

Registered Charity Number
1108612

Registered Company Number
05375011

HOME-START OXFORD

REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

HOME-START OXFORD

Contents

	Page
Company Information	2
Trustees' Annual Report	3-5
Statement of trustees' responsibilities	6
Independent Examiner's report	7
Statement of Financial Activities	8-9
Income and Expenditure account	10
Recognised Gains and Losses	11
Movements on Accumulated Funds	11
Balance Sheet	12
Notes to the accounts	13-19
Detailed Statement of Financial Activities	20-21

**HOME-START OXFORD
COMPANY INFORMATION**

Directors and Trustees

Prue Reynolds (Chair)
Douglas Keir (Treasurer)
Rachel Bailey-Williams
Charlotte Beatson
Mariam Iqbal
Chloe Johnston
Lucy Noble
Alison Sutton-Davezac
Mark Upton

Independent Examiner

Alder Demain & Akers
2 Michael Court
Hanney Road
Southmoor
Oxfordshire OX13 5HR

Bankers

CAF Bank Ltd
25, Kings Hill Avenue,
West Malling
Kent ME19 4JQ
Telephone: 0845 072 5555

Virgin Money
Jubilee House,
Gosforth,
Newcastle upon Tyne, NE3 4PL.

Registered office

26 Kingfisher Green
Oxford OX4 7BX
Telephone: 01865 649003

Charity Registered number
1108612

Company Registered Number
5375011

Chief Executive
Katharine Barber

Home-Start Oxford

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

Introduction

The trustees have pleasure in submitting their report and the financial statements for the year ended 31 March 2025

The directors of the charitable company (the charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. Their responsibilities include all the responsibilities of directors under the Companies Acts and trustees under the Charities Act.

Structure, governance and management

Home-Start Oxford, a company limited by guarantee and not having a share capital, is governed by the conditions contained in its Memorandum and Articles of Association. In accordance with the governing documents, the Board is made up of no fewer than four and no more than twelve trustees. Copies of these documents are available from the Registered Office listed on the Information page. In the event of a winding up, the liability of each member or any person who has ceased to be a member in the last 12 months is limited to one pound sterling. The Board has the power to fill any vacancies arising in the year, any such appointments to be confirmed by members at the next Annual General Meeting.

New trustees are briefed on their obligations under charity and company law, on the Board's decision-making process and strategy and the recent financial performance of the charity.

The trustees and CEO of the charity are listed on the Information page.

Objects, vision and purpose

The objects for which the charity is established are:

- To safeguard, protect and preserve the good health, both mental and physical, of children and their parents / carers.
- To prevent cruelty to, or maltreatment of, children
- To relieve sickness, poverty and need amongst children and parents/carers of children
- To promote the education of the public in better standards of child care within the areas of West and Mid-Oxfordshire and the environs.

Public benefit statement.

The trustees confirm that they have had due regard, in all their decision making, as to the guidance published by the Charity Commission on public benefit.

Home-Start Oxford works to support families who are isolated and vulnerable and to give children the very best start in life. It is committed to equal opportunities and provides an inclusive service across Central and West Oxfordshire. It works closely with other agencies and partners and contributes to building stronger communities through its commitment to the wellbeing of families and training and support of volunteers. Its cumulative experience is available to contribute to the ongoing development of services for early years.

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

Summary of Activities

This year has been over 1,500 beneficiaries to Home-Start Oxford support, a new record for the charity.

Families are being supported through a myriad of worries and noticeably a majority of families (some 77%) have multiple needs. In particular this year, more families are coming to us experiencing issues in self-esteem, loneliness and isolation and practical support needs such as running the house.

Our groups continue to be an increasingly important aspect of our outreach programme. We now run groups every day of the week. As well as our stay and play groups, we have also launched a Baby Book Club in Littlemore and Daisies, a SEND support group in Witney. We also continue to support a weekly Growing Minds stay and play group in Littlemore. Our free summer programme grew, with events taking place in Witney and Rose Hill and for the first time also included day trips to Beale Park. Feedback from the events showed us just how important these activities are for families who had previously found days out on their own to be inaccessible, and unaffordable to them. The Home-Start trips gave them access to experiences they would not otherwise have had.

