



**2022-2023**

# **ANNUAL REPORT AND ACCOUNTS**

# MISSION STATEMENT

Home-Start Merton is a local community network of trained volunteers and expert support, helping children pre-birth and up to 5 years. We help families through their challenging times. We are there for parents and children when they need us the most because childhood can't wait.

## **WHO WE ARE:**

### **TRUSTEES:**

Danny Lawrence (Chairperson)  
Adam Flacks (Deputy Chairperson)  
Diane Holmes (Deputy Chairperson and Treasurer)  
Henrietta Jenner  
Vikrant Bhuskute  
Manuel Boger  
Marian Ridley  
Company Secretary: Sharon Ashby

### **STAFF:**

Sharon Ashby - Managing Director  
Debbie Magee – Senior Family Support Co-ordinator  
Madeleine Jarratt – Family Support Co-ordinator  
Heather Ford – Business Support Administrator

REGISTERED CHARITY NAME: Home-Start Merton

REGISTERED COMPANY NUMBER: 05359862

REGISTERED CHARITY NUMBER: 1108937

REGISTERED OFFICE: All Saints Resource Centre, 44 All Saints Road, Wimbledon, SW19 1BX

T: 020 8646 6044

E: [admin@homestartmerton.org](mailto:admin@homestartmerton.org)

W: [www.homestartmerton.co.uk](http://www.homestartmerton.co.uk)

### **INDEPENDENT EXAMINER:**

Kana Veluppillai  
KV & Co.  
18 Morton Gardens  
Wallington  
Surrey  
SM6 8EX

### **BANKERS:**

CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

## **WHAT WE DO**

### **GOVERNANCE AND MANAGEMENT**

Home-Start Merton is a charitable company limited by guarantee, incorporated on 10 February 2005. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The governance is vested in our Board of Trustees who have six scheduled meetings each year and additional meetings on other occasions as business requires. The board is responsible for the charity's long-term objectives, for its strategic priorities and for providing overall financial management and control. The day-to-day management of the charity is delegated to the Managing Director of the scheme who reports to the Board of Trustees. Our Board of Trustees for 2022-2023 was made up of eight members who bring with them a range of skills and experience. Under the terms of the Articles of Association, board members are appointed at the Annual General Meeting. Under the Articles, one third must retire in rotation at each AGM. Trustees who retire are eligible to be re-appointed at the same AGM. The Trustees may co-opt any person to be appointed as a Trustee during the year and that person will hold office until the next AGM.

### **AIMS AND OBJECTIVES**

The objectives of Home-Start Merton are to safeguard, protect, and preserve the good health, both mental and physical, of children and their parents. It also aims to prevent emotional and physical abuse of such children. Home-Start Merton believes that:

- Children need a happy and secure childhood.
- Parents play the key role in giving their children a good start in life.
- Every parent should have the support they need in order to give their children the best possible start in life, helping them to achieve their full potential.
- The best people to help parents are other parents, who have themselves had experience of bringing up children and are able to provide the kind of support that only another parent who has lived experience can.

The service offered by Home-Start Merton is provided by a team of trained and supervised parent volunteers who give tailored family support to families in their own homes, specific to their individual needs supported by our trained staff.

### **STANDARDS AND METHODS OF PRACTICE**

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

- Offering support and practical assistance.
- Visiting families in their own homes where the dignity and identity of everyone can be respected and protected.
- Reassuring parents that difficulties bringing up children are not unusual and encouraging enjoyment in family life.
- Developing a relationship with the family in which time can be shared and understanding can be developed; the approach is flexible to take account of diverse needs.

- Encouraging the parents' strengths and emotional wellbeing for the ultimate benefit of their own children.
- Encouraging families to widen their network of relationships and to effectively use the support and services available within the community.

## **RISK MANAGEMENT**

The Board of Trustees regularly undertakes a detailed review of our risk management procedures to ensure that appropriate systems are in place to mitigate those risks. The Trustees consider that a major risk is one which has a high likelihood of occurring and would, if it occurred, have a severe impact on operational performance. The Trustees expect all staff and volunteers, when engaging in any activity on behalf of Home-Start Merton, to consider the risks posted and to act in accordance with the risk management procedures. Whilst it is important that the Board of Trustees remain risk alert, they do not wish to be averse to taking reasonable risks as part of their strategy to achieve the objects of the organisation. All key policies within the organisation are reviewed regularly and updated as appropriate to reflect any legislative changes and the latest developments and thinking in relation to best practice.

