

# Annual Report

## 2022/23

### 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 and Hertsmere** helps local families with at least one child under 5 years old deal with the challenges they face.

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

## Our core services

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### HOME-VISITING SUPPORT

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



### SUPPORTING CHILD DEVELOPMENT

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



### EMOTIONAL SUPPORT

Empowering parents to manage & resolve problems.



### PRACTICAL HELP

Budgets, nutrition, cooking & home safety.



### EMPOWERMENT

Supporting families to have their voice heard.



### SIGNPOSTING

Linking local health, community & educational services.



### COUNSELLING

Working with parents living with a mental health difficulty.

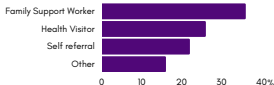


### OUTREACH/FAMILY GROUP WORK

Helping isolated families become more involved in their community.

## Our work

We are a highly respected organisation with over 30 years of experience supporting families and truly embedded in our local community. Referrals come from every corner of the community including GPs, family support workers and health visitors. We accept self-referrals too.

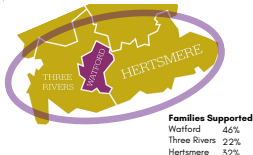


## Complex needs

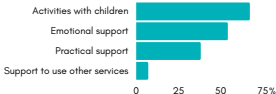
On referral, we find that most families are experiencing multiple or complex needs. Over 63% of our families present with 3 or more complex needs.



## Where we work



## How we help



# Introduction

The past year has been one of progress and transformation. Whilst our home-visiting service remains the backbone of our service, our Counselling Service has expanded into new locations, our Family Groups have grown and become an ever increasing hive of activity and we have created more partnerships with other local community organisations, further strengthening our community ties.

Through prudent planning we have continued to ensure that our services have been fully funded. Particular thanks go to the Fundraising Committee who have worked hard to obtain funding allowing us to develop new and exciting projects to support our families.

After almost 10 years dedicated to the charity we said farewell to Emma Power as our CEO. She led Home-Start with great passion, commitment, skill and sensitivity and we are thankful for her significant contributions to the charity. We were delighted for Sophie Linington to take on the role of CEO in August, having lived in our community for 20 years and bringing with her extensive charity experience.

July saw the departure of another long serving member of staff, Rachel Allen. Her role has been superbly filled by our highly experienced Volunteer Coordinator, Michaela Foster Osborne. In response to the growing number of referrals, we recruited three additional Volunteer Coordinators. After a short period settling in they have become an effective team and have worked hard to substantially reduce our referrals waiting list. Karen Watkin has assumed the newly created role of Business Operations Manager and we have had the benefit of an additional fully funded Administrator in Karen Stretch. Together with Amanda Busby they have helped streamline and strengthen our administration and reporting abilities. As well as expanding our staff team, we have recruited several new Trustees who bring with them a range of highly relevant skills, experience and diversity.

Over the past year we touched the lives of more than 100 families across Watford, Three Rivers and Hertsmere. We have expanded our counselling provision, increased attendances at our playgroups and held several successful events for families. We have continued to increase our social media engagement across all platforms as well as increasing the content and reach of our vibrant and informative newsletter.

On behalf of the Trustees, I would like to thank our CEO, Sophie Linington, the whole staff team and all our volunteers for their energy and dedication.

We are committed to growing and developing our services to meet the ever increasing need to support families across our communities in this hugely challenging time. We will continue to innovate and diversify our activities whilst developing new fundraising strategies to optimise our service. We look ahead with the confidence that we have a strong team at every level to ensure that we can enable our families to thrive and not just survive.



*Simone Collins*

**Simone Collins, Chair**



# Trustee Board - Roles & Responsibilities



Simone Collins, Chair  
Community Fundraising



Bernadette Coleman, Vice Chair  
Volunteer Rep & Data



John Robinson, Treasurer  
Staff Rep & Fundraising



Kam Johal  
Projects & Strategy



Simon Boulcott  
Health & Safety



Claire Buckland  
Staff Rep & Human Resources



Sarah Joy  
Families



Nicola Millbery  
Safeguarding



Glen Saffery  
Fundraising

Trustee Board as at 31.03.23

## 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.

## Chief Executive

I joined the Home-Start team at the end of August 2022, excited to be taking on the role of CEO, after the departure of Emma Power in May. Emma and I worked together when I was a Trustee, and I want to start by recognising her fantastic legacy here; she saw Home-Start through the toughest of times during the pandemic and built a strong, well respected service and team despite challenging social and economic circumstances.