Our groups continue to grow in popularity. In the last year over 249 group sessions took place and 485 families were supported through groups. The increase in focus on our group activity saw us increase staffing, with the appointment of a Family Groups Support Worker, who works alongside our Group Coordinator.

Our home-visiting volunteers have supported 62 families this year. Emotional support continues to be the most offered support, although frequently our volunteers are also offering practical help, such as managing household budgets, getting families out and about and connecting with other services.

59 volunteers help us support local families. Once more, our volunteers have given over 10,000 hours of their time to Home-Start, which is just incredible. In our annual Volunteer Survey, 100% of volunteers said they would recommend volunteering for Home-Start.

Collaboration and partnership work continues to be an important part of our work. Together with our Home-Start Consortium partners we have secured funding. As a member of the Oxfordshire County Council's Early Years Board, we are helping to push forward the importance of the Early Years. While partnerships with Oxfordshire Health and Active Oxfordshire have ensured both new funding streams and more access to valuable services for our families.

Our Annual Report can be found on our website www.homestartoxford.org.uk and provides further details about all our activities this year.

Financial Report

Total income increased by a remarkable 42% to £415,423 in 2024-25 (£315,106). A number of factors contributed: an increase of almost £70,000 from statutory bodies, including, for the first time Oxford Health; a successful restart of funding from the National Lottery (£25,000), and increased funding from long-term supporters including BBC Children in Need and The Henry Smith Charity. Unrestricted income, which we are free to use flexibly, was unchanged at £123,000, while restricted income increased by £124,000 to £293,000 from £169,000.

Home-Start Oxford

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

Financial Report (cont.)

That we managed a very material increase in our income in the current, difficult, environment with increased competition for funds, was in no small part due to the efforts and expertise of the Development team, responsible for the sourcing of funds and reporting back to grant-givers, which had been strengthened in late 2023, as well as to the increased involvement of the CEO in a number of important networks. Together with Home-Start Banbury, Bicester and Chipping Norton and Home-Start Southern Oxfordshire, Home-Start Oxford is a member of the Home-Start Oxfordshire Consortium which successfully applied for funding for projects covering the entire county.

Total expenses for 2024-25 rose by only 17% to £362,903 (23-24: £309,308). Within these figures, total staff costs were £315,115 (23-24: £262,275), an increase of 19% and representing 86% of total costs. The substantial increase was caused by an increase in staff numbers, general salary inflation, as well as recruiting new staff at higher experience levels to those leaving. Non-salary costs rose by 10%.

The result of the changed income and expenses led to a surplus of £52,521, compared to a deficit of £17,221 the year before. Total reserves therefore increased to £282,830 (24: £230,309), of which £259,557 were unrestricted and uncommitted. This represents 72% of total expenses for the year.

Risk Assessment

The trustees recognise and accept their responsibility for ensuring that the risks to which the charitable company is exposed are reviewed and steps taken to mitigate potential damage by use of appropriate preventative controls and corrective actions. Trustees are aware of the Charities Statement of Recommended Practice (SORP) and accept the requirement, in relation to all aspects of their work, for regular assessments of operating strengths and weakness. To this end the risk management strategy comprises an annual review of the risks which the charity may face, the establishment of systems and procedures to mitigate those risks identified; and the implementation of procedures designed to minimise any potential impact on the charity should any of those risks materialise.

Reserves Policy

The trustees have reviewed the level of the charity's reserves which are freely available for financing continuing operations. The trustees consider that unrestricted reserves adequate to meet the charity's immediate commitments, and in addition an amount of approximately 3 months' operating expenses is the practical minimum in order to protect the continued existence of the charity and ensure that obligations of current service users can be safely fulfilled. In the current situation of extreme financial uncertainty, however, unrestricted reserves of at least 6 months' operating expenditure are felt to be more appropriate to ensure that obligations to current service users can be safely met.

At 31.3.25, total unrestricted reserves:	£282,575
Prior commitments (potential redundancy payments and project funding)	-23,018
Unrestricted, uncommitted reserves	<u>£259,557</u>
Total expenditure 2023-24	£362,903

Investment policy

All funds are held in current or interest-bearing bank accounts.