## **TRUSTEES**

Trustee application forms are available on request. All applications require approval by the Trustees. Trustees can decline an application if they feel that the application is prejudicial to the ethos of the organisation.

## **CHAIR'S REPORT**

It is a privilege to have become the Chair of Home-Start Merton. In a year dominated by pressure on household budgets caused by the cost-of-living crisis, I am delighted to be able to celebrate the achievements of Home-Start Merton for families and our continued focus on helping those families in the community who need our support.

This annual report highlights so many successes – including our continued partnerships with The Dorus Trust, The Taylor family Foundation, The Generations Foundation, John Lewis and Waitrose, BT, Home-Start UK, ALTEC, The London Community Fund, and Wimbledon District Nurses Midwifery and Benevolent Society (WDMBS). The funding we have secured this year from trusts and foundations, and from corporate relationships, has been used to great effect to maintain Home-Start Merton's work, but I do not wish to hide from the challenges which face us in the near future if we are unable to secure sustainable funding streams.

This has also been a transitional year for Home-Start Merton where our long-standing and successful Chair Amita Kronsten stood down after 21 years of service. We are very grateful for the work that she has done to support the community of Merton by driving Home-Start Merton forward. Furthermore, long-standing trustees Sue Oury and Simon Lloyd have also stood down. It was always a pleasure to work with you and your knowledge will be missed. The next year, 2023/24, is the 30th Anniversary of Home-Start Merton and the contribution of Amita, Sue and Simon has been essential to getting the organisation this far, through good times and more challenging ones.

Whilst change can be difficult, we continue to look to the future and the opportunities it presents. The board has welcomed new faces with Marian, Vikrant and Manuel joining us. They bring with them a breadth of experience needed to modernise the organisation and find new opportunities to address the challenges which are on the horizon, particularly with funding. Whilst Home-Start Merton's reserves are currently healthy, outgoings significantly outpace income and the Board of Trustees recognise the urgent need to address this, to secure Home-Start Merton's continued benefit to Merton and beyond.

I am particularly concerned at the impact of the cost-of-living crisis we face. Families, already so fragile after an extended period of pandemic, uncertainty, and preceding austerity, are now facing inflation, rising bills and huge pressures. These same pressures will hugely challenge local charities and communities' ability to respond - as the funding landscape gets harder and the time and resources of volunteers and supporters is under pressure. We will remain hopeful that the community spirit we have seen through the previous 29 years will get us through, will be our source of response as we stand alongside families in these difficult times, and we enter our 30th year. My thanks and gratitude go to all the volunteers, staff, funders, and families that make our work possible.

**Daniel Lawrence**  
Chair of Trustees

## MANAGER'S REPORT

2022/23 has been a year of highs and lows. A year of change and challenges.

At the start of our financial year, April 2022, we had spent the previous few months focusing on the new normal. The staff team had worked from home during 2020/21 and returned to the office in January 2022. We continued to provide a virtual service throughout 2020/2021. Most parents were reluctant to have support in the home fearing exposure to illness, some of the parents and children were vulnerable with low immune systems. Some of our volunteers were also vulnerable and chose to offer virtual support. We worked hard to ensure that all potential risks were identified and managed to ensure the safety of everyone. At the end of this financial year, we are pleased to report the service is back to face to face. Supporting people is difficult without the in-person connection. Safeguarding is at the forefront of all aspects of our work and harder to identify over a screen or telephone.

Following our return to the new normal, families faced a new struggle with the cost-of-living crisis. Parents are skipping meals and eating their children's left over scraps as their meal. Children are missing meals as parents struggle to afford three meals a day. The added stress on top of the negative factors impacting on family life has seen more referrals to our service for mental ill health and the cost of living for parents and children. Shelter UK has recently reported 172 families a day are served with a Section 21 'no fault' eviction notice. During the summer 7,740 families will face being uprooted from their homes. Families are often placed in temporary housing, with some families spending time in travel lodges awaiting housing, which is often far away. Not only does this isolate families, but their support networks also disappear. We refer to several agencies specialising in housing, food distribution, nappies, baby items etc however, these organisations are seeing more demand and less donations.

