



Watford &
Three Rivers

Annual Report 2020/21

Our Mission

Every parent has the support they need
to give their children the best start in life.
Because Childhood Can't Wait.

Home-Start Watford & Three Rivers help local families with at least one child under 5 years deal with the challenges they face.

We intervene early, supporting parents as they learn to cope, improve their confidence and build better lives for their children.



HOME-VISITING SUPPORT

Trained volunteers provide weekly one-to-one parenting support in the home.



EMOTIONAL SUPPORT

Empowering parents to manage & resolve problems.



SUPPORTING CHILD DEVELOPMENT

Playing, listening, fun, skills, outings & friendships.



PRACTICAL HELP

Budgets, nutrition, cooking & home safety.



SIGNPOSTING

Linking local health, community & educational services/training.



ADVOCACY

Supporting families to have their voice heard.



OUTREACH/FAMILY GROUP WORK

Helping isolated families become more involved in their community.



COUNSELLING

Supports parents living with a mental health difficulty.

Our

Core

Services



Our work

We are a highly respected organisation and truly embedded in our local community. Referrals come from every corner of the community including GPs, social workers and midwives.

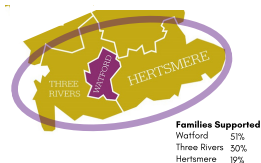


Complex needs

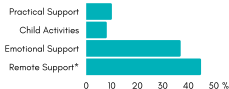
Our service is universal for anyone with children aged under 5, including self referrals. On referral, we find that most families are experiencing multiple or complex needs.



Where we work



How we help



* Note: Covid-19 restrictions resulted in many services being delivered remotely. Remote support includes elements of practical support, child activities and emotional support.



5850

hours of support
provided
to local families

Our Year In Numbers



901

family visits/calls
made by our
home-visiting
service



we trained

13

home-visiting
volunteers



96

families &

260

children were
supported by
our service



60

volunteers
generously gave
up their time



staff directly
supported

27

families during
lockdown



390

1:1 counselling
sessions

Introduction

Despite the challenges of the past year, our incredible team has shown huge commitment, resilience and flexibility enabling us to rapidly adapt our service to the needs of families we support and remain 'open for business'. They have found new ways of working, some of which will form part of our future support.

In May 2020 we conducted an in-depth survey across our organisation. We collaborated with all stakeholders including supported families and volunteers, to develop a new three year Strategic Plan that will help provide parents with the nurturing support needed to create a better future for their children.

Priorities include re-connecting with families we support through our unique home-visiting service. We will also expand opportunities for our families to connect with, and provide support for, each other through family groups and further development of group activities.

The past year has taken a toll on the mental well-being of many families. During this time we continued to offer our counselling service, working online where necessary. We recognise the significant gaps in the local provision of low-cost counselling services, and plan to expand our reach in this area.

In recognition of the new challenges facing us, we have appointed 3 new members of staff enabling us to grow our reach and continue our holistic approach to coordinating volunteers and families to provide a truly bespoke support service. We have also recruited several new Trustees who bring a range of highly relevant skills, experience and diversity to the Board.

Throughout the year, we have improved our visibility through strong, creative social media campaigns with the aim of extending our reach into the community. In partnership with a local film production company, we also produced a short video highlighting the wider social purpose and benefit of our charity shop.

Despite a challenging environment, we end this year in a strong position at every level and can look ahead with excitement and an increased sense of confidence. We are enterprising, eager to innovate and create new solutions.

On behalf of the Trustees, I want to thank our CEO, Emma Power, for her inspirational leadership, and all of our employees and volunteers for their dedication and energy. With such a strong team we approach our vital work with confidence, determination and excitement.

As we likely face an even greater demand for our services, there has never been a more important time for our work. To make a truly lasting difference, we must enable parents and their children to build good connections within their family units as well as with others in their local communities. We will continue to optimise opportunities offered by digital platforms alongside face to face services. We aspire to build on our financial stability, grow existing partnerships, diversify and extend activities and support services to ensure we enable our families to thrive, not just survive.



Simone Collins, Chair

Trustee Board - Roles & Responsibilities



Bernadette Coleman
Volunteer Rep & Data



Simon Boulcott
Staff Rep & Employment



Simone Collins, Chair
Community Fundraising



Stephen Hewett
Retail



Kam Johal
Projects & Strategy



Julian Lipton, Vice Chair
Communications & Commercial



Rena Patel
Marketing & PR



John Robinson, Treasurer
Fundraising



Georgina Stummer
Corporates & Counselling



Amy Wilcox-Smith
Safeguarding

Trustee Board as at 31.03.21

Our Objectives & Values

To safeguard, protect and preserve good physical and mental health of children & their parents. We:

- Reassure parents that difficulties bringing up children are common. We encourage enjoyment in family life.
- Encourage the parents' strengths and emotional well-being for the ultimate benefit of their children.
- Support parents to develop long term coping strategies for every day challenges and life's ups & downs.
- Develop a relationship of trust with the family. Our approach is flexible and tailor made.
- Challenge disadvantage, injustice and social exclusion.
- Our service is universal, to all families, whatever their background or need.

Integrity

We lead with integrity to deliver a professional and reliable service.

Community

We foster a sense of community and ensure our service is available to all.

Support

We work to support, enable and inspire by being responsive, friendly and kind.

Respect

Everyone feels valued, respected, listened to and included.

Rising to the Challenges in a Year of Crisis

2020/21 Highlights

Covid-19 has had a profound effect on every corner of the globe. Like many organisations, we have had to adapt to a different way of working.