Home-Start Oxford

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

Trustees' responsibilities statement

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Companies Act 2006, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015.

Company and Charity 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those 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; 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 which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention of fraud and other irregularities.


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

Method of preparation of accounts

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, and in accordance with the Financial Reporting Standard 102, (effective 1 January 2016.)

These financial statements have been prepared in accordance with the provisions in part 15 of the Companies Act 2006, applicable to companies subject to the small companies regime.

This report was approved by the trustees on the 11 December, 2025, and signed on their behalf, by


Douglas Keir
Director and Trustee
11/12/2025

Home-Start Oxford

Independent Examiner's Report for the year ended 31 March 2025

I report on the financial statements of the company for the year ended 31 March 2025, which are set out on pages 2 - 21.

Respective responsibilities of trustees and examiner.

The trustees, who are also the directors of the company for the purposes of company law, are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under charity or company law and is eligible for independent examination, it is my responsibility to:

- examine the financial statements under section 145 of the Charities Act 2011.
- to follow the procedures laid down in the general Directions given by the Charity Commission 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 carried out in accordance with the general Directions given by the Charity Commission. 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 seeking 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

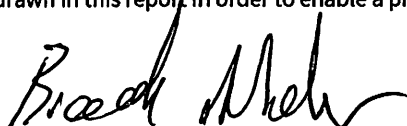
In connection with my examination, no matter has come to my attention:

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
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- the financial statements have not been prepared in accordance with the Charities SORP (FRS 102)

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

Signed:



Dated:

11 December 2025.

Brook Alder

Alder Demain & Akers Ltd

2 St Michael's Court, Southmoor

Oxfordshire, OX13 5HR

Home-Start Oxford
Statement of Financial Activities for the year ended 31 March 2025

		Unrestricted Funds	Restricted funds	Total Funds	Total Funds
	Notes	2025 £	2025 £	2025 £	2024 £
Incoming resources					
<i>Incoming resources from generated funds</i>					
<i>Voluntary Income</i>		112,944	84,203	197,147	200,752
<i>Activities for generating funds</i>		5,342	0	5,342	6,205
<i>Investment Income</i>	5	3,873	0	3,873	3,178
<i>Incoming resources from charitable activities</i>		500	208,562	209,062	81,952
Total incoming resources		122,658	292,765	415,423	292,087
Resources expended					
<i>Fund-raising costs</i>		23,120	28,387	51,507	33,032
<i>Costs of charitable activities</i>		44,398	266,997	311,395	276,276
Total resources expended		67,518	295,384	362,903	309,308
Net incoming resources before transfers between funds		55,140	-2,619	52,521	-17,221
Gross transfers between funds	11	-	-	-	-
Net incoming resources before other recognised gains and losses		55,140	-2,619	52,521	-17,221
Other gains and losses		-	-	-	-
Net movement in funds	3	55,140	-2,619	52,521	-17,221
Reconciliation of funds					
<i>Total funds brought forward</i>		227,435	2,874	230,309	247,530
Total funds carried forward		282,575	255	282,830	230,309

The notes on pages 13-19 form an integral part of these accounts
All activities derive from continuing operations.

Home-Start Oxford
Statement of Financial Activities for the year ended 31 March 2025

Prior year's figures

		Unrestricted Funds	Restricted funds	Total Funds
	Notes	2024 £	2024 £	2024 £
Incoming resources				
<i>Incoming resources from generated funds</i>				
<i>Voluntary Income</i>		153,691	47,061	200,752
<i>Activities for generating funds</i>		6,205	-	6,205
<i>Investment Income</i>	5	3,178	-	3,178
<i>Incoming resources from charitable activities</i>		-	81,952	81,952
Total incoming resources		163,074	129,013	292,087
Resources expended				
<i>Fund-raising costs</i>		33,032	-	33,032
<i>Costs of charitable activities</i>		146,930	129,346	276,276
Total resources expended		179,962	129,346	309,308
Net incoming resources before transfers between funds		-16,889	-333	-17,221
Gross transfers between funds	11			-
Net incoming resources before other recognised gains and losses		-16,889	-333	-17,221
Other gains and losses		-	-	-
Net movement in funds	3	-16,889	-333	-17,221
Reconciliation of funds				
<i>Total funds brought forward</i>		244,323	3,207	247,530
Total funds carried forward		227,435	2,874	230,309

The notes on pages 13-19 form an integral part of these accounts.
All activities derive from continuing operations.