Due to the success of our Happy Steps group in Wimbledon, we opened a second group this year in the East of the borough. Happy Steps supports parents at risk or suffering with perinatal mental ill health from conception up to the child's second birthday, the first 1001 days. Both groups provide a safe environment for peer-to-peer support, a lunch, play opportunities and speakers from health to support families.

We have continued our Big Hopes Big futures programme which offers support to families for children to be school ready. We offer strategies on managing children's behaviour, routines, early literacy development, support with weaning, child development milestones, reading, numbers and colours, how to dress themselves and being toilet trained. Parents receive support with routines and boundaries, ensuring children have breakfast and a good bedtime routine.

Our counselling service provides a qualified counsellor offering free counselling which has supported parents with historical sexual abuse issues, mental ill health, self-harm, anxiety, depression and Covid. This service provides a non-judgemental space for emotional and psychological support to help parents explore their feelings and ways to gain a greater understanding and stronger self-help techniques. Helping parents to believe in themselves has a positive impact on themselves and their children. A child will be aware of their parent's ill health, they will not understand it or be able to change things. Living with someone with mental ill health is frightening for a child. Often children will no longer seek support/care from their caregivers as they know they will not receive it. They become withdrawn and stop asking. This will negatively impact on their own development and adulthood.

The summer outing to Littlehampton was a great success. Some families we support have not experienced a trip to the beach or pebbles! Their faces are a picture.

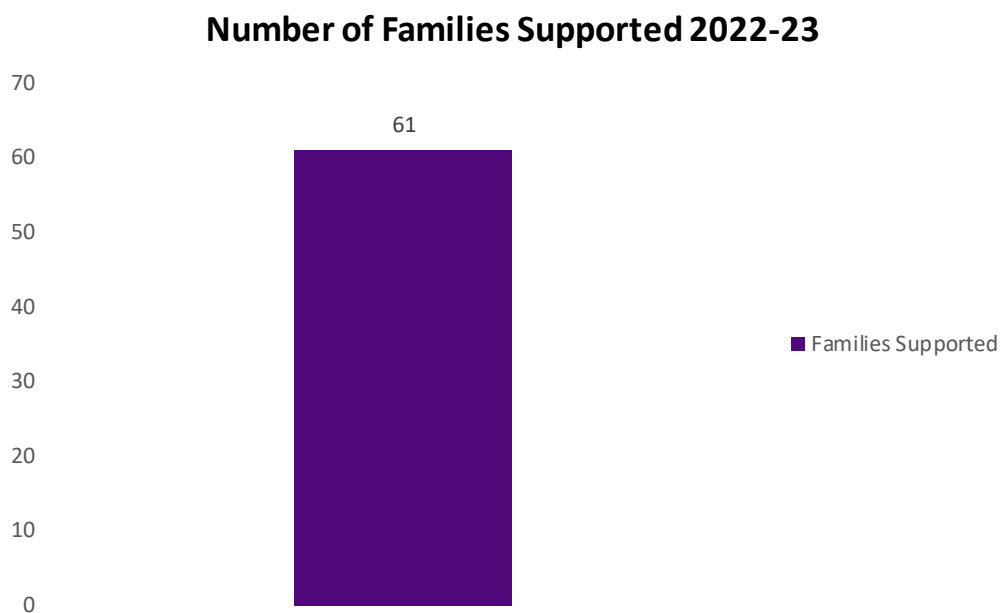
We have been lucky to build on a partnership with British Telecom who have supplied several Chromebooks, notebooks, and mobile pay as you go telephones with £30 credit. The Chromebooks have been loaned to families to prevent digital exclusion. The notebooks and mobile telephones have been loaned to our volunteers.

I would like to thank our Trustees for all their support and hard work. A special thank you to three trustees who retired after giving over 40 years of expert support between them to Home-Start Merton. Our volunteers who go above and beyond. Our supporters and funders, who have been so kind, not just in a monetary way but the support they have offered. Finally, the staff. Their hard work behind the scenes, on the front line and the constant professional support they all offer to others is second to none. It has been another tough year but thank you all. I am so proud of Home-Start Merton, and everyone involved in making this great organisation even greater. Thank you all.