We are incredibly proud of how our team seamlessly transitioned into the the 'new norm' with an overriding focus on the needs of our beneficiaries. We are also thankful to our amazing funders for their insight, pro-activity and understanding. Here are some of our highlights of the year:

WHATEVER IT TAKES

Our staff team went above and beyond their regular roles and combined with the incredible work of our volunteers, we provided remote and practical support to 96 families & 260 children.

COME DINE WITH ME

We partnered with The Grove Hotel, Watford to deliver weekly meals to 25 socially isolated families also struggling with mental health and financial difficulties.

MAKING A DIFFERENCE

Our supported families reported improvements across all four key criteria: parenting skills, well-being, children's well-being and family management.

HANDS - FACE - SPACE

Our volunteers accompanied vulnerable families on hundreds of socially distanced walks - great for improving well-being.

AND THE WINNER IS...

Our CEO, Emma Power who received a 'Hero of Hertfordshire' award for her outstanding service and support given to the people of Hertfordshire during Covid-19.



Chief Executive



We sat down in January 2020 to plan our year of fundraising, family day trips, parties and project development. Two months later we entered a new world where planning anything would prove impossible. It made me think how similar the situation was to becoming a parent – the lovely plans we make which can change at the drop of a hat as the element of chaos is introduced! I remember fondly my own experience, organising my two year old daughter's 3rd birthday party. Invites were sent, food was ordered and she woke up on the day covered in a beautiful collection of chicken pox spots!

For me, as for many other parents, having support during times of chaos, helping us navigate through to a calmer place, makes a huge difference. The outstanding team, whilst coping with their own challenges, selflessly provided this support for families across Watford, Three Rivers & Hertsmere. Our data only tells half the story and doesn't capture the sheer magnitude of support delivered. We worked with new partners to deliver food, baby essentials, home schooling activities, home equipment and shopping vouchers.

We provided welfare grants for families to support their recovery from the pandemic. Countless phone calls, video calls, text messages, online family groups and socially distanced walks. At one point, 90 phone calls a week were made to families excluding those made to organise deliveries, contact GPs, crisis teams, social workers and other professionals. The Home-Start team quietly coordinated a network of support for families in times of huge stress and anxiety.

Our theme for 2021 is "Let's Reconnect." Whilst 2020 afforded us with opportunities to connect in new digital ways we would have never ordinarily explored, nothing can replace that in-person connection we all so desperately need. I am looking forward to renewing connections that have been lost and establishing new ones. It is rewarding to see our shop, groups and counselling service re-open in person. In the coming months, we will recommence home-visiting. A massive thank you to everyone in our Home-Start family and to all who have supported us. I cannot wait to see you all again #letsreconnect.

'Never underestimate the empowering effect of human connection. All you need is that one person, who understands you completely, believes in you and makes you feel loved for what you are, to enable you – to unfold the miraculous you.'

Drishti Bablani

Emma Power

Emma Power, CEO

In a 'normal' year, we would be reporting individually on each of our service divisions.

But this was no ordinary year.

Our approach to the events of 2020 highlights our great strengths as an organisation. Our focus remained firmly on the needs of the families that we support, and we showed flexibility and determination in adapting our services and ways of working amidst an ever changing pandemic landscape.

Our Trustee board went from sitting bi-monthly to bi-weekly to ensure strong but flexible governance. Our dedicated team of staff and volunteers seamlessly adapted to different ways of working.

What we achieved wouldn't have been possible without the understanding, flexibility and support from our amazing funders. From the Home-Start team and all of our supported families - thank you.

Home-visiting



Home-Start are the only national organisation to go into homes in crisis to take the strain off families. Home-visiting is a unique service at the very core of our work.

Coordinators recruit and train volunteers, all with parenting experience. They are sensitively matched with a family needing support and visit them weekly, normally over 6 months, for 2-3 hours. They build in-depth relationships, offer a listening ear, practical and emotional support.

Volunteers provide emotional and practical stability to children in times when their parents are under pressure e.g. following the arrival of new born babies, illness and marriage breakdown. They help children to improve language skills and creativity through communication, reading and imaginative play, and to develop appropriate responses to other children and adults.

Our team also directly support our families by attending meetings with professionals and signposting them to specialist help where required.

Over three-quarters (of families) valued the fact that they were getting support from a volunteer instead of a professional. Home Is Where We Start From, Home-Start UK

National restrictions meant that for the majority of the year, traditional home-visiting was not possible. However, our focus was to ensure that, for as many of our supported families as possible, it was 'business as usual'. Families were supported in a variety of ways by our **network of volunteers and staff team**.



* See note, page 3

96 families & 260 children
were directly supported during the year

Better outcomes for families and their children

Families' needs are measured at the **start, middle** and **end** of support. They also score themselves from not coping at all through to coping very well.

With our support, families made progress in **all four areas of need**:



Parenting
Skills



Parent
Well-being



Child
Well-being



Family
Management



Project Snapshot

Social Isolation

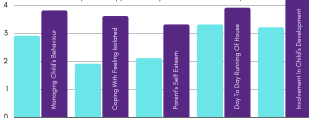
During the third year of this project, we responded to Covid-19 restrictions by moving home-visiting support to online and telephone support for these socially isolated families.

On entering year 4, we hoped to resume a 'normal' way of working. Risk assessments were completed for staff to return to the office, community hubs were open and face to face counselling had resumed.

These plans were short lived and as we entered further government restrictions, our focus switched to activities that would help families to manage the ever growing pressures of lock down.