Home-Start Oxford
Statement of Financial Activities for the year ended 31 March 2025

Income and Expenditure Account as required by the Companies Act for the year ended 31 March 2025

	2025	2024
	£	£
Turnover	411,551	288,909
Costs of turnover	362,903	309,308
Operating surplus / deficit	<u>48,648</u>	<u>-20,399</u>
Interest receivable	3,873	3,178
Interest payable	0	0
Surplus/deficit on ordinary activities before tax	<u>52,521</u>	<u>-17,221</u>
Surplus/deficit for the year	<u>52,521</u>	<u>-17,221</u>
Retained surplus/deficit for the financial year	<u>52,521</u>	<u>-17,221</u>

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the income and expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes on pages 13-19 form an integral part of these accounts

Home-Start Oxford
Statement of Financial Activities for the year ended 31 March 2025

Statement of Total Recognised Gains and Losses
for the year ended 31 March 2025

	2025	2024
	£	£
Surplus/deficit of income over expenditure before realisation of assets	52,521	- 17,221
	<u>52,521</u>	<u>- 17,221</u>
Grants for the acquisition of fixed assets	-	-
	<u>52,521</u>	<u>- 17,221</u>
Net movement in Funds	52,521	- 17,221

Movements in revenue and capital funds
for the year ended 31 March 2025

	Unrestricted Funds	Restricted funds	Total Funds	Total Funds
	2025	2025	2025	2024
	£	£	£	£
Accumulated funds brought forward	227,435	2,874	230,309	247,530
Recognised gains and losses before transfers	55,140	-2,619	52,521	-17,221
Transfer between Funds	-	-	-	-
Accumulated funds carried forward	<u>282,575</u>	<u>255</u>	<u>282,830</u>	<u>230,309</u>
being				
Accumulated Revenue Fund	282,575	255	282,830	230,309
Fixed Asset Fund	-	-	-	-
	<u>282,575</u>	<u>255</u>	<u>282,830</u>	<u>230,309</u>

Home-Start Oxford

Balance Sheet as at 31st March 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible assets	10	4,175	4,673
Current Assets			
Debtors & prepayments	8	4,231	22,982
Cash at bank and in hand		400,580	217,335
Total current assets		<u>404,811</u>	<u>240,317</u>
Current liabilities			
amounts due within one year	9	<u>-126,157</u>	<u>-14,681</u>
Net Current Assets		278,654	225,636
Total assets less liabilities		<u>282,830</u>	<u>230,309</u>
Net Assets		<u>282,830</u>	<u>230,309</u>
Charity funds			
Unrestricted funds		282,575	227,435
Restricted funds		255	2,874
		<u>282,830</u>	<u>230,309</u>

The financial statements have been prepared in accordance with the provisions relating to companies subject to the small companies regime part 15 of the of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities.

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

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

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 7.

The financial statements have been prepared in accordance with the provisions in part 15 of the Companies Act 2006 applicable to companies subject to the small company regime.

The financial statements were approved by the trustees onth 2025 and signed on their behalf by:



Douglas Keir (Trustee and Director)

The notes on pages 13-19 form an integral part of these accounts

Home-Start Oxford
Notes to the accounts
for the year ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparation of the accounts

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), effective April 2008, and all other applicable accounting standards, as modified by the 2005 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, effective April 2005. The accounts have been drawn up in accordance with the provisions of the Charities Act and the Companies Act.

In so far as the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, effective April 2005 requires compliance with specific Financial Reporting Standards other than the FRSSE then the specific Financial Reporting Standards have been followed where their requirements differ from those of the FRSSE.

The company has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement.

The particular accounting policies adopted are set out below.

Risks and future assumptions

The charity constitutes a public benefit entity as defined by FRS 102

Accounting convention

The financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of freehold land and buildings and fixed asset investments.

