Croydon CR0 5DJ

**HOME-START CROYDON**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**AND INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	<u>NOTES</u>	UNRESTRICTED <u>FUNDS</u>	RESTRICTED <u>FUNDS</u>	<u>2021</u>	<u>2020</u>
<b>INCOMING RESOURCES</b>	<b>8</b>				
Donations		17,196	-	17,196	14,309
Activities for generating funds		120	-	120	6,852
Investment income		24	-	24	138
Charitable activities		<u>146,662</u>	<u>104,847</u>	<u>251,509</u>	<u>182,129</u>
<b>TOTAL INCOMING RESOURCES</b>		<u>164,002</u>	<u>104,847</u>	<u>268,849</u>	<u>203,428</u>
 <b>RESOURCES EXPENDED</b>	 <b>9</b>				
Raising funds		2,697	-	2,697	8,493
Charitable activities		<u>148,800</u>	<u>82,416</u>	<u>231,216</u>	<u>249,554</u>
<b>TOTAL RESOURCES EXPENDED</b>		<u>151,497</u>	<u>82,416</u>	<u>233,913</u>	<u>258,047</u>
<b>NET (OUTGOING)/INCOMING RESOURCES BEFORE TRANSFERS</b>		12,505	22,431	34,936	(54,619)
<b>TRANSFER</b>		-	-	-	-
Funds brought forward at 31 March 2020		12,505	22,431	34,936	(54,619)
		24,946	22,413	47,359	101,978
<b>FUNDS CARRIED FORWARD At 31 March 2021</b>		<u>£37,451</u>	<u>£44,844</u>	<u>£82,295</u>	<u>£47,359</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

**HOME-START CROYDON**  
**BALANCE SHEET AS AT 31 MARCH 2021**

	<u>NOTES</u>		<u>2021</u>		<u>2020</u>
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Fixed Assets	3		2,161		3,025
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		85,856		48,843	
Debtors	4	<u>788</u>		<u>300</u>	
		86,644		49,143	
<b>CREDITORS</b> (amounts falling due within one year)	5	<u>6,510</u>		<u>4,809</u>	
<b>NET CURRENT ASSETS</b>			<u>80,134</u>		<u>44,334</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>£82,295</u>		<u>£47,359</u>
<b>FUNDS</b>					
	6				
Restricted Funds			44,844		22,413
Unrestricted Funds					
- General			17,451		4,946
- Designated			<u>20,000</u>		<u>20,000</u>
			<u>£82,295</u>		<u>£47,359</u>

The accounts are prepared in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small companies

For the financial year ended 31<sup>st</sup> March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476. The directors acknowledges their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

Approved by the Directors on: 16 July 2021  
and signed on their behalf by:

Signed .....  ..... I McRobbie - Chair

Signed .....  ..... P Menon - Treasurer

The notes on pages 9 to 14 form an integral part of these accounts.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**1 ACCOUNTING POLICIES**

***Basis of Accounting.*** 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 (FRS) 102 and the Companies Act 2006. The financial statements have been prepared on a going concern basis. The Trustees are of the opinion that there are no material uncertainties which exist, which would mean that the charity's ability to continue as a going concern was in any doubt

***Legal status of the charity.*** The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

***Incoming and Outgoing resources.*** All income is accounted for on a receivable basis. Donations in kind are recognized at the value to the charity and are included in both income and expenditure. Expenditure is accounted for on an accruals basis. Direct charitable expenditure comprises all expenditure relating to the objects of the charity, including costs incurred in supporting charitable activities. Other expenditure comprises fund raising costs and expenditure on the governance of the charity. Where expenditure cannot be directly attributed to a single activity, it is allocated between activities on a basis consistent with the use of resources.

***Tangible Fixed Assets.*** Individual assets costing in excess of £1,000 are capitalised. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset systematically over its expected useful life:

Office Equipment - 25% straight line basis, calculated on a quarterly basis.

***Lease costs.*** Rentals paid under operating leases are charges to the statement of financial activities on a straight line basis over the lease term.

***Pension costs.*** Pension contributions are charged to the statement of financial activities as they fall due. Employees of the charity are members of a defined contribution pension scheme.

**2 PUBLIC BENEFIT**

The charity meets the definition of a public benefit entity under FRS 102.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021 (continued)**

<b>3</b>	<b>FIXED ASSETS</b>		
	TANGIBLE FIXED ASSETS	<u>Office Equipment</u>	
	Cost:		
	Brought forward	4,563	
	Additions	<u>—</u>	
	Carried forward	4,563	
	Depreciation:		
	Brought forward	1,538	
	Charge for the year	<u>864</u>	
	Carried forward	2,402	
	NET BOOK VALUE		
	At 31 March 2021	<u>£2,161</u>	
	At 31 March 2020	<u>£3,025</u>	
		<u>2021</u>	<u>2020</u>
<b>4</b>	<b>DEBTORS</b>		
	Accounts receivable	788	300
		<u>£788</u>	<u>£300</u>
		<u>=====</u>	<u>=====</u>
<b>5</b>	<b>CREDITORS – Amounts falling due within one year</b>		
	Income received in advance	5,000	-
	Accruals	30	1,279
	Grants payable	-	2,450
	Independent examination & accountancy fees	<u>1,480</u>	<u>1,080</u>
		<u>£6,510</u>	<u>£4,809</u>
		<u>=====</u>	<u>=====</u>

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**6 FUNDS**

**RESTRICTED FUNDS**

Restricted funds are those which have been raised for specific projects falling within the charitable objectives:

	Balance <u>31.03.20</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	Balance <u>31.03.21</u>
ABCD Partnership	18,229	45,000	40,296	-	22,933
Home-Start UK – Young Mums	-	10,000	10,000	-	-
- Connecting From the Start	-	5,000	4,827	-	173
Croydon Relief in Need	-	13,195	-	-	13,195
Big Lottery	-	16,590	16,590	-	-
Connecting Families at Christmas	-	3,000	3,000	-	-
Cosaraf Charitable Foundation	<u>4,184</u>	<u>12,062</u>	<u>7,703</u>	<u>-</u>	<u>8,543</u>
	£22,413	£104,847	£ 82,416	£ -	£ 44,844
	=====	=====	=====	=====	=====

**UNRESTRICTED FUNDS**

Unrestricted funds are those which the Trustees are free to use in accordance with charitable objectives. Designated funds, within the unrestricted funds, have been earmarked by the trustees for a specific purpose

	Balance <u>31.03.20</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	Balance <u>31.03.21</u>
General Fund	4,946	164,002	151,497	-	17,451
Designated Fund					
- staffing contingency	<u>20,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>20,000</u>
	£24,946	£164,002	£151,497	£ -	£37,451
	=====	=====	=====	=====	=====

**7 SUMMARY OF NET ASSETS BY FUND**

	Tangible <u>Fixed Assets</u>	Net <u>Current Assets</u>	TOTAL <u>2021</u>	TOTAL <u>2020</u>
Restricted	-	44,844	44,844	22,413
General	2,161	15,290	17,451	4,946
Designated	<u>-</u>	<u>20,000</u>	<u>20,000</u>	<u>20,000</u>
	£2,161	£ 80,134	£82,295	£47,359
	=====	=====	=====	=====

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

	<u>2021</u>	<u>2020</u>
<b>8 INCOMING RESOURCES</b>		
<b>Donations: General</b>	5,196	2,309
In kind – premises rent	12,000	12,000
<b>Activities for generating funds:</b>		
Fund raising	-	5,796
Administering DBS checks	120	560
Room hire	-	496
<b>Investment income</b>	24	138
<b>Charitable activities:</b>		
London Borough of Croydon:-		
Best Start - Parent Champions	49,986	50,104
Best Start - Home Visiting	49,956	49,956
COVID-19 grant	1,549	-
Croydon Relief in Need	13,195	-
LBC & Family Action	-	5,376
ABCD partnership with CVA	45,000	45,000
ABCD Fieldway Family Centre	9,434	8,588
Home-Start UK	21,195	-
Other	937	161
Big Lottery	16,590	-
Grants for distribution	-	16,950
London Community Foundation	6,605	-
Pears Foundation	25,000	-
Cosaraf Charitable Foundation	<u>12,062</u>	<u>5,994</u>
	<u>£268,849</u>	<u>£203,428</u>
<b>9. CHARITABLE ACTIVITIES</b>		
<b>Direct Costs:</b>		
Family groups expenses	7,117	7,835
Staff expenses and training	7,572	3,984
Training, Information & Guidance – Home-Start UK	3,662	3,786
Volunteer recruitment, training & expenses	1,404	3,778
Marketing	404	1,700
Distribution of grants	-	16,611
Project evaluation	<u>-</u>	<u>400</u>
	20,159	38,094
<b>Governance costs:</b>		
Independent Examiner's fee & accountancy assistance	1,480	1,470
Examiner's fee understated in previous years	432	-
AGM costs	-	55
Legal fees	<u>-</u>	<u>40</u>
	22,071	39,659
Staff salaries (Note 11)	182,757	179,988
Support Costs: (Note 12)	<u>26,388</u>	<u>29,907</u>
	<u>£231,216</u>	<u>£249,554</u>

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

	<u>2021</u>	<u>2020</u>
<b>10. COSTS OF GENERATING VOLUNTARY INCOME</b>		
Staff salaries (Note 11)	2,160	2,222
Support costs: (Note 12)	321	368
Fund raising costs	216	216
Cost of fund raising events	<u>-</u>	<u>5,687</u>
	<u>£2,697</u>	<u>£8,493</u>
	=====	=====
<b>11 STAFF SALARIES</b>		
Salaries	165,132	163,779
Pensions	4,359	4,199
Temporary staff	7,528	5,123
Employers National Insurance	<u>7,898</u>	<u>9,109</u>
	<u>£184,917</u>	<u>£182,210</u>
	=====	=====
Direct charitable costs	179,698	176,645
Governance	3,059	3,343
Cost of generating funds	<u>2,160</u>	<u>2,222</u>
	<u>£184,917</u>	<u>£182,210</u>
	=====	=====
No employee earned £60,000 pa or more. The average number of employees was 9. (2020 – 10).		
<b>12 SUPPORT COSTS</b>		
Rent (in kind donation)	12,000	12,000
Stationery and photo-copier	1,489	2,531
Bank charges	186	346
Payroll administration costs	130	133
Telephone, mobiles and postage	5,316	6,119
Insurance	1,042	964
Maintenance computers & office equipment	2,850	3,029
Premises expenses	1,732	2,256
Depreciation	864	432
Other miscellaneous expenses	<u>1,100</u>	<u>2,465</u>
	<u>£26,709</u>	<u>£30,275</u>
	=====	=====
Direct charitable costs	25,934	29,355
Governance	454	552
Cost of generating funds	<u>321</u>	<u>368</u>
	<u>£26,709</u>	<u>£30,275</u>
	=====	=====

Support costs have been allocated on the basis of staff time and costs incurred.

**HOME-START CROYDON**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**13 TRUSTEE REMUNERATION AND RELATED PARTIES**

No trustee was paid remuneration or expenses. (2020 – Nil).

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2020 – none).