Our funder, National Lottery Community Fund, showed enormous flexibility and compassion in supporting us to extend our project by six months. By extending this support, we were able to offer a lifeline to families that had been hit hardest by the social isolation of the pandemic. As we begin to gradually return to face-to-face support, we are determined to empower these families to reconnect with their local community.

Family coping needs are assessed at start, middle and end of support.
Chart illustrates impact of support in 5 key areas of need at *start/end*.



Funder

National Lottery Community Fund

Duration

4 Years

What are we doing?

- Supporting 60 socially isolated families per year.
- Support takes place in the family home.
- Parent volunteers receive comprehensive training including solution focused techniques.

What is social isolation?

- Absence of social contact; state whereby families are cut off from social networks.
- Can lead to loneliness although is different from being lonely as it is the quality of relationships that needs to be addressed.
- Often triggered by interrelating factors i.e. health, disabilities, abuse, bereavement, family breakdown, depression and being new to area.

During the year, families reported **significant progress in 11 of 14 areas** with other areas directly affected by lockdown.

"My volunteer formed a special bond with me that showed me they cared. They helped build my confidence and show me that I was not alone in my problem."



Project Snapshot

Tackling Multiple Deprivations

Covid-19 restrictions took effect shortly after our funding award. Following discussions with Henry Smith, we focused on introducing new ways of supporting our families and adapting to the ever changing situation.

- We opened Covid-19 secure community hubs to provide safe meeting spaces for families and their volunteers; art therapy family sessions; a Zoom playgroup and delivered 320 activity packs for families.
- In lieu of home-visiting, volunteers and co-ordinators kept in regular contact with families via Zoom and telephone and we introduced socially distanced walks so families could have face to face contact.
- We encouraged families to support each other with shopping and set up messaging groups to keep people connected.
- We provided families with toys, household items and offered free places to online children's classes.

Funder

The Henry Smith Charity

Duration

3 Years

The
Henry Smith
Charity
founded in 1638

What are we doing?

- Strengthen our service delivery in some of Hertfordshire's most deprived wards - Cowley Hill, South Oxhey and Central.
- Recruit and train 15 new volunteers to provide home-visiting to at least 20 families per year.
- Start additional group with school holiday provision.
- Strengthen and extend our two Family Groups in Central Watford and South Oxhey.

CASE STUDY JOCELYN

Jocelyn, a single parent lives in one of Hertfordshire's top five areas of deprivation. She was referred to us by her Support Worker who felt she would benefit from volunteer support.

Jocelyn was isolated with key relationships breaking down. She was anxious and stressed with her mental well-being declining.

During lockdown her volunteer maintained weekly contact.

Jocelyn was living in a 2nd floor social housing flat with no lift and concrete steps. Without help, she was struggling to go to the supermarket with both her children and access activities outside.

We were able to deliver activities for the children and equipment for the home. In addition, a weekly hot meal and food bank

deliveries were arranged.

As restrictions eased, our volunteer met Jocelyn for a socially distanced walk giving her the extra pair of hands needed to leave her flat, and enabled her children to visit the park. With support, Jocelyn was empowered to set up a weekly grocery delivery.

At Christmas, Home-Start provided the family with supermarket vouchers. Jocelyn also received news that she was being re-housed to a house with garden. Using the Welfare Fund (income raised by local school), we provided the family with vouchers to purchase garden toys for the children. A new start for them all and Jocelyn was so pleased that she would no longer have to navigate the flights of stairs.

Counselling

Our counselling service supports parents living with a common mental health problem e.g. depression, anxiety, health conditions or disability.

We support parents experiencing difficult life events including divorce, bereavement or issues from their own childhood. By showing empathy, and walking alongside parents, we aim to improve resilience, confidence in parenting abilities, and the life chances of their children.

What makes us different?

- We are **trusted** by the families that we support. This makes them more likely to engage with us for counselling services.
- Childcare is a major barrier to accessing counselling. We offer childcare support to parents accessing our counselling services, and these services are term-time only. This is **unique**.
- Our service is **free** although clients can donate if they wish to.
- We offer up to **26 weeks** of support.
- Services are in accessible, warm, community venues.

Our Counselling Service is needed more than ever and has continued to offer weekly sessions via telephone or video call throughout the pandemic.

13

parents
supported

75%

attendance
rate

100%

improvement in
psychological
well-being



In addition to counselling sessions, parents have also benefited from weekly contact from a trained parent volunteer. Volunteers offer emotional support and empower parents to access additional support e.g. food bank vouchers, domestic abuse support, budgeting and benefits advice.

Hertfordshire's NHS has commissioned Social Prescribing Link Workers throughout the county to work closely with GP surgeries, supporting patients to find non-clinical solutions to improve their wellbeing. Link Workers are medically trained and work intensively with a small number of individuals, enabling them to access support within their local community.

We are proud to employ two Link Workers at our Watford headquarters.

What is Social Prescribing?

Our health and wellbeing can be affected by various social, economic and environmental factors. Money worries, work stress or family life can contribute to the way we feel and act. GPs see many patients who suffer physically or mentally from these outside influences which cannot be cured by medication or doctors alone.

Social prescribing, sometimes referred to as community referral, is where GPs, nurses and other primary care professionals refer people, directly or via a social prescribing link worker, to a variety of non-clinical services in their local area which can help to improve their health or other issues they are dealing with.

The benefits of Social Prescribing include:

- ☒ Improved physical health
- ☒ Increased self-esteem and confidence
- ☒ Improved psychological and mental wellbeing



It really works...

"Our social prescribing link workers have so enriched our care for patients and families facing all sorts of difficulties and challenges. They are helping GPs meet the social needs, which make up a big part of being well and fulfilling potential."