The charity is entirely dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

Incoming Resources

Incoming resources are accounted for on a receivable basis, but will be deferred where appropriate in line with the policy stated below.

Investment Income

Bank Interest received is included on an actual receipts basis.

Home-Start Oxford
Notes to the accounts
for the year ended 31 March 2025

1. ACCOUNTING POLICIES - CONTINUED

Deferred income

In accordance with the Statement of Recommended Practice for Accounting and Reporting (effective April 2005) issued by the Charity Commissioners for England & Wales grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts and the sums involved are shown as creditors in the accounts.

Recognition of liabilities

Liabilities are recognised on the accruals basis in accordance with normal accounting principles, modified where necessary in accordance with the guidance given in the Statement of Recommended Practice for Accounting and Reporting (effective April 2005) issued by the Charity Commissioners for England & Wales .

Resources Expended

With the exception of fund-raising, all the activities of the company are considered to be charitable activities, and, as such, the costs have been aggregated in the income statement. This includes the direct costs of providing services to beneficiaries, the training and support of volunteers and the salary and pension costs of employees involved in facilitating the above, including those related to the management and governance of the organisation. A break-down of these costs is given in the notes to the accounts.

Fixed assets and depreciation

All tangible fixed assets, except freehold land and buildings, are stated at cost less depreciation. Freehold land and buildings, where held, are stated at a valuation arrived at by a professionally qualified firm of valuers, who valued the assets on the basis of open market value in current use.

Items of less than £1,000 are not capitalised.

Depreciation has been provided at the following rates in order to write off the assets (less their expected residual value) over their estimated useful economic lives.

Plant and machinery 25% straight line

A regular annual review of the likelihood of asset impairment is undertaken.

Home-Start Oxford
Notes to the accounts
for the year ended 31 March 2025

1. ACCOUNTING POLICIES - CONTINUED

Capital grants

The board of trustees consider that, in order to comply with the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales (effective October 2005), gifts of tangible fixed assets or grants of a capital nature given for specific purposes and fully utilised in the furtherance of the objects of the charity should be credited to the relevant fixed asset fund after the sums have been properly expended on the restricted purpose. The related asset is shown in the balance sheet at the full cost of acquisition or subsequent revaluation.

If the related assets are subject to restrictions by the grant making organisation on their use and disposal, then these restrictions are noted in the fixed asset section of these accounts. In such circumstances, the fixed asset fund created is treated as a restricted fixed asset fund. As the related assets are depreciated, then a transfer is made from restricted fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset subject to the restriction.

If the related assets are not subject to restrictions by the grant making organisation on their use and disposal, then the fixed asset fund created is treated as a designated fixed asset fund. As the related assets are depreciated, then a transfer is made from designated fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset.

Any residual liability to the donor arising from, for example, the asset's future sale, is disclosed as a contingent liability unless the event that would trigger repayment of the grant becomes probable in which case a liability for repayment is recognised.

Insofar as this policy relates to Government grants and to the extent that it may be a departure from the Statement of Standard Accounting Practice Number 4, such departure is justified on the basis that it is in order to comply with the Statement of Recommended Practice for Accounting and Reporting (effective April 2005) issued by the Charity Commissioners for England & Wales.

Taxation

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

Funds structure policy

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

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

Home-Start Oxford
Notes to the accounts
for the year ended 31 March 2025

1 ACCOUNTING POLICIES - CONTINUED

Funds structure policy (continued)

A fixed asset fund is maintained which represents the written down value of tangible fixed assets, and is divided into a restricted fixed asset fund representing the written down value of those assets subject to restrictions, with the balance being in a designated fund representing the written down value of those assets free of restrictions. The detailed operation of these funds is described under the accounting policy 'Capital grants'.

Any surplus on a Restricted Fund which has ceased and where the donor has confirmed full completion with the service criteria and which relates to estimated apportionment of charitable or governance and administration costs will be transferred to the Unrestricted Fund to support the remaining costs and disclosed in the notes to the accounts.