We also said goodbye to Rachel Allen after 8 years, so this year has been another year of change for the team. We've grown in size, skills and experience, strengthening our Volunteer Coordinator, Family Engagement and Business Support Teams and expanding our delivery, all with the central aim of supporting more families at the times they need us.

I'm very much looking forward to continuing to deliver our high quality support, working alongside such a committed and motivated team - none of which would be possible without local support; businesses, funders and individuals who support our work week after week and ensure we can stay at the heart of our community.

As we celebrate our 30th anniversary in 2023, we know that our services are needed now more than ever and we remain committed to supporting our families, where and when they need us.



Sophie Linington, CEO

# Funders

We are delighted to have worked with a range of national funders over the last year. Their significant and continued support has allowed us to expand our Home-Visiting and Counselling Services, deliver an additional Family Group, and launch a brand new Peer to Peer Programme.



**Trusthouse**  
Charitable Foundation

Supported by players of



Awarded funds from



**COMMUNITY**  
FUND

We are also grateful for the continued support from the following local funders:



**WATFORD**  
BOROUGH  
COUNCIL



watford  
community  
housing

**THREE RIVERS**  
DISTRICT COUNCIL



**Watford &  
Three Rivers**  
Trust



Hertfordshire Community Foundation

# Home-Visiting

What have we achieved this year?

**3** volunteer preparation courses completed

**28** new home-visiting volunteers trained, through our new, more accessible hybrid course

**67** volunteers gave up their time home-visiting

**6,978** hours of home-visiting support provided to local families



## Lives touched

"Olivia was referred to Home-Start to provide support with her self-esteem and her physical and mental wellbeing. Olivia was feeling very low as she had recently left her relationship with her child's father due to domestic abuse. Olivia was diagnosed bipolar 10 years previously and had been managing well with medication. The domestic abuse had dented her confidence and she was finding life with a child hard to manage, lonely and isolating. She had a limited support network and no real friends. Olivia found this hard and increasingly isolating.

Our home-visiting volunteer, Andrea, quickly became part of the family. She visited the family once a week for six months, providing a listening ear, support with playtime, help to find and liaise with a solicitor and IDVA, assisting with obtaining a non-molestation order, help to pack up the flat for moving and emotional support through Isabel's hospital visits. Andrea also worked with Olivia to help Isabel develop independent play strategies and be less clingy to her.

Since being matched with Andrea, Olivia looks and sounds like a different person - her **confidence has increased enormously** and she has become more self-assured and independent. She organised a non-molestation order and found a supportive solicitor to assist her in establishing visitation time for Isabel's father, **developed a social network** and regularly attends the Home-Start Family Group with Isabel. **She feels her life is now under control and she can face trouble steadily.**

Olivia was so happy with her volunteer. She felt she had been amazing - so supportive, kind and always ready to listen. Olivia said that Andrea had helped her in so many ways, especially with developing the ability to face problems calmly and to not get so stressed when things go wrong - but **now she feels ready to face the world independently."**

Laura, Volunteer Coordinator

# Home-Visiting



## Better outcomes for families and their children

On average, **95% of our families make positive progress in at least 3 of the 10 areas** when being supported by a volunteer.



Parent  
wellbeing



Social  
networks



Boundaries &  
behaviour



Education &  
learning



Meeting  
emotional needs



# Family Groups

## What have we achieved this year?

**3** well-attended weekly Family Groups

**53** families supported per week

**153** parents and children supported over the year



New Family Group Assistant to strengthen delivery of the groups



Delivered our first Group Volunteer training session and support group



Structured sessions with healthy snacks and activities based around Early Years Foundation Stages

## Lives touched

"Nadia, who has been attending our Hertsmere Family Group since 2021, has set up her own Parent & Toddler group in Brookmeadow (Borehamwood). She has been telling me since we first met that setting up her own group was one of her goals as she noticed how many Family Groups had been closed in the community after lockdown. Her confidence was also low, and she struggled with anxiety. She wasn't sure how this dream would be achieved.