They work with each practice, serving a variety of communities, and are already building strong bridges with the statutory and voluntary organisations nearby, so they can be advocates for patients and carers finding it hard to move forward.

As our work together grows, we hope to make social prescribing an offer from cradle and learn from our Home-Start friends how they make a big difference to families with young children."

Dr Marie Anne Essam, Pathfinder Practice

Let's Talk Shop!

Our Watford charity shop plays a significant role in our community providing opportunities for volunteering as well as a welcoming space for families seeking familiarity and connections.

As with so many other retailers, we had to close for much of the reporting year due to COVID-19 restrictions which inevitably impacted on our ability to achieve what we had planned for. However, our fantastic retail team, led by Laura Browne did not rest on their laurels!

The shop was made Covid-19 safe for the limited times that it was able to fully operate. During closures, the team developed the shop's online presence and attended training courses which will both improve the retail experience for volunteers and customers and help raise vital funds for the charity.

We are optimistically looking forward to the year ahead with a number of exciting initiatives planned including a new film highlighting the social value of the shop, e-commerce store and plenty more surprises! Most of all, we look forward to once again serving our amazing community.



Treasurer's Report

I am pleased to report a year of significant progress for the charity during the financial year ending on 31st March 2021.



In the year under review, our income grew by 18% to £290k, primarily as a result of a tremendous fundraising effort during a particularly challenging year.

Collaborating with local GP practices, we employed 2 funded link workers. Their salaries are reflected in an expenditure increase in for the year. Other costs were comparable to the previous year. This has enabled the charity to provide innovative solutions and vital support to its beneficiaries whilst making a modest surplus.

It is very encouraging to see the continued improvement in the charity's finances which enables the Board to consider further ways of enhancing service provision to meet the ever changing needs of our beneficiaries. The charity's aim is to continue this trend, which has been helped by winning long term funding in the year.

The trustees will continue in their efforts, ably assisted by a strong and revitalised operational staff team, to grow the charity's income in the year ahead and address the needs of our beneficiaries.

Financial Summary

	2020-21		2019-20
Income	£ 290,357	Income	£ 245,130
Expenditure	£ 281,374	Expenditure	£ 241,686

So much more!

In 2020 we directed 40% of our funding to developing and managing new, innovative ways of supporting families. Families found themselves socially isolated, separated from support networks and in accommodation offering no safe outdoor space. Parents struggled with their mental health, children's behaviour and finances. Children not in school exasperated the situation. Families also experienced a drop in other service support.

Our team were determined to ensure that families did not feel forgotten about or alone.

We invested in our infrastructure to enable staff to work securely and efficiently remotely. At the height of the pandemic volunteers and coordinators made over 90 phone and video calls each week to families needing support.

19 families received funding from our Covid Welfare Fund



19 families with hampers and gifts as part of the Give A Little Love Campaign



The Grove Hotel delivered weekly meals to struggling families



'It was so nice to feel that someone in the community was thinking of us'

Online daily story time during height of pandemic



'I really appreciate the help and support you have given my family in such tough times. I can't thank you enough for checking on us. Without you as a voice of sanity I would have been lost'

We provided baby supplies to families unable to get out or in financial hardship



We created safe, moderated spaces for families to connect

friend share
Social Media



DONATIONS

Amazon Smile
 Challenge & Fundraiser Events
 Easy Fundraising
 Facebook Birthday Fundraisers
 Golden Giving
 Lottery Players

CORPORATE SPONSORS

atria
 Watford



SKANSKA



WAITROSE
 & PARTNERS



WARNER BROS.
 STUDIO TOUR
 LONDON

SCHOOLS

St Joan Of Arc
 Central Primary

LOCAL ORGANISATIONS

Garston Boys FC
 Bushey Parish
 Hertfordshire Community Foundation
 Watford and Three Rivers Trust
 Watford Bid
 Herts Valley CCG

Ralph Sangster

Mark Watkin
 Jane West
 Phil Williams
 Tim Williams

Hertsmere Borough Council
 Three Rivers District Council
 Watford Borough Council

TRUSTS, FOUNDATIONS & FUNDS

Christopher Laing Foundation

Neighbourly Charitable Trust

Neighbourly Ltd
 Pettit Charitable Trust
 Richard Platt's Relief In Need
 Shanly Foundation
 Mrs Smith & Mount Trust
 Souter Charitable Trust
 Sylvia Adams Charitable Trust
 TF Tull Ltd

SUPPORTERS

Berkeley Homes
 Dawn Jordan
 Henry Holland Hibbert (High Sheriff)
 The Grove Hotel
 Think About It Films (Ian Port)
 Mayor Peter Taylor
 Mothercare
 (Simone Spencer Ahmed)
 VWV Solicitors
 Watford Chamber of Commerce
 (Chris Luff)

a huge **THANK YOU** to our
 supporters, funders & volunteers.
YOU ARE TRULY AMAZING!

COUNCILS & COUNCILLORS

Sarah Bedford
 Nigel Bell
 Frances Button
 Morris Bright
 Susan Brown
 Caroline Clapper
 Steve Drury
 Joan King
 Stephen Giles Medhurst
 Alan Plancey

Alchemy Foundation
 Chesterhill Charitable Trust
 Denton Charitable Trust
 Sir Derek Greenaway Foundation
 Frank Litchfield Charitable Trust
 Groundwork
 Happy Charitable Trust
 Henry Smith Charity
 Home-Start UK
 National Lottery Community Fund &
 Reaching Communities Fund





Looking forward to 2021/22....

