

Charity registration number 1107933 (England and Wales)

Company registration number 05197002

HOME-START KNOWSLEY
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

HOME-START KNOWSLEY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Denson P Kimmins A Tattersall D Wilson K Romano R Carroll L Dixon	(Appointed 25 November 2024) (Appointed 3 April 2025) (Appointed 1 August 2025)
Secretary	A Thompson	
Charity number (England and Wales)	1107933	
Company number	05197002	
Registered office	55 Rupert Road Huyton Liverpool Merseyside L36 9TB	
Independent examiner	Mitchell Charlesworth Suites C,D,E, & F 14th Floor The Plaza 100 Old Hall Street Liverpool L3 9QJ	

HOME-START KNOWSLEY

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HOME-START KNOWSLEY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Home-Start Knowsley is an independent charity established in 1999 to support struggling families with young children across Knowsley. We offer a proven model of peer-led early help in the home to prevent crisis and build family resilience.

We aim to ensure that every parent has the support they need so their children have the best start in life, including a safe, nurturing and stimulating environment to thrive in, reducing the risk of ACES (Adverse childhood experiences).

One of our organisation's strengths is the diverse range of services and support programmes we are able to offer throughout Knowsley. As an early intervention charity, we help families to flourish by supporting them to prioritise what they would like to achieve and put an Individual Support Plan in place that is meaningful and identifies strategies that will make lifetime changes for all the family.

We are a small team of qualified, experienced staff and well-trained volunteers that provide tailored, confidential, and non-judgemental support in the home and wider community. Common issues are: Low-level mental health in children and adults, domestic abuse, care leavers, isolation, managing children's behaviour, SEN support, parent-infant mental health support, hardship and support to access specialist agencies, e.g. Perinatal Mental Health Team, Domestic Violence Support Services, Substance and Alcohol Misuse Support Service, CAB, health services, GP's, educational settings, and debt advice.

In addition to one-one support we deliver health & wellbeing courses, parent-infant mental health support groups, SEN support groups, family activity days during school holidays, parent and toddler groups, mindfulness sessions and a project to support new dads. We also have an in-house Counselling Service.

It is the charity's mission to reach seldom heard Knowsley families, enabling them to get the most appropriate help from the best qualified service as quickly as possible, reducing the risk of ACES.

Public benefit

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

HOME-START KNOWSLEY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Significant activities and achievements against objectives

Home-Start Knowsley has continued to respond to increasing and complex needs across the borough, offering compassionate, tailored support to families navigating a wide range of challenges. During the year, we received **499 referrals** and supported **1,548 direct beneficiaries**, reflecting the scale and reach of our work.

The closure of Dad Matters Merseyside on 31st March 2024 marked the end of a project that made a lasting impact across neonatal settings. In its final year, the project supported over 500 dads, offering vital emotional and practical support during a vulnerable time in their parenting journey.

Our core family support remained central to our mission, with individualised plans helping families address issues such as poor housing, isolation, mental and physical health challenges, domestic abuse, hate crime, poverty, and adult learning difficulties. This holistic approach continues to be a lifeline for many.

The Perinatal Project continued to develop across the area, with strengthened collaboration with Singing Mamas, enhancing our offer of emotional wellbeing, peer connection, and community-based support for mothers during the perinatal period. This work has helped families access timely and appropriate support, reducing isolation and improving outcomes.

The Jigsaw Project grew in response to high demand from neurodiverse families. Saturday sessions were increased to a fortnightly offer, providing much-needed structure and inclusive activities at weekends. We expanded our collaboration with The Sensory Hive, SENDIASS, and the 0-25 SEND Health Lead, delivering Parent SEND Drop-ins initially at Northwood Family Hub and later extending to New Hutte and Hill Top Children's Centres, improving accessibility and reach.

Our counselling service for adults and children continued to provide vital emotional support, helping individuals build resilience, process trauma, and improve mental wellbeing. The service has become an essential part of our offer, particularly as families face increasing pressures and reduced access to statutory mental health services.

Volunteer recruitment remained a key focus. We diversified our training offer to include both in-person and online formats, making volunteering more flexible and accessible. Over the year, **we created 67 volunteer opportunities** across home-visiting, group peer support, and gardening. We also hosted corporate volunteer days, including:

- **QVC** – Santa's Grotto and garden clear-up
- **Sterling Plastering** – delivery of food parcels and Christmas gifts to families

These partnerships have strengthened community engagement and brought additional joy and support to families.