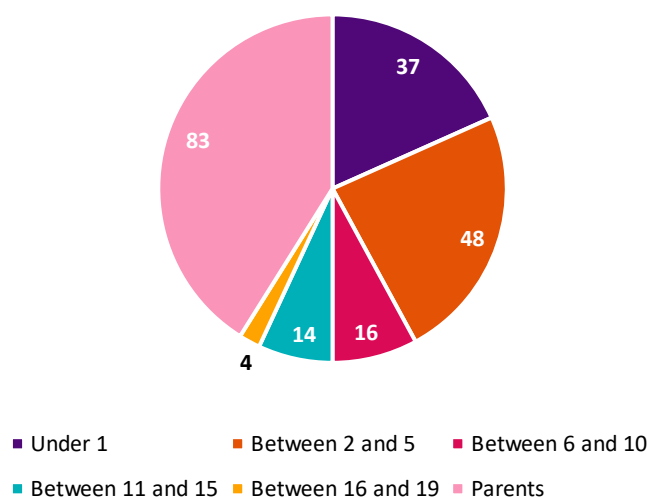
**Sharon Ashby**  
Managing Director

## **FAMILIES SUPPORTED**



This year, Home-Start Merton has supported 83 parents and 119 children. Due to the nature of the support Home-Start Merton provides, older children and other adults who live in the home are also indirectly supported.

## **Number of Children and Parents Supported 2022-23**

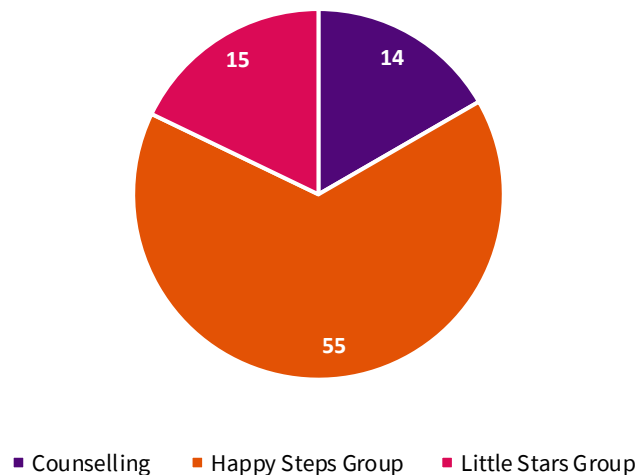




## **SUPPORT TO FAMILIES**

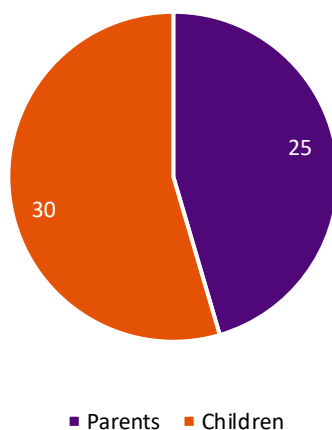
Home-Start Merton offers counselling and group support in addition to the core service of home visiting support. Many families are supported by all three services. Group support has helped support families who would otherwise be placed on a waiting list or who have different needs to those requiring a home visiting volunteer.

### **Families Supported in Projects**

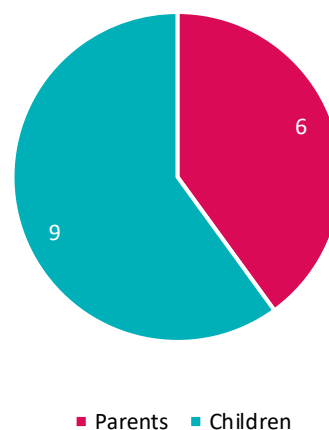


Home-Start's Happy Steps Group began in November 2021. Home-Start's Little Stars Group began in March 2023. The groups run every week on a Wednesday and a Thursday, 11am-1pm, during term time. They provide a safe environment which encourages socialisation, peer support, activities, and a lunch. The groups are for parents and children from pregnancy up to 5 years old. See the graphs below for individual figures.