#letsreconnect

HOME-START WATFORD AND THREE RIVERS
DIRECTORS' REPORT AND FINANCIAL STATEMENTS
FOR YEAR ENDED 31ST MARCH 2021

Company Registered Number
5385393

Charity Number
1108847

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Directors:	Simon Boulcott Sue Bradshaw, Chair - <i>resigned 23.09.20</i> Bernie Coleman - <i>appointed 25.11.20</i> Phillip Brading - <i>resigned 23.09.20</i> Simone Collins, Chair - <i>from 23.09.20</i> Stephen Hewett - <i>resigned 26.05.21</i> Kam Johal, <i>appointed 24.03.21</i> Sophie Linnington, <i>appointed 26.05.21</i> Julian Lipton Rena Patel, <i>appointed 25.11.20, resigned 09.08.21</i> John Robinson Amy Wilcox-Smith, <i>appointed 25.11.20</i> Georgina Sturmer, <i>resigned 09.08.21</i>
Secretary	Emma Power, Chief Executive Officer
Registered Office	The Xchange, Wilmington Close, Watford, Herts WD18 0FQ
Safeguarding Advisor	Amy Wilcox-Smith
Independent Examiner	David M Green FCA, Gowers Limited The Old School House, Bridge Road, Hunton Bridge, Kings Langley, Herts WD4 8SZ
Bankers	Lloyds TSB, Intu Centre, Watford, Herts WD17 2UB

The Trustees have pleasure in submitting their report together with the financial statements for the year ended 31 March 2021. These financial statements comply with current statutory requirements and the requirements of the Charity's governing document.

Structure, Governance & Management

Home-Start Watford and Three Rivers (HSW&TR) is a registered charity - No. 1108847 and a Company Limited by Guarantee - No. 5585393, registered in 2005. The charity has no share capital and is governed by its Memorandum and Articles of Association.

The policy, strategy, and general management of HSW&TR is directed by the Board of Trustees who are the Directors of the Company and who meet at least every two months recognising that they are required to meet no fewer than four times in each financial year. The Board of Trustees is supported by professional Advisers with an interest in the welfare of families and young children. The day-to-day management is delegated to a Chief Executive Officer who supports and supervises a team of salaried staff. The Objects of the Charity are carried out by staff and trained volunteers, who are parents themselves, offering regular support, friendship, and practical help to families under stress, primarily in their own homes, and sometimes in support groups, helping to prevent family crisis and breakdown. Volunteers are supported by the team of experienced staff.

The Memorandum and Articles of Association require the Board of Trustees to comprise between 4 to 12 Trustees who are formally appointed by the membership at AGMs. Trustees may co-opt other Trustees who will only stand in office until the following AGM when they must be formally put forward for election if they wish to remain in office.

The Trustees holding office in the year to 31st March 2021 are detailed on Page 1.

The Trustees of the Charity have no interest in any contract with the Charity nor do they receive any remuneration for their service.

Membership of HSW&TR is open to any individual or organisation interested in promoting the charity's Objects who applies to the Charity in the manner required and approved by the Trustees.

HSW&TR has a comprehensive equal opportunities and diversity policy, which ensures that all staff and volunteers are recruited regardless of ethnicity, religion, age, gender, or sexuality. We also strive to accommodate those with physical difficulties. Families are supported regardless of ethnicity, religion, age, gender or sexuality of the parent(s). A regularly monitored community profile ensures that volunteers are proactively encouraged from all sectors of the local community.

Although HSW&TR is an independent charity, as a Home-Start organisation we are affiliated to the national body, Home-Start UK; a Charitable Trust founded in 1973. Over 200 Home-Start schemes may be found throughout the UK, each an independently registered charity, funded and managed locally. Home-Start UK supports local schemes by providing services such as training, information and legal and safeguarding advice. Home-Start UK also defines quality standards for service provision. Each scheme works within Home-Start UK Standards and Methods of Practice, which are audited every three years against a set of rigorous criteria covering all aspects of governance, management, and financial controls.

Risk Policy

The Trustees conduct regular reviews of the major risks to which the charity may be exposed. Where appropriate, systems or procedures have been established to mitigate and minimise identified risks by implementation of procedures including authorisation of all transactions and projects. Procedures are

in place to ensure compliance with all statutory requirements including, employment law, health and safety of staff and volunteer, and data protection. A Safeguarding Policy is in place and Disclosure and Barring Service checks are carried out on all volunteers and employees who are likely to come into contact with vulnerable children or adults.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law, the Trustees have elected to prepare financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the Charity and of the profit or loss of the Charity for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then to apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will stay in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and that enable them to ensure that the statements comply with the Companies Act 2006 and accounting statement FRS102.

They are also responsible for safeguarding the assets of the Charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Activities of the Home-Start Watford & Three Rivers Charity

The Trustees of HSW&TR with the support of its staff aim to ensure that:

- the scheme has adequate funds to support current activities and envisaged future expenditure;
- trustees are inducted, DBS checked, trained and supported to enable them to fulfil their roles and responsibilities;
- staff are recruited, inducted, trained, supported, supervised and developed in accordance with good employment practice;
- home-visiting volunteers are recruited from all sectors of the community, are DBS checked, undertake the scheme's comprehensive preparation course and receive ongoing training, support and supervision;
- trustees, staff and volunteers are actively encouraged to develop their skills and to support each other to meet the needs of HSW&TR and individual needs;
- the scheme develops additional activities and services as need is identified and where adequate funding can be obtained;
- recruitment campaigns and regular preparation courses are run to maintain a team of trained volunteers able to meet the numbers of appropriate referrals within a reasonable waiting time;
- the service provides best practice in safeguarding;
- volunteers are carefully matched to families to provide an appropriate service for each family's needs;
- the scheme maintains positive links and partnerships with statutory and voluntary agencies;
- the scheme maintains a high profile within the local community;