We continued to deliver Better Together cost-of-living support, providing essential items such as food, clothing, hygiene products, and blankets to families facing financial hardship. This support has been crucial in helping families maintain dignity and stability during difficult times.

Financial review

Total incoming resources were £218,762 (2024: £268,795) Outgoing expenditure totalled £296,776 (2024: £323,985) resulting in a net deficit for the year of £78,014 (2024: Deficit £55,190). The Balance Sheet, which includes the property of £194,545, shows net assets of £310,287 as at 31 March 2025 (2023: £388,301).

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three month's operating costs £89,872. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

HOME-START KNOWSLEY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

The charity is a company limited by guarantee, incorporated in England and Wales, the Constitution dated 16 March 1999 and it was registered as a charity by the Charity Commissioners for all purposes on 30 November 2000.

The charity follows the policy and procedures set out by the national organisation, Home-Start UK, in doing so the Management Committee are satisfied that systems are in place to mitigate the charity's exposure to major risks.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S Denson	
S Harrison	(Resigned 1 September 2025)
S Ferrer-Valls	(Resigned 3 April 2025)
P Kimmins	
A Tattersall	
D Wilson	
K Romano	(Appointed 25 November 2024)
R Carroll	(Appointed 3 April 2025)
L Dixon	(Appointed 1 August 2025)

Recruitment and appointment of trustees

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

S Denson

Trustee

20 November 2025

HOME-START KNOWSLEY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Home-Start Knowsley for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have 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 operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

HOME-START KNOWSLEY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HOME-START KNOWSLEY

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

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 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. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

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:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements 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.

Mitchell Charlesworth

Suites C,D,E, & F
14th Floor The Plaza
100 Old Hall Street
Liverpool
L3 9QJ
20 November 2025

HOME-START KNOWSLEY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	2	4,512	208,452	212,964	5,018	251,944	256,962
Investments	3	5,048	-	5,048	6,838	-	6,838
Other income	4	750	-	750	4,995	-	4,995
Total income		10,310	208,452	218,762	16,851	251,944	268,795
Expenditure on:							
Charitable activities	5	102,367	194,409	296,776	77,548	246,437	323,985
Total expenditure		102,367	194,409	296,776	77,548	246,437	323,985
Net income/(expenditure) and movement in funds		(92,057)	14,043	(78,014)	(50,697)	5,507	(55,190)
Reconciliation of funds:							
Fund balances at 1 April 2024		380,240	8,061	388,301	440,937	2,554	443,491
Fund balances at 31 March 2025		288,183	22,104	310,287	380,240	8,061	388,301

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

HOME-START KNOWSLEY

BALANCE SHEET

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	11		205,485		213,012
Current assets					
Debtors	12	44,489		50,087	
Cash at bank and in hand		163,630		203,927	
		<u>208,119</u>		<u>254,014</u>	
Creditors: amounts falling due within one year	14	<u>(77,790)</u>		<u>(48,483)</u>	
Net current assets			130,329		205,531
Total assets less current liabilities			<u>335,814</u>		<u>418,543</u>
Creditors: amounts falling due after more than one year	15		(25,527)		(30,242)
Net assets			<u>310,287</u>		<u>388,301</u>
The funds of the charity					
Restricted income funds	17		22,104		8,061
Unrestricted funds- designated	18	200,291		295,813	
Unrestricted funds - general	18	87,892	-	84,427	-
Unrestricted funds		<u></u>	<u>288,183</u>	<u></u>	<u>380,240</u>
			<u>310,287</u>		<u>388,301</u>

HOME-START KNOWSLEY

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 20 November 2025

S Denson

Trustee

Company registration number 05197002 (England and Wales)

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Home-Start Knowsley is a private company limited by guarantee incorporated in England and Wales. The registered office is 55 Rupert Road, Huyton, Liverpool, Merseyside, L36 9TB.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% Straight line basis
Property improvements	2% Straight line basis
Fixtures and fittings	15% Reducing basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	3,637	-	3,637	1,518	-	1,518
Grants	875	208,452	209,327	3,500	251,944	255,444
	<u>4,512</u>	<u>208,452</u>	<u>212,964</u>	<u>5,018</u>	<u>251,944</u>	<u>256,962</u>