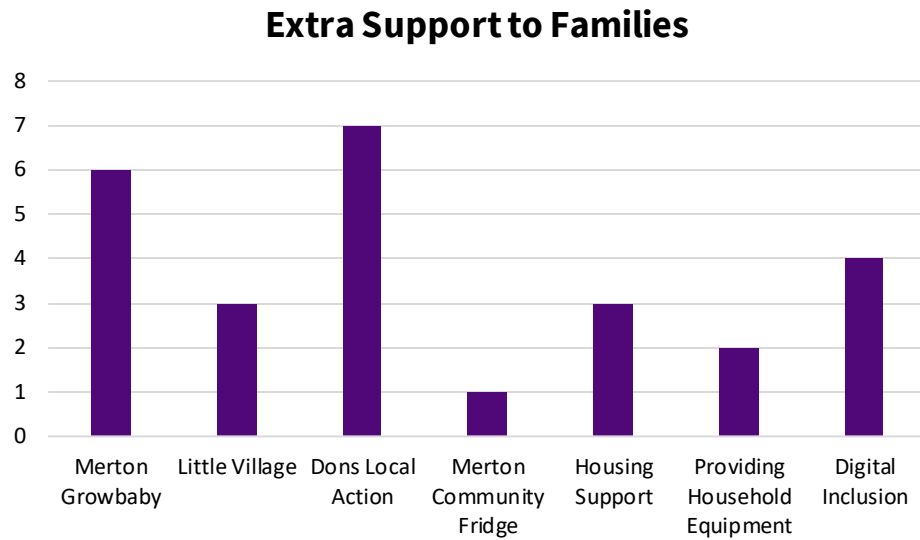
### **Happy Steps Group**



### **Little Stars Group**

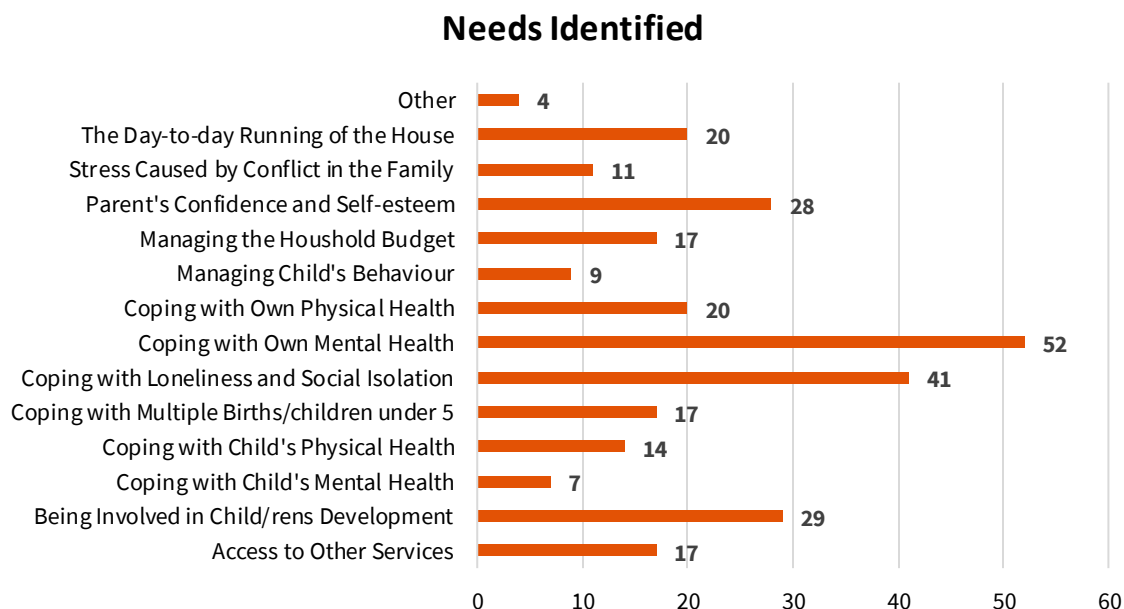


In addition to the core service of home visiting support, referrals for additional support have been completed as evidenced below. Digital inclusion through the provision of Chromebooks to families, tablets and mobile telephones have been provided to volunteers through Home-Start's partnership with BT.