- all activities, feedback from volunteers and families and training are monitored and evaluated;
- the offices and facilities of HSW&TR and other venues used for training or functions provide a safe, healthy and appropriate environment for staff, volunteers and visitors;
- relevant news and information is circulated to staff, volunteers and trustees;
- appropriate administrative and recording systems are in place;
- the scheme operates a charity shop in support of its sustainable funding policy and to provide a range of volunteering opportunities. During the year to 31st March 2021, the Watford shop was subject to closures in line with Government Covid-19 regulations and when permitted to open, it operated in accordance with all relevant health & safety requirements including full Covid-19 risk assessments;
- service delivery continued by remote support due to the Covid-19 pandemic with all staff, volunteers and trustees operating from home when required by Regulations to do so. As restrictions eased, some face to face services, such as counselling, were delivered on a Covid-19 safe basis following full risk assessment.

Fundraising Activities

The Charity's fundraising activities are community based however due to Covid-19 restrictions most have not taken place.

Pay Policy for Senior Staff

The Board of Trustees and the senior management team comprise the key management personnel of the Charity, in charge of directing and controlling, running and operating the Charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in note 15 to the accounts.

The key management remuneration policy is set by the Trustees and is reviewed on an annual basis as part of the budget setting process.

Future Plans

Home-Start Watford & Three Rivers is proud of the support we give to many local families. In order to ensure our long term future, we continue to seek new sources of funding. We are grateful to the effort of all staff, volunteers and donors who continue to support us.

We will continue to strive to meet our core aims and move towards the objective of reaching sustainability over the medium to long term, thus enabling us to attract and train qualified staff and volunteers, to support more families and children in our catchment area.

Due to Covid-19 restrictions we have continued to provide most of our services on a remote basis. We will continue to adapt our service delivery as required by government guidelines to ensure the best possible outcomes for our families.

The Charity has a well-developed and robust strategy going forward.

The Directors' Report was approved by the Board of Trustees on 10th September, 2021


Signed for and on behalf of the Trustees

Simone Collins, Chair

Home-Start Watford & Three Rivers Date 10th September, 2021

I report on the accounts of the company for the year ended 31st March 2021, which are set out on pages 6 to 18.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the accounts. The 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 company law 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 Commission under section 145(5)(b) of the 2011 Act; and
- 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 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 150 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of FRS102 and the 2011 Act

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.



David M Green

Date 10th September, 2021

Gowers Limited

The Old School House, Bridge Road, Hunton Bridge, Kings Langley, Herts WD4 8SZ

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted	Restricted	Total 2021	Total 2020
		£	£	£	£
INCOME FROM:					
Donations and legacies	3	66,768	29,458	96,226	78,396
Charitable activities	4	-	151,234	151,234	80,267
Other trading activities	5	42,897	-	42,897	86,467
Total Income:		<u>109,665</u>	<u>180,692</u>	<u>290,357</u>	<u>245,130</u>
EXPENDITURE ON:					
Raising Funds	6	51,746	-	51,746	96,202
Charitable activities	8	17,755	210,673	228,428	144,284
Governance	9	1,200	-	1,200	1,200
TOTAL EXPENDITURE		<u>70,701</u>	<u>210,673</u>	<u>281,374</u>	<u>241,686</u>
Net income/expenditure		38,964	(29,981)	8,983	3,444
Movement in provision for pension deficit		1,289	-	1,289	1,760
Transfers between funds		(37,574)	37,574	-	-
NET MOVEMENT IN FUNDS		<u>2,679</u>	<u>7,593</u>	<u>10,272</u>	<u>5,204</u>
Reconciliation of Funds:					
Total funds brought forward		62,034	11,161	73,195	67,991
Total funds carried forward	15	<u>64,713</u>	<u>18,754</u>	<u>83,467</u>	<u>73,195</u>

	Notes	2021		2020	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	12		1		1
CURRENT ASSETS					
Debtors and prepaid expenses	16	28,963		18,625	
Cash at hand and in bank		<u>159,566</u>		<u>106,869</u>	
		228,529		125,494	
CREDITORS: Amounts falling due within one year	16	<u>(138,092)</u>		<u>(44,040)</u>	
NET CURRENT ASSETS			<u>90,437</u>		<u>81,454</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>90,438</u>		<u>81,455</u>
Defined benefit pension liability			(6,971)		(8,260)
NET ASSETS			<u>83,467</u>		<u>73,195</u>
INCOME FUNDS					
Unrestricted funds					
Unrestricted income funds		71,684		70,294	
Pension Reserve		<u>(6,971)</u>		<u>(8,260)</u>	
			64,713		62,034
Restricted Funds			<u>18,754</u>		<u>11,161</u>
TOTAL FUNDS	16		<u>83,467</u>		<u>73,195</u>

The notes on pages 8 to 18 form part of these financial statements.

For the year ending 31st March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

The financial statements were approved by the board of trustees on 10th September 2021 and signed on their behalf by

Director  Simone Collins Director  Julian Lapsen

1. Company limited by guarantee

Home-Start Watford & Three Rivers is a company incorporated in England limited by guarantee No. 5385393 and is a registered charity No. 1108847. The extent of the liability of the members of the company on a winding up is limited to a maximum of one pound each.