Towards the end of 2022, David Goulding (previous Community Engagement Officer at Hertsmere Borough Council) came to listen to our parents at our Hertsmere Family Group. After hearing from Nadia how she wanted to set up a group, he went away, found funding for her and put her in touch with a local church. Since then, they have received subsidised hiring fees for a church hall, a shed in their garden for storage, and extra funding from the BECC for resources. The group opened in March and has seen great attendance.

This is an example of how we **empower** our parents. With **consistent support and encouragement from our volunteers and the wider team**, Nadia has **built the confidence to follow through with one of her big goals.**"

Georgia, Family Group Coordinator



# Counselling

What have we achieved this year?

**4** counselling locations across our districts

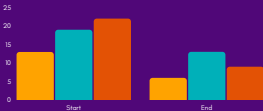
**84** hours of counselling support with free childcare provided to local families

**100%** improvement in psychological wellbeing

## CORE-10 Psychological Wellbeing

mild 11-15, moderate 16-20, moderate/severe 21-25, severe 25+

Mild Moderate Moderate/severe



## Lives touched

"Jenny, a single parent with 3 children, was struggling with feelings of anxiety and isolation and referred herself to Home-Start for support. She wanted to access mental health support alongside her home-visiting volunteer support.

Home-Start's Coordinator signposted Jenny to our counselling service. She explained to Jenny that this service is offered for free, although we encourage clients to pay a weekly donation at their sessions based on what they can afford. Jenny was surprised to hear that clients are **offered up to 26 weekly sessions, with childcare alongside and breaks for school holidays**. This made a huge difference, as her older child is of school-age.

Our Counsellor offered Jenny space and time to explore her thoughts and feelings and to understand herself better. As she became more connected to her emotions, she felt more confident to share these with trusted friends and family. **Jenny noticed her emotional responses when she considered taking her children out and about, and used her counselling sessions to explore her fears and worries.**

Although her life circumstances continued to be challenging, Jenny was generally feeling better able to cope. Jenny and her Counsellor acknowledged that change isn't always linear, and sometimes we can still have a difficult day. The sessions gave her **a space to explore these feelings and to notice when she felt that her worries were spiraling.**

When Jenny and her Counsellor approached the end of the block of 26 sessions, her Counsellor suggested that they reflect on what 'endings' have been like for Jenny in the past. This gave Jenny a chance to experience a planned ending and to consider what strategies she might want to have in place to **help her to sustain the improvements** that she had seen in her life since starting her counselling sessions."

**Azka, Counselling Coordinator**

# Community Activities

What have we achieved this year?

**10** additional enrichment activities for families

**47** parents and children fed at Hot Lunch Clubs

**180+** parents and children attended over the year

**423** meals served at Hot Lunch Clubs

## Lives touched

"Clare, a mum of 2 boys under the age of 2, has struggled to connect with parenthood. She is supported by Home-Start as well as the perinatal mental health team and has a complex home life. A particular struggle for Clare is her confidence being a parent. Engaging her with Home-Start's other services has been difficult in the past, but she signed up for our Forest School training session with Groundwork.

Clare said she felt a connection to nature and really wanted to share this with her sons. After spending the afternoon outside and learning lots of new activities to do with little to no resources, she shared that **she felt really confident to do this with her children and was excited to implement these new skills into her life as a parent.**

This shows us how our Back to Nature pop-ups have positively impacted families' mental wellbeing through being outside and connecting with nature, and how **this approach has engaged families who wouldn't usually get involved."**

Laura, Family Engagement Team





# Social Prescribing

## What have we achieved this year?

**9** GP Surgeries supported by our team of 5

**500+** referrals per year

**6,344** hours of support delivered to clients

### Examples of issues we have supported:



Social isolation



Mental health



Carers support



Support at home



Debt, finance and benefits



Long term health conditions

## Lives touched

"Leela, a mum of a 2-year-old, was referred to her GP for financial support and mental health issues. She had a traumatic childhood including time in care owing to her parents' mental health and addiction issues. At the time of referral, she was paying rent on two properties while her father was in prison. She is experiencing severe anxiety due to her financial situation and her father's imminent release from prison, and she was socially isolated.