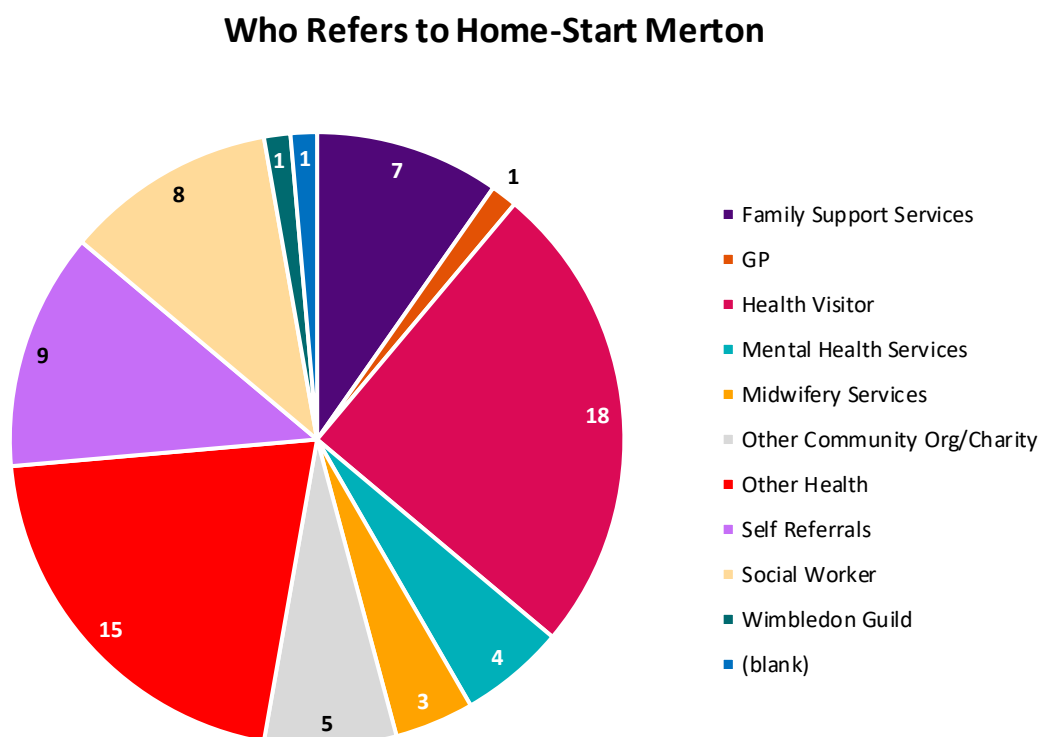


## REFERRALS

The graph below shows the needs of families identified at referral. The needs have risen significantly from last year, particularly around coping with mental health, managing the household budget, and coping with loneliness and isolation. This is a result of the Cost-Of-Living crisis and lasting effects of the pandemic.

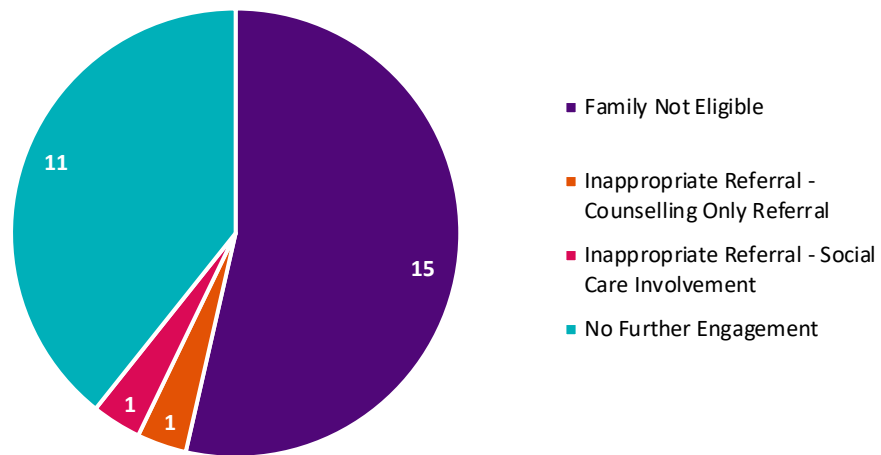


The graph below indicates those from whom we receive referrals. Other Health includes mostly Social Prescribers that work within GP surgeries.



Unfortunately, we are unable to accept all referrals that we receive. Often the families we are unable to accept do not meet our criteria.

### Number of Referrals Not Taken 2022/23



## **VOLUNTEERS**

Our core service of Home-visiting volunteer support provides emotional and practical within the families homes. The average length of support is 1 year. The 10 volunteers who help at group are part of the 24 active volunteers.



## **FINANCIAL OVERVIEW**

### **TREASURERS REPORT**

On behalf of the Board of Trustees, I am pleased to present the Treasurer's Report for Home-Start Merton (HSM) for the financial year 1<sup>st</sup> April 2022 to 31<sup>st</sup> March 2023. A Statement of Financial Activities and Balance Sheet for the financial year 2022/23 is shown within this Annual Report.