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	5,048	6,838
	<u>5,048</u>	<u>6,838</u>

4 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	750	4,995
	<u>750</u>	<u>4,995</u>

5 Expenditure on charitable activities

	Charitable expenditure 2025 £	Charitable expenditure 2024 £
Direct costs		
Staff costs	198,016	212,795
Family activities and recreation	36,279	48,795
Volunteer expenses	1,563	3,738
Establishment costs	9,789	10,023
	<u>245,647</u>	<u>275,351</u>
Share of support and governance costs (see note 6)		
Support	39,943	43,689
Governance	11,186	4,945
	<u>296,776</u>	<u>323,985</u>
Analysis by fund		
Unrestricted funds	102,367	77,548
Restricted funds	194,409	246,437
	<u>296,776</u>	<u>323,985</u>

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Support costs allocated to activities

	2025 £	2024 £
Depreciation	7,528	7,923
Office expenses	4,055	5,339
Printing, postage and stationary	890	817
Travel and subsistence	10,733	13,659
Advertising and promotion	34	623
Legal and professional fees	7,912	7,394
Repairs and maintenance	2,618	2,014
Cleaning	2,405	2,390
Interest payable	2,649	2,905
Bank charges	1,042	525
Sundry	77	100
Governance costs	11,186	4,945
	<u>51,129</u>	<u>48,634</u>
Analysed between:		
Charitable expenditure	<u>51,129</u>	<u>48,634</u>

	2025 £	2024 £
Governance costs comprise:		
Audit fees	2,300	2,100
Legal and professional	7,650	2,680
AGM Costs	1,236	165
	<u>11,186</u>	<u>4,945</u>

7 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,300	2,100
Depreciation of owned tangible fixed assets	7,528	7,923
	<u></u>	<u></u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	8	8
	<u>8</u>	<u>8</u>

Employment costs

	2025 £	2024 £
Wages and salaries	173,186	187,413
Social security costs	10,165	10,214
Other pension costs	13,474	13,895
	<u>196,825</u>	<u>211,522</u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	48,460	47,382
	<u>48,460</u>	<u>47,382</u>

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Tangible fixed assets

	Freehold land and buildings	Property improvements	Fixtures and fittings	Total
	£	£	£	£
Cost				
At 1 April 2024	178,356	86,306	73,040	337,702
At 31 March 2025	178,356	86,306	73,040	337,702
Depreciation and impairment				
At 1 April 2024	39,197	27,353	58,139	124,689
Depreciation charged in the year	3,567	1,726	2,235	7,528
At 31 March 2025	42,764	29,079	60,374	132,217
Carrying amount				
At 31 March 2025	135,592	57,227	12,666	205,485
At 31 March 2024	139,159	58,953	14,900	213,012

12 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	39,994	46,019
Other debtors	3,947	3,501
Prepayments and accrued income	548	567
	44,489	50,087

13 Loans and overdrafts

	2025	2024
	£	£
Bank loans	32,257	36,233
Payable within one year	6,730	5,991
Payable after one year	25,527	30,242

The long-term loans is a secured mortgage by fixed charges over 5 years with interest rates at 3% plus base rate.

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Bank loans	13	6,730	5,991
Trade creditors		1,234	1,079
Other creditors		9,073	7,446
Accruals and deferred income		60,753	33,967
		<u>77,790</u>	<u>48,483</u>

15 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	13	25,527	30,242
		<u>25,527</u>	<u>30,242</u>

16 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	13,474	13,895
	<u>13,474</u>	<u>13,895</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources At 31 March 2025 expended	
	£	£	£	£
Big Lottery Reaching Communities	-	21,812	(21,812)	-
Steve Morgan Foundation	-	16,667	(16,663)	4
KMBC - Better Together	-	21,000	(21,000)	-
Liverpool One	-	14,832	(14,831)	1
Northwood Together	418	10,500	(10,918)	-
NHS Cheshire & Merseyside ICB	-	7,500	(7,498)	2
Garfield Weston 2024	-	15,000	(15,000)	-
Eric Wright Charitable Trust	-	5,000	(2,088)	2,912
KMBC - SEN Stronger Communities	1,351	8,997	(10,348)	-
Henry Smith Charity	-	43,333	(34,437)	8,896
Cadent	4,375	4,375	(7,559)	1,191
Masons- Dads Matter project	1,917	-	(1,917)	-
UKSPF Fund	-	7,650	(7,650)	-
Pears Grant	-	14,000	(7,419)	6,581
John Moores Foundation	-	10,000	(7,483)	2,517
Hope for Children	-	4,138	(4,138)	-
LD PM ICB	-	3,648	(3,648)	-
	<u>8,061</u>	<u>208,452</u>	<u>(194,409)</u>	<u>22,104</u>