The Link Workers were **able to refer her to:**



- Mental health services
- Energy bill support
- Family Centre services
- Financial support and grants for her father
- Home-Start for social isolation, emotional and parenting support

We called the client each week to **provide emotional support** until she let us know that she was feeling stronger and happy to wait for mental health and Home-Start referrals to begin support.

Leela was urgently re-referred in crisis following a change in circumstances, feeling too anxious to leave the house for food or prescription collection. We were able to collect her prescription, refer her for free food delivery, and liaise with her GP to monitor her situation.

She has made **significant steps towards gaining more choice and control in her life** and **improving her family's health and wellbeing**, including:



- Improved financial situation
- Confident in attending GP appointments
- Successfully liaised with the Housing Association to replace mouldy windows in her flat
- Studying for a course in Health and Social Care"

**Kate, GP Link Worker, Social Prescriber (Supervisor)**



# Our Impact This Year



**121**

families, and

**206**

children supported by our service

**6,978**

hours of support to local families  
from **67** home-visiting volunteers



**3**

weekly Family Groups, and

**10**

additional enrichment activities

**84**

hours of counselling support  
with free childcare

## Treasurer's Report

I am pleased to be able to report a further year of significant progress for Home Start Watford, Three Rivers and Hertsmere during the financial year ending on 31st March 2023.

In the year under review, there was a further 23% growth in the income of the charity to £457k, representing a tremendous effort at fundraising during the year. The donations and individual fundraising grew substantially as life returned closer to normal and the effects of Covid began to dissipate. Significant new longer-term funding came from new funders and traditional funders alike and the level of donations from individual trust funds remained at a historically high level in 2022/23.

Costs remain primarily employment costs and 22/23 saw a growth in the staffing establishment to provide the services enabled by the higher level of income. By March 2023 the charity was fully staffed with a new Chief Executive after the challenges of the Covid period.

It continues to be encouraging to see a healthy balance sheet and an increasing proportion of longer term funders which gives the Board the encouragement to plan further initiatives to aim to address the changing and increasing needs of our service users.



A handwritten signature in black ink, appearing to read 'John Robinson'.

John Robinson, Treasurer

### Financial Summary

2021-22		2022-23	
Income	£ 370,376	Income	£ 457,388
Expenditure	£ 366,075	Expenditure	£ 453,288

# Thank you to all our supporters and fundraisers!

## TRUSTS, FOUNDATIONS & FUNDS

Bugler Foundation  
Four Acre Trust  
Home-Start Lottery  
Home-Start UK  
One Great Day  
The Big Give  
The Christopher Laing Foundation  
The Dewan Foundation Ltd

## COUNCILLORS

Caroline Clapper  
Mark Watkin  
Morris Bright  
Nigel Bell  
Peter Taylor, Watford Mayor  
Phil Williams  
Stephen Cavinder  
Tim Williams

## CHARITY PARTNER

Teachhappy Ltd

## LOCAL ORGANISATIONS

Abbots Langley Good  
Neighbours Association  
Ash Logistics Ltd  
Asvina  
Cassiobury Court  
Cathartic CIC  
Clean Herts Community  
Everyone Active Watford  
Fresh Ego FC  
Groundwork  
Herts Valley CCG  
Jackson Jewellers Watford  
Lush Watford  
Metro Bank Watford  
Old MacDonald's Day Nursery  
Latimer  
Project Shoebox Herts and Bucks  
Ryans Construct Ltd  
Watford FC CSE Trust  
Wenta  
West Herts Golf Club  
West Watford Golfing Society

## CORPORATE SUPPORTERS

Atria Watford - Savills  
Beaverbrooks  
Berkeley Group  
Camelot  
Co-op  
Costco  
Fairview New Homes Ltd  
Morgan Sindall Construction  
Mothercare Global Brand  
Murrill Construction  
Sigma  
TK Maxx and Homesense Foundation  
Veolia  
VW Solicitors  
Waitrose & Partners  
Warner Bros. Studio Tour London  
Wenzel's the Bakers Ltd

## DONATION STREAMS

Amazon Smile  
Easy Fundraising  
Facebook Birthday Fundraisers  
People's Fundraising