2. Accounting policies

The following accounting policies have been applied consistently in dealing with items that are considered material in relation to Home-Start Watford & Three Rivers.

2 (a) Basis of preparation

The accounts have been prepared under the historical cost convention.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small charity.

These accounts have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)".

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

2 (b) Critical accounting estimates and judgements

In the application of the charity's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2 (c) Investment resources

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate. Grants are all included in incoming resources from charitable activities on the SOFA.

2 (d) Investment income

Bank interest is included in the income and expenditure account on a receivable basis.

2 (e) 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 Accounting and Reporting issued by the Charity Commissioners for England & Wales.

2 (f) Resources expended

All costs are allocated to those categories to which they relate. Where this is not possible, then they are suitably apportioned on the basis between costs of activities in furtherance of the charity's objects and costs of generating funds 80:20 respectively. All costs are accounted on an accruals basis, inclusive of VAT which cannot be recovered.

2 (g) Governance costs

All costs incurred by the Charity other than direct charitable expenditure are included in governance costs and are accounted for on an accruals basis.

2 (h) Fixed Assets and depreciation

Tangible fixed assets are stated at cost less depreciation.

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

Office Equipment	25% straight line
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2 (i) 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.

2 (j) Fund accounting

The Charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the Directors in furtherance of the objects of the Charity. Such funds may be held in order to finance both working capital and capital investment. Where conditions are such that funds received cannot be expended during the accounting period, any such monies are held as income in advance.

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

2 (k) Gifted assets

Gifted assets received are included at valuation if material.

2 (l) Volunteers

The Charity relies on the support from volunteers who are unpaid. The value of volunteer's time is not included in the SOFA.

2 (m) Pension Contributions

Pension costs relate to contributions to individual employee scheme and are charged to the SOFA as they fall due.

2 (n) Winding up or dissolution of the charity

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

3. Income from Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
General income for the year	66,768	29,458	96,226	78,396
Total Income from Donations and Legacies	66,768	29,458	96,226	78,396

Some of the funds received during the period are held as Income in Advance (see note 16) where conditions were not such that those funds, in whole or in part, could be utilised during the year ended 31st March 2021 and expenditure falls in to a later period. Donations and legacies actually received over £2,000 are below.

	Unrestricted Funds £	Restricted Funds £
Skanska	9,152	-
Philip Gristwood	16,948	-
St Jean of Arc School	5,917	-
D M Thomas Foundation	-	7,598
Smith and Mount	-	5,000
Bushby Parish Church	2,200	-

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Social Isolation – (Big Lottery)	-	33,812	33,812	57,160
Group work – Henry Smith	-	22,500	22,500	-
Family Events	-	5,080	5,080	-
Time 2 Talk	-	1,250	1,250	11,361
Women Fund	-	9,823	9,823	6,708
Play Pioneer	-	-	-	5,038
COVID-19 (National Lottery)	-	32,285	32,285	-
Link workers	-	46,484	46,484	-
Total Income Charitable Activities	-	151,234	151,234	80,267

5. Income from Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Shop – Watford	42,897	-	42,897	44,681
Shop – Osney	-	-	-	26,599
Fundraising	-	-	-	15,227
Total income from other trading activities	42,897	-	42,897	86,467

6. Raising Funds Expenditure

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Shop – Watford	41,589	-	41,589	40,857
Shop – Osney	-	-	-	30,662
Fundraising and events	10,157	-	10,157	24,683
Total Fundraising Costs	51,746	-	51,746	96,202

7. Charitable Activities Expenditure

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Practical Support (Core Funding)	18,955	-	18,955	34,796
Social Isolation (Big Lottery)	-	33,078	33,078	56,798
Time to Talk	-	31,782	31,782	23,298
Groups	-	33,413	33,413	11,373
Locality budget	-	-	-	-
Family Events	-	9,997	9,997	6,717
Women Fund	-	9,890	9,890	6,856
Making Memories	-	-	-	68
COVID-19	-	53,670	53,670	-
Link Workers	-	38,843	38,843	-
Play Pioneer	-	-	-	4,378
Total cost of charitable activities	18,955	210,673	229,628	144,284

8. Analysis of expenditure on charitable activities

	Activity Undertaken	Grant funding of activities	Governance Costs	Total Funds 2021
	£	£	£	£
Year ended 31st March 2021				
Practical Support (Core Funding)	17,755	-	1,200	18,955
Social Isolation (Big Lottery)	33,078	-	-	33,078
Time to Talk	31,782	-	-	31,782
Groups	33,413	-	-	33,413
Locality budget	-	-	-	-
Family Events	9,997	-	-	9,997
Women Fund	9,890	-	-	9,890
Making Memories	-	-	-	-
COVID-19	53,670	-	-	53,670
Link Workers	38,843	-	-	38,843
Play Pioneer	-	-	-	-
	<u>228,418</u>	<u>-</u>	<u>1,200</u>	<u>229,618</u>
Year ended 31st March 2020				
Practical Support (Core Funding)	34,796	-	1,200	35,996
Social Isolation (Big Lottery)	56,798	-	-	56,798
Time to Talk	23,298	-	-	23,298
Groups	11,373	-	-	11,373
Family Events	6,717	-	-	6,717
Women Fund	6,856	-	-	6,856
Making Memories	68	-	-	68
Play Pioneer	4,378	-	-	4,378
	<u>144,384</u>	<u>-</u>	<u>1,200</u>	<u>145,584</u>
9. Governance				
Accounts and Independent Examination	1,200	-	1,200	1,200
	<u>1,200</u>	<u>-</u>	<u>1,200</u>	<u>1,200</u>

10. Particulars of Employees

The average number of staff employed by the charity during the financial period was:-

	2021	2020
Furtherance of the Charity's objects	6	4
Shop	2	4
Support	1	1
	<u>9</u>	<u>9</u>

There were no employees with emoluments above £60,000.