Previous year:

	At 1 April 2023	Incoming resources	Resources At 31 March 2024 expended	
	£	£	£	£
	-	-	-	-
Big Lottery Reaching Communities	-	134,991	(134,991)	-
KMBC - Better Together	-	21,000	(21,000)	-
Northwood Together	707	13,697	(13,986)	418
KMBC - Shortbreaks	-	5,000	(5,000)	-
Merseycare NHS	1,847	29,013	(30,860)	-
KMBC - SEN Stronger Communities	-	13,382	(12,031)	1,351
Big Lottery KYN	-	21,385	(21,385)	-
Cadent	-	4,375	-	4,375
White Stuff - Empowering Women Grant	-	2,500	(2,500)	-
CFLM - Dad Matters Project	-	4,600	(4,600)	-
Masons - Dad Matters Project	-	2,000	(84)	1,916
	<u>2,554</u>	<u>251,944</u>	<u>(246,437)</u>	<u>8,061</u>

HOME-START KNOWSLEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

(Continued)

The funders:

Big Lottery Reaching Communities - Contribution towards core costs

Steven Morgan Foundation - Contribution towards management salaries

Knowsley Metropolitan Borough Council KMBC - Better Together - Hardship assistance

Sunrise Project - Big Lottery Merseyside consortium project to assist to support families with love level mental health

Northwood Together - Contribution towards a worker for 1.5 days per week in Northwood area

Liverpool I - Contribution towards The Perinatal & Parent-Infant Mental Health (PIMHS) Project

KMBC - Shortbreaks - Contribution towards The Jigsaw Project (SEND)

Merseycare NHS - Cheshire & Merseyside Dad Matters Coordinator January – December 23

KMBC - SEN Stronger Communities - Contribution towards 18.5 SEND Support Worker

Know your neighbour Big Lottery - Contribution towards The Jigsaw Project

Cadent - To provide energy saving resources and Co2 alarms to families

White Stuff - Empowering Women grant

CFLM - Contribution towards Dad Matters project Jan- March 24

Masons - Contribution towards Dad Matters project

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Property (Assets)	198,112	-	-	(3,567)	194,545
Perinatal support	19,885	-	(17,333)	-	2,552
Designated Core Offer & Counselling	56,800	-	(54,834)	-	1,966
Designated SEN Project	21,016	-	(19,788)	-	1,228
General funds	84,427	10,310	(10,412)	3,567	87,892
	<u>380,240</u>	<u>10,310</u>	<u>(102,367)</u>	<u>-</u>	<u>288,183</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Unrestricted funds (Continued)

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers At 31 March 2024	
	£	£	£	£	£
Property (Assets)	203,405	-	-	(5,293)	198,112
Perinatal support	46,178	-	(26,293)	-	19,885
Designated Core Offer & Counselling	60,000	-	(3,200)	-	56,800
Designated SEN Project	40,000	-	(18,984)	-	21,016
General funds	91,354	16,851	(29,071)	5,293	84,427
	<u>440,937</u>	<u>16,851</u>	<u>(77,548)</u>	<u>-</u>	<u>380,240</u>

19 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	2025	2025	2025
	£	£	£
At 31 March 2025:			
Tangible assets	205,485	-	205,485
Current assets/(liabilities)	108,225	22,104	130,329
Long term liabilities	(25,527)	-	(25,527)
	<u>288,183</u>	<u>22,104</u>	<u>310,287</u>
	<u><u>288,183</u></u>	<u><u>22,104</u></u>	<u><u>310,287</u></u>
	Unrestricted funds	Restricted funds	Total
	2024	2024	2024
	£	£	£
At 31 March 2024:			
Tangible assets	213,012	-	213,012
Current assets/(liabilities)	197,470	8,061	205,531
Long term liabilities	(30,242)	-	(30,242)
	<u>380,240</u>	<u>8,061</u>	<u>388,301</u>
	<u><u>380,240</u></u>	<u><u>8,061</u></u>	<u><u>388,301</u></u>

20 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.