## FUNDRAISERS

Alan Underdown  
Andria and Terry Moffatt  
Ash Walsh  
Charlott Saunders  
Georgina Sturmer  
Greg Holt  
Home-Start Lottery Players  
Jane Rose  
John Robinson  
Karen Stretch  
Lloyd Willingham  
Marcus May  
Nikki Goncalves  
Sayed Daniel Perry

## SCHOOLS

Beechfield School  
Watford Girls Grammar School,  
Year 7



## Our amazing individual fundraisers have included...

Lloyd running his **own marathon**  
in August, raising over £1,800



Alan, Greg and Marcus running  
**The Big Half** in September,  
together raising over £2,800



Ash and Sayed running the  
**Royal Parks Half** in October,  
together raising over £2,000



Karen, our Team Administrator,  
selling her **crocheted creations**,  
raising over £300



Adrian from Teachappy Ltd, our Charity Partner, donating **£1 per each Teachappy Tee sold**, raising £5,000



**HOME-START WATFORD AND THREE RIVERS**  
**DIRECTORS' REPORT AND FINANCIAL STATEMENTS**  
**FOR YEAR ENDED 31ST MARCH 2023**

Company Registered Number  
**5385393**

Charity Number  
**1108847**

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**Directors:**

Simon Boulcott  
Bernie Coleman, Vice Chair  
Simone Collins, Chair  
Sarah Jay - *appointed 19.08.2022*  
Kam Johal  
Sophie Linington - *resigned 25.08.2022*  
Julian Lipton - *resigned 21.09.2022*  
John Robinson  
Nicola Millbery - *appointed 01.01.2023*  
Claire Buckland  
Glen Saffery

**Secretary**

Sophie Linington, Chief Executive Officer - appointed 26.07.2022

**Registered Office**

The Barn, 1 Watford House Lane, Watford, Herts, WD17 1BJ

**Safeguarding Advisor**

Nicola Millbery

**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 2022. 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. 1106847 and a Company Limited by Guarantee - No. 5385393, 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, 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 and 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 2022 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 FR102. 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;

#### **Fundraising Activities**

The Charity's fundraising activities are community based and have been operating at pre-pandemic levels in the community, post-Covid.

#### **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 and 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 multi-year 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.

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

The Directors' Report was approved by the Board of Trustees on 27th September, 2023

Signed for and on behalf of the Trustees



Simone Collins, Chair

Home-Start Watford and Three Rivers    27th September, 2023

I report on the accounts of the company for the year ended 31st March 2022, 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 130 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 6th October, 2023

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 2023

	Notes	Unrestricted	Restricted	Total 2023	Total 2022
		£	£	£	£
<b>INCOME FROM:</b>					
Donations and legacies	3	43,255	16,608	59,863	131,259
Charitable activities	4	38,300	344,817	383,117	194,918
Other trading activities	5	8,412	5,996	14,408	44,202
<b>Total Income:</b>		<u>89,967</u>	<u>367,421</u>	<u>457,388</u>	<u>370,379</u>
<b>EXPENDITURE ON:</b>					
Raising Funds	6	10,816	-	10,816	74,153
Charitable activities	8	60,782	380,377	441,159	291,482
Governance	9	1,224	-	1,224	1,212
<b>TOTAL EXPENDITURE</b>		<u>72,822</u>	<u>380,377</u>	<u>453,199</u>	<u>366,847</u>
Net income/expenditure		17,145	(12,956)	4,189	3,532
Movement in provision for pension deficit		559	-	559	5,428
Transfers between funds		(11,535)	11,535	-	-
<b>NET MOVEMENT IN FUNDS</b>		<u>6,169</u>	<u>(1,421)</u>	<u>4,748</u>	<u>8,960</u>
<b>Reconciliation of Funds:</b>					
Total funds brought forward		77,837	14,590	92,427	83,467
Total funds carried forward	15	<u>84,005</u>	<u>13,170</u>	<u>97,175</u>	<u>92,427</u>