#### Income Review 2022/2023

HSM's total income for the year was £77,353. HSM received a total of £61,171 from its charitable funders and the Board of Trustees is extremely grateful to its funders for their continued generosity during this year and wishes to thank the following:

The Generations Foundation  
The Taylor Family Foundation  
The Dorus Trust  
Wimbledon District Nursing and Midwifery Benevolent Society  
London Community Foundation  
Department for Levelling Up, Housing and Communities  
The Paul Strank Charitable Trust  
Home-Start UK, Waitrose, and John Lewis

Most of the rest of HSM income came from gifts and donations. This year's fundraising activities and events continued to be severely impacted by ongoing issues brought about by the Covid-19 pandemic and the cost-of-living crisis. However, the Board is also extremely grateful to all those private individuals who contributed towards fundraising and to those friends and supporters who continue to support the charity with much appreciated donations.

#### Expenditure Review

Total resources spent were £182,720 (previous year £156,517). Our experienced and dedicated staff are our greatest assets, and the greater proportion of expenditure is therefore on staff salaries and associated employment costs which amounted to £141,534. The increase in expenditure on salaries during the year was due to the decision to award a fair pay increase to all staff during the cost-of-living crisis. A pension deficit of £22,533 (down from £34,958 last year) remains and which the Board is committed to reduce in accordance with a recommended plan. During the year HSM moved to new premises, and we hope this new office will be a long-term home for HSM with cost efficiencies. Summary – Financial Year 2022/23

This was an extraordinarily challenging year for HSM financially, which saw an increase in the operating deficit from £84,186 (2021/22) to £105,368. The charity found itself unable to directly fundraise from events. The post-COVID environment and the cost-of-living crisis meant that HSM was not able to generate sufficient interest in fundraising events to make them viable. However, HSM benefits from having reserves as detailed on the Balance Sheet and has been able to draw on these reserves to meet the shortfall in income during the year. Its investment portfolio remains healthy. HSM remains a well-capitalised charity with total charity funds of £432,420 (last year £547,506). Looking to the future, the charity is also keeping an awareness on such funding that we may become eligible to apply for, given our reduced reserves.

The staff and trustees are committed to improving and diversifying income streams, improving the ease by which donations may be made, increasing visibility of the charity within the Borough,

increasing engagement with the number of friends and supporters of the charity so that it remains a sustainable charity able to continue to provide a much-needed service to the community.

#### Reserves & Investment Strategy

The trustees have set a reserves policy, reviewed annually, which requires that reserves be maintained at a level which ensures that HSM's core activities can continue during a period of unforeseen difficulty. The trustees agree that 6 months normal running costs which equates to approximately £100,000.

A proportion of reserves are held in a readily realisable form.

HSM also holds some reserves in investments on a medium-term but accessible basis in a discretionary portfolio managed by Charles Stanley Investment Fund. The investments are in medium-high risk investment classes with the objective being balanced, to produce a balance between capital growth and income.

The Board would like to take this opportunity to thank our independent Examiner, Mr K Velupillai of K V & Co. for reviewing the HSM accounts which have been approved by the Board of Trustees.

**Diane Holmes**  
Treasurer

The following summarised accounts are an extract from the Reports and Financial Statements for the year ended 31 March 2023. The full accounts can be obtained from Home-Start Merton, All Saints Resource Centre, 44 All Saints Road, Wimbledon, SW19 1BX. Copies of the certified accounts will be lodged with the Charities Commission and Companies House. You are welcome to inspect the documents at our office, please contact the Business Support Administrator for an appointment.