2 WINDING UP OR DISSOLUTION OF THE CHARITY

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

3 SURPLUS FOR THE FINANCIAL YEAR

	2025	2024
This is stated after crediting	£	£
Income from ordinary activities	415,423	292,087
and after charging:-		
Depreciation of owned fixed assets	1,765	3,030
Indemnity Insurance for trustees and employees	1,225	1,115

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

4 STATEMENT THAT NO FEES WERE PAID TO TRUSTEES OR CONNECTED PERSONS

There were no fees or other remuneration paid to trustees. Trustees' training and business-related travel and other expenses were paid.

5 INVESTMENT INCOME	2025	2024
	£	£
Other bank deposit interest received	3,873	3,178

Home-Start Oxford
Notes to the Accounts
for the year ended 31 March 2025

6 DEFERRED INCOMING RESOURCES & RESERVES - RESTRICTED FUNDS

	Opening deferrals	Released from prior years	Gross Income received	Additional deferrals	Closing deferrals
	£	£	£	£	£
Restricted Funds					
Active Oxfordshire	-		30,760	15,380	15,380
BBC Children in Need	2,000	2,000	15,000	1,667	1,667
City of Oxford Charity	-		5,000	3,750	3,750
Cottsway (Witney)	-	-	2,500	1,250	1,250
The Henry Smith Foundation	-		36,250	31,250	31,250
Jim Cousins Trust	3,000	3,000	3,000	2,750	2,750
National Lottery	-		21,797	18,164	18,164
Openwork Foundation	-		9,000	5,250	5,250
Oxford Health	-	-	31,755	31,755	31,755
Oxfordshire Comm. Foundation	-	-	13,956	5,815	5,815
Tesco (Groundwork)	-	-	2,250	1,312	1,312
Witney Town Council	-	-	11,000	3,667	3,667
Total (Restricted Funds)	5,000	5,000	182,268	122,010	122,010
			2025		2024
			£		£
These deferrals are included in creditors			122,010		5,000

The deferrals included in creditors relate to those grants and donations specified by the donors as relating to specific periods and represent those parts of the grants or donations which relate to periods subsequent to the accounting year-end and are treated as grants in advance, or alternatively where there are conditions which must be fulfilled prior to entitlement or use of the grant or donation by the charity.

7 STAFF COSTS AND EMOLUMENTS	2025	2024
	£	£
Gross salaries	266,538	232,975
Employer's National Insurance	21,803	17,430
Employer's Pension Contributions	11,893	9,687
	<u>300,233</u>	<u>260,093</u>
	2025	2024
Number of full time employees or full-time equivalents	8.2	7.8

There were no employees that received remuneration amounting to more than £60,000 per annum.

The charity has an active auto-enrolment compliant, defined contribution, pension scheme open to new members. It also has a closed auto-enrolment non-compliant, defined contribution, pension scheme. The assets of both schemes are held separately from the assets of the charity, being invested with a master trust pension fund and an insurance company respectively. Pension costs charged in the SOFA represent the contributions payable by the charity in the year.

Home-Start Oxford
Notes to the Accounts
for the year ended 31 March 2025

8 DEBTORS	2025	2024
	£	£
Trade debtors	-	-
Grant debtors	-	22,700
Prepaid expenses	4,231	282
	<u>4,231</u>	<u>22,982</u>

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2025	2024
	£	£
Other creditors	661	162
Accrued expenses	941	1,590
PAYE and NI	-	5,004
Pension Contributions	-	43
Copier lease creditor	2,546	2,882
Deferred income and grants in advance (see note 6)	122,010	5,000
	<u>126,157</u>	<u>14,681</u>

10 TANGIBLE FIXED ASSETS

	2025 Office Equipment £	2024 Office Equipment £
Cost		
At 1 April 2024	31,261	29,022
Additions	<u>1,267</u>	<u>2,240</u>
At 31 March 2025	<u>32,529</u>	<u>31,261</u>
Depreciation		
At 1 April 2024	26,589	23,558
Charge for the year	<u>1,765</u>	<u>3,030</u>
At 31 March 2025	<u>28,354</u>	<u>26,589</u>
 NBV at 31 March 2024	 4,672	 5,463
NBV at 31 March 2025	4,175	4,672

The Net Book Values above represent the whole of the assets, however funded.