	Notes	2023	2022
		£	£
<b>FIXED ASSETS</b>			
Tangible fixed assets	12	1	1
<b>CURRENT ASSETS</b>			
Debtors and prepaid expenses	16	12,984	18,749
Cash at hand and in bank		<u>202,332</u>	<u>197,452</u>
		215,316	216,201
<b>CREDITORS: Amounts falling due within one year</b>	16	<u>(117,157)</u>	<u>(122,232)</u>
<b>NET CURRENT ASSETS</b>		<u>98,159</u>	<u>93,969</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>98,160</u>	<u>93,970</u>
Defined benefit pension liability		(985)	(1,543)
<b>NET ASSETS</b>		<u>97,175</u>	<u>92,427</u>
<b>INCOME FUNDS</b>			
Unrestricted funds			
Unrestricted income funds		84,990	70,388
Pension Reserve		<u>(985)</u>	<u>(1,543)</u>
		84,005	77,837
Restricted Funds		<u>13,170</u>	<u>14,590</u>
<b>TOTAL FUNDS</b>	16	<u>97,175</u>	<u>92,427</u>

The notes on pages 8 to 19 form part of these financial statements.

For the year ending 31st March 2023 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 ...  
and signed on their behalf by

27<sup>th</sup> September 2023

*Simone Collins*

Director

Simone Collins

*John Robinson*

Director

John Robinson

## **1. Company limited by guarantee**

Home-Start Watford & Three Rivers is a company incorporated in England limited by guarantee No. 5585593 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 2023 £	Total Funds 2022 £
General income for the year	43,255	16,608	59,863	131,259
<b>Total Income from Donations and Legacies</b>	<b>43,255</b>	<b>16,608</b>	<b>59,863</b>	<b>131,259</b>

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 31<sup>st</sup> March 2023 and expenditure falls in to a later period. Donations and legacies actually received over £2,000 are below.

	Unrestricted Funds £	Restricted Funds £
TeaChappy Ltd	-	2,500
Warner Bros Studios Leavesden	-	2,500
Berkeley Group	7,172	-
Souter Charitable Trust	2,500	-

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Social Isolation (Big Lottery)	-	-	-	62,738
Group Work (Henry Smith)	-	57,780	57,780	41,250
Time 2 Talk	-	42,457	42,457	33,856
Physical Activity	-	8,250	8,250	-
Pep-Up Sessions	-	11,707	11,707	-
COVID-19 Recovery (Henry Smith)	-	25,940	25,940	-
Link Workers	-	84,686	84,686	55,074
Household Funds	-	22,000	22,000	2,000
Practical Support (Core Funding)	38,300	-	38,300	-
Big Lottery Fund	-	71,100	71,100	-
Trusthouse Forte	-	20,897	20,897	-
<b>Total Income Charitable Activities</b>	<b>38,300</b>	<b>344,817</b>	<b>383,117</b>	<b>194,918</b>

5. Income from Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Shop – Watford	91	-	91	39,753
Fundraising	8,321	5,996	14,317	4,489
<b>Total income from other trading activities</b>	<b>8,412</b>	<b>5,996</b>	<b>14,408</b>	<b>44,242</b>

6. Raising Funds Expenditure

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Shop – Watford	643	-	643	44,580
Fundraising and events	10,173	-	10,173	29,573
<b>Total Fundraising Costs</b>	<b>10,816</b>	<b>-</b>	<b>10,816</b>	<b>74,153</b>

7. Charitable Activities Expenditure

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Practical Support (Case Funding)	62,006	-	62,006	45,917
Social Inclusion (Big Lottery)	-	8,048	8,048	76,125
Time 2 Talk	-	50,440	50,440	51,330
Groups	-	58,000	58,000	51,147
Family Events	-	4,167	4,167	8,409
Women Fund	-	25	25	140
Making Memories	-	7,890	7,890	1,555
COVID-19 Recovery	-	25,478	25,478	99
Link Workers	-	88,946	88,946	59,183
Household Funds	-	23,479	23,479	156
Play Flower	-	29	29	32
Sustainability	-	-	-	600
Pop-Up Sessions	-	16,839	16,839	-
Physical Activity	-	9,206	9,206	-
Big Lottery Fund	-	68,302	68,302	-
Trusthouse Forte	-	20,328	20,328	-
<b>Total cost of charitable activities</b>	<b>62,006</b>	<b>380,377</b>	<b>442,383</b>	<b>291,694</b>