	Total Funds 2021 £	Total Funds 2020 £
Gross Salaries	137,148	148,582
Employer's NI	7,003	7,488
Employer's Pension Contributions	8,309	5,117
Pension Shortfall (reduction in provision)	<u>(1,289)</u>	<u>(1,760)</u>
Total Staff Emoluments	<u>151,171</u>	<u>159,427</u>

Total salary of key staff with management responsibilities is £39,345. (2020: £31,241)

11. Pension and other post-retirement benefit commitments

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore, the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 31 January 2025:	£11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)
---------------------------------------	--

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2016 to 30 September 2025:	£12,945,440 per annum (payable monthly and increasing by 3% each on 1st April)
---	--

From 1 April 2016 to 30 September 2028:	£54,560 per annum (payable monthly and increasing by 3% each on 1st April)
---	--

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION

	31 March 2021 (£s)	31 March 2020 (£s)	31 March 2019 (£s)
Present value of provision	6,971	8,260	10,020
RECONCILIATION OF OPENING AND CLOSING PROVISIONS		2021	2020
Provision at start of period		8,260	10,020
Unwinding of the discount factor (interest expense)		186	127
Deficit contribution paid		(1,713)	(1,603)
Reassessments - impact of any change in assumptions		258	(124)
Reassessments - amendments to the contribution schedule		-	-
Provision at end of period		6,971	8,260
INCOME AND EXPENDITURE IMPACT		2021	2020
Interest expense		186	127
Reassessments - impact of any change in assumptions		258	(124)
Reassessments - amendments to the contribution schedule		-	-
Contributions paid in respect of future service*		8,309	9,118
Costs recognised in income and expenditure account		7,020	3,358
ASSUMPTIONS	31 March 2021 % per annum	31 March 2020 % per annum	31 March 2019 % per annum
Rate of discount	66	2.53	1.38

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

12. Tangible fixed assets

	Office Total
Cost	1,793
Additions	-
As at 31st March 2021	<u>1,793</u>
Depreciation	1,792
Additions	-
As at 31st March 2021	<u>1,792</u>
Net Book Value as at 31st March 2020	<u>1</u>
Net Book Value as at 31st March 2021	<u>1</u>

13. Director's emoluments and related party transactions

None of the Directors received any remuneration directly or indirectly.

None of the Directors or other persons related to the Charity had any personal interest in any contract or transactions entered into by the Charity during the year.

14. Volunteers

Volunteer information is as follows:

Activity	Total Number of Volunteers	Total Number of Volunteering Hours
Home Visiting	60	5,850
Shop	4	816
Group	0	0
Office	<u>0</u>	<u>0</u>
Total Volunteers	<u>64</u>	<u>6666</u>

15. Movement in funds

	as at 1st April 2020	Incoming resources	Resources used	Transfers between funds	as at 31st March 2021
Unrestricted funds					
Practical support	70,294	66,768	(18,955)		
Fund raising	-	-	(10,157)		
Shop – Oxhey	-	-	-		
Shop – Watford	-	42,897	(41,589)		
	<u>70,294</u>	<u>109,665</u>	<u>(70,701)</u>		
Transfers to restricted funds		-	-	(37,574)	
	<u>70,294</u>	<u>109,665</u>	<u>(70,701)</u>	<u>(37,574)</u>	71,684
Pension reserve	(8,260)	1,289	-	-	(6,971)
Net unrestricted funds	<u>62,034</u>	<u>110,954</u>	<u>(70,701)</u>	<u>(37,574)</u>	<u>64,713</u>
Restricted funds					
Social isolation	8,395	33,812	(33,078)	-	9,129
Time 2 Talk	781	6,823	(31,782)	24,177	-
Groups	-	27,500	(33,413)	5,913	-
Family events	-	5,080	(9,997)	4,917	-
Women fund	-	9,823	(9,890)	67	-
Making Memories	1,325	-	-	-	1,325
Play pioneer	660	-	-	-	660
Link workers	-	46,484	(38,843)	-	7,641
COVID-19	-	51,170	(53,670)	2,500	-
Net restricted funds	<u>11,161</u>	<u>180,692</u>	<u>(210,673)</u>	<u>37,574</u>	<u>18,754</u>

16. Funds analysis

	Fixed assets	Current assets	Bank and cash	Creditors, provisions and accrued income	Total
<i>As at 31st March 2021</i>					
Unrestricted funds	1	28,963	115,269	(79,521)	64,712
Restricted funds					
Social isolation	-	-	44,229	(35,100)	9,129
Time 2 Talk	-	-	-	-	-
Groups	-	-	26,348	(26,348)	-
Making Memories	-	-	1,325	-	1,325
Play Pioneer	-	-	660	-	660
Women fund	-	-	-	-	-
Link workers	-	-	7,641	-	7,641
COVID-19	-	-	4,094	(4,094)	-
Net assets	1	28,963	199,566	(145,063)	83,467

As at 31st March 2020

Unrestricted funds	1	17,063	87,444	(42,474)	62,034
Restricted funds					
Social isolation	-	781	7,614	-	8,395
Time 2 Talk	-	781	-	-	781
Making Memories	-	-	1,325	-	1,325
Play Pioneer	-	-	660	-	660
Women fund	-	-	9,826	(9,826)	-
Net assets	1	18,625	106,869	(52,300)	73,195