Home-Start Oxford
Notes to the Accounts
for the year ended 31 March 2025

11 PARTICULARS OF INDIVIDUAL FUNDS AND ANALYSIS OF ASSETS AND LIABILITIES REPRESENTING FUNDS AT 31 MARCH 2025

At 31 March 2025	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	4,175	-	-	4,175
Net current assets	278,399	0	255	278,654
Total Funds	282,574	0	255	282,829

The individual funds included above are:-

	Funds at 1 April 2024	Net resources	Transfers	Funds at 31 March 2025
	£	£	£	£
Restricted funds				
Brook Trust	1,987	-1,987	-	-
City of Oxford Charity	134	-134	-	-
Feed UK	250	-63	-	187
St Mary Magdalen Parish Charities	503	-435	-	68
Unrestricted Fund	227,435	55,140	-	282,574
TOTAL CHARITY FUNDS	230,309	52,521	0	282,829

12 ENDOWMENT FUNDS

The Charity had no endowment funds in the year ended 31 March 2025.

13 SHARE CAPITAL

The charity is incorporated under the Companies Act 2006 and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

Home-Start Oxford
Notes to the Accounts
for the year ended 31 March 2025

Status of this schedule to the Statement of Financial Activities

The schedules on the following pages are required by the disclosure requirements of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, effective April 2005

As such, they form a part of the accounts required by the Charities (Accounts and Reports) Regulations 2008.

They do not form a part of the accounts required by the provisions of the Companies Acts, but to some extent they may duplicate information found elsewhere in the accounts.

INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Incoming resources from generated funds				
Voluntary income	26,297	1,710	28,007	60,413
Donations from Trusts and Corporate bodies	86,506	82,493	168,999	130,220
Total	112,803	84,203	197,006	190,633
Gifts in kind, donated services and facilities				
Donated volunteer expenses	141	-	141	1,189
Total	141	-	141	1,189
Total voluntary income	112,944	84,203	197,147	191,822
Activities for generating funds				
Fund-raising activities	5,342	-	5,342	6,205
Total of Activities for generating funds	5,342	-	5,342	6,205
Investment income				
Bank interest received	3,873	-	3,873	3,178
Total Investment Income	3,873	-	3,873	3,178
Incoming resources from charitable activities				
Service related grants: charitable services to beneficiaries	500	208,562	209,062	90,882
Total Incoming resources from charitable activities	500	208,562	209,062	90,882
Total incoming resources	122,658	292,765	415,423	292,087

Home-Start Oxford
Notes to the Accounts
for the year ended 31 March 2025

RESOURCES EXPENDED	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2025	2025	2025	2024
	£	£	£	£
Cost of generating funds				
Gross wages and salaries including pensions	19,401	28,093	47,494	30,776
Other / sundry	3,719	294	4,013	2,256
	23,120	28,387	51,507	33,032
Cost of charitable activities				
Staff				
Salaries	13,397	234,342	247,739	224,317
Travel and Subsistence	1,676	5,855	7,531	4,542
Training	1,316	1,817	3,133	1,603
Recruitment	1,610	1,328	2,938	1,037
Other	2,126	154	2,281	0
Volunteers				
Travel and Subsistence	391	1,612	2,004	2,352
Training	383	450	834	752
Recruitment	-	25	25	31
Other	212	920	1,131	1,006
Groups, family events & beneficiaries				
Venue hire	50	2,227	2,277	2,928
Resources & other	373	4,007	4,380	4,171
Beneficiaries	77	2,809	2,886	2,682
Premises				
Rent	2,268	2,300	4,568	3,025
Service charges	-	1,200	1,200	3,378
Venue hire, moving & other	1,056	2	1,058	114
Office / admin				
IT related, incl. depreciation	7,308	2,819	10,126	6,589
Printing incl. equipment depreciatio	366	60	426	1,747
Telecoms	2,979	926	3,905	4,086
Other	4,046	162	4,208	4,401
Governance & scheme management				
Insurance	269	1,199	1,468	1,323
Fees	641	548	1,189	365
H-S UK Levy	3,023	2,235	5,258	5,672
Trustees' costs	579	-	579	183
AGM, annual report, PR	253		253	-26
Total	44,398	266,997	311,395	276,276