8. Analysis of expenditure on charitable activities

	Activity Undertaken	Grant funding of activities	Governance Costs	Total Funds 2023
	£	£	£	£
<b>Year ended 31st March 2023</b>				
Practical Support (Core Funding)	60,782	-	1,224	62,006
Social Isolation (Big Lottery)	8,048	-	-	8,048
Time to Talk	50,440	-	-	50,440
Groups	58,000	-	-	58,000
Family Events	4,167	-	-	4,167
Women Fund	25	-	-	25
Making Memories	7,890	-	-	7,890
COVID-19 Recovery	25,478	-	-	25,478
Link Workers	88,946	-	-	88,946
Household Funds	23,479	-	-	23,479
Play Pioneer	29	-	-	29
Pop-Up Sessions	16,039	-	-	16,039
Physical Activity	9,206	-	-	9,206
Big Lottery Fund	68,302	-	-	68,302
Trusthouse Forte	20,328	-	-	20,328
	<b>441,159</b>	<b>-</b>	<b>1,224</b>	<b>442,383</b>
<b>Year ended 31st March 2022</b>				
Practical Support (Core Funding)	44,705	-	1,212	45,917
Social Isolation (Big Lottery)	74,125	-	-	74,125
Time to Talk	51,330	-	-	51,330
Groups	51,147	-	-	51,147
Family Events	8,409	-	-	8,409
Women Fund	142	-	-	142
Making Memories	1,555	-	-	1,555
COVID-19 Recovery	99	-	-	99
Link Workers	59,182	-	-	59,182
Household Funds	156	-	-	156
Play Pioneer	32	-	-	32
Sustainability	600	-	-	600
	<b>291,682</b>	<b>-</b>	<b>1,212</b>	<b>292,694</b>

9. Governance

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Accounts and Independent Examination	1,224	-	1,224	1,212
	<u>1,224</u>	<u>-</u>	<u>1,224</u>	<u>1,212</u>

10. Particulars of Employees

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

	2023	2022
Furtherance of the Charity's objects	17	10
Shop	-	2
Support	-	1
	<u>17</u>	<u>13</u>

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

	Total Funds 2023 £	Total Funds 2022 £
Gross Salaries	316,748	234,544
Employer's NI	19,156	11,946
Employer's Pension Contributions	5,068	8,398
Pension Shortfall (reduction in provision)	<u>(559)</u>	<u>(5,628)</u>
<b>Total Staff Emoluments</b>	<b><u>340,413</u></b>	<b><u>249,460</u></b>

Total salary of key staff with management responsibilities is £43,991 (2022: £44,618).

11. Pension and other post-retirement benefit commitments

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 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 2020. This valuation showed assets of £800.3m, liabilities of £851.9m and a deficit of £51.6m. 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 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)**

---

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 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 asked the participating employers to pay additional contributions to the scheme as follows:

#### Deficit contributions

---

**From 1 April 2019 to 30 September 2025: £11,243,000 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.

	31 March 2023 (£s)	31 March 2022 (£s)	31 March 2021 (£s)
Present value of provision	984	1,543	6,971

**PRESENT VALUES OF PROVISION**

<b>RECONCILIATION OF OPENING AND CLOSING PROVISIONS</b>			
	2023	2022	
Provision at start of period	1,543	6,971	
Unwinding of the discount factor (interest expense)	29	40	
Deficit contribution paid	(562)	(1,764)	
Remeasurements - impact of any change in assumptions	(26)	(35)	
Remeasurements - amendments to the contribution schedule	-	(3,669)	
Provision at end of period	984	1,543	

<b>INCOME AND EXPENDITURE IMPACT</b>			
	2023	2022	
Interest expense	29	40	
Remeasurements - impact of any change in assumptions	(26)	(35)	
Remeasurements - amendments to the contribution schedule	-	(3,669)	
Contributions paid in respect of future service	5,068	8,308	
Costs recognised in income and expenditure account	4,509	2,970	

ASSUMPTIONS	31 March 2023 % per annum	31 March 2022 % per annum	31 March 2021 % per annum
Rate of discount	5.52	2.35	0.66

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

Cost	Office Total
As at 1st April 2022	1,793
Additions	-
As at 31st March 2023	<u>1,793</u>
Depreciation	
As at 1st April 2022	1,792
Charge for the year	-
As at 31st March 2023	<u>1,792</u>
Net Book Value as at 31st March 2022	<u>1</u>
Net Book Value as at 31st March 2023	<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	67	6,978
Group	<u>6</u>	<u>540</u>
Total Volunteers	<u>73</u>	<u>7,518</u>



15. Movement in funds

	as at 1st April 2022	Incoming resources	Resources used	Transfers between funds	as at 31st March 2023
<b>Unrestricted funds</b>					
Practical Support	79,380	81,555	(62,006)		
Fund Raising	-	8,322	(10,173)		
Shop – Watford	-	90	(643)		
	<u>79,380</u>	<u>89,967</u>	<u>(72,822)</u>		
Transfers to restricted funds		-	-	(11,535)	
	<u>79,380</u>	<u>89,967</u>	<u>(72,822)</u>	<u>(11,535)</u>	<u>84,990</u>
Pension reserve	(1,543)	558	-	-	(985)
<b>Net unrestricted funds</b>	<u>77,837</u>	<u>90,525</u>	<u>(72,822)</u>	<u>(11,535)</u>	<u>84,005</u>
<b>Restricted funds</b>					
Social Isolation	-	2,750	(8,048)	5,298	-
Time 2 Talk	-	51,943	(50,440)	-	1,503
Groups	-	57,780	(58,000)	220	-
Family Events	-	4,140	(4,167)	27	-
Women Fund	-	-	(25)	25	-
Making Memories	1,145	5,996	(7,890)	749	-
Play Pioneer	628	-	(28)	-	600
Link Workers	-	84,686	(88,946)	4,260	-
COVID-19 Recovery	3,995	25,940	(25,478)	-	4,457
Household Funds	1,844	22,200	(23,479)	-	565
Pop-Up Sessions	6,979	11,738	(16,039)	-	2,678
Physical Activity	-	8,250	(9,206)	956	-
Big Lottery Fund	-	71,100	(68,302)	-	2,798
Trusthouse Forte	-	20,897	(20,328)	-	569
<b>Net restricted funds</b>	<u>14,590</u>	<u>367,420</u>	<u>(380,376)</u>	<u>11,535</u>	<u>13,170</u>

16. Funds analysis

	Fixed assets	Current assets	Bank and cash	Creditors, provisions and accrued income	Total
<i>As at 31st March 2023</i>					
Unrestricted funds	1	12,984	105,558	(34,538)	84,005
<b>Restricted funds</b>					
Social Isolation	-	-	-	-	-
Time 2 Talk	-	-	21,384	(19,881)	1,503
Groups	-	-	18,756	(18,756)	-
Making Memories	-	-	-	-	-
Play Pioneer	-	-	600	-	600
Women Fund	-	-	-	-	-
Link Workers	-	-	-	-	-
COVID-19 Recovery	-	-	21,082	(16,625)	4,457
Household Funds	-	-	6,065	(5,500)	565
Pop-Up Sessions	-	-	2,678	-	2,678
Physical Activity	-	-	1,656	(1,656)	-
Big Lottery Fund	-	-	17,018	(14,220)	2,798
Trusthouse Forte	-	-	7,535	(6,966)	569
<b>Net assets</b>	<b>1</b>	<b>12,984</b>	<b>202,332</b>	<b>(118,142)</b>	<b>97,175</b>
<i>As at 31st March 2022</i>					
Unrestricted funds	1	18,749	127,424	(68,338)	77,836
<b>Restricted funds</b>					
Social Isolation	-	-	-	-	-
Time 2 Talk	-	-	-	-	-
Groups	-	-	18,752	(18,752)	-
Making Memories	-	-	1,145	-	1,145
Play Pioneer	-	-	628	-	628
Women Fund	-	-	-	-	-
Link Workers	-	-	-	-	-
COVID-19	-	-	23,995	(20,600)	3,995
Household Funds	-	-	9,008	(7,164)	1,844
Pop-Up Sessions	-	-	16,500	(9,521)	6,979
<b>Net assets</b>	<b>1</b>	<b>18,749</b>	<b>197,452</b>	<b>(123,775)</b>	<b>92,427</b>