**HOME-START MERTON**  
**Statement of Financial Activities**  
**for the year ended 31 March 2023**

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
Notes	2023 £	2023 £	2023 £	2022 £
<b>Incoming resources</b>				
<i>Incoming resources from generated funds</i>				
Voluntary Income	28,914	45,000	73,914	65,790
Activities for generating funds	3,131	-	3,131	6,526
Investment Income	444	-	444	14
<b>Total incoming resources</b>	<b>32,489</b>	<b>45,000</b>	<b>77,489</b>	<b>72,330</b>
<i>Costs of generating funds</i>				
Costs of generating voluntary income	1,362	-	1,362	1,825
<i>Costs of charitable activities</i>	128,568	51,640	180,208	153,542
<i>Governance costs</i>	1,150	-	1,150	1,150
<b>Total resources expended</b>	<b>131,080</b>	<b>51,640</b>	<b>182,720</b>	<b>156,517</b>
<b>Net outgoing resources before transfers between funds</b>	<b>(98,591)</b>	<b>(6,640)</b>	<b>(105,231)</b>	<b>(84,187)</b>
<b>Gross transfers between funds</b>			-	
<b>Net outgoing resources before Other recognised gains and losses</b>	<b>(98,591)</b>	<b>(6,640)</b>	<b>(105,231)</b>	<b>(84,187)</b>
<b>Other recognised gains and losses (Losses)/gains on investment assets</b>	<b>(9,855)</b>	<b>-</b>	<b>(9,855)</b>	<b>37,900</b>
<b>Net movement in funds</b>	<b>(108,446)</b>	<b>(6,640)</b>	<b>(115,086)</b>	<b>(46,287)</b>
<b>Reconciliation of funds</b>				
<i>Total funds brought forward</i>	540,866	6,640	547,506	593,793
<b>Total Funds carried forward</b>	<b>432,420</b>	<b>-</b>	<b>432,420</b>	<b>547,506</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 10 as required by the said statement.

**All activities derive from continuing operations**



**HOME-START MERTON****Company Number**

5359862

**2023****2022****Balance Sheet****as at 31 March 2023****Current assets**

Current Asset Investments

385,512

485,367

Cash at bank and in hand

56,675

72,549

**Total current assets**

442,187

557,916

**Creditors:-**

amounts due within one year

6

(9,767)

(10,410)

**Net current assets**

432,420

547,506

**Total assets less current liabilities**

432,420

547,506

**Creditors:-**

amounts due after more than one year

-

-

**Net assets excluding pension asset / liability**

432,420

547,506

**Net assets including pension asset / liability**

432,420

547,506

**The funds of the charity :****Unrestricted income funds**

Unrestricted revenue accumulated funds

39,487

155,508

Pension Deficit Fund

22,533

34,958

Designated revenue funds

100,000

80,000

**Unrestricted capital funds**

Designated fixed asset funds

270,400

270,400

**Total unrestricted funds**

432,420

540,866

**Restricted revenue funds**

Restricted revenue accumulated funds

-

6,640

**Restricted fixed asset funds****Total restricted funds**

-

6,640

**Total charity funds**

432,420

547,506

The directors are satisfied that for the year ended on 31 March 2023 the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 43 of the Charities Act 1993, the accounts have been examined by an Independent Examiner whose report appears on page 7.

The director(s) acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).


**D Lawrence****Trustee / Director****Approved by the board of trustees on 27 / 7/2023****The notes on pages 9 to 11 form an integral part of these accounts.**

## ACKNOWLEDGEMENTS

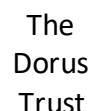
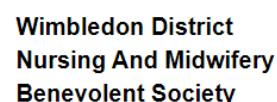
Thanks to the kind generosity and support of our funders, fundraisers, and those who give their support in kind, we have been able to help many local families over the last year, providing a reliable, empathetic source of connection and understanding during a challenging time it has been for so many. A heartfelt thank you to everyone who has supported us over the last year and helped us to provide such vital support to families.

- |   |                                 |
|---|---------------------------------|
| • The Dorus Trust   | • Amita Kronsten                |
| • The Taylor Family Foundation                              | • Gregory Kronsten              |
| • The Generations Foundation                                | • Sylvia Marland                |
| • Wimbledon Foundation                                      | • Mike Short                    |
| • Wimbledon High School                                     | • Barbara Cluer                 |
| • Kings High School   | • Sue Kirby                     |
| • Wimbledon District Nursing & Midwifery Benevolent Society | • Simon Lloyd                   |
| • Paul Strank Charitable Trust                              | • Sally Cunliffe                |
| • London Community Foundation                               | • Lisa Wyatt                    |
| • John Lewis & Partners                                     | • Liza Owen                     |
| • Waitrose & Partners                                       | • Trudie Goodwin                |
| • Ghana Nurses Association SW London                        | • Health Champions (DLUHC MVSC) |
|   | • David Rhodes                  |

Together with those listed above, we are indebted to the many donors whose generosity and ongoing support through this year has been especially important in enabling us to respond quickly to families in need. Thank you.

Finally, without the support of the following people, we would not be able to support our families. They are our home-visiting volunteers, trustees, and staff:

- |             |             |            |
|-------------|-------------|------------|
| • Simona    | • Yuzi      | • Jenny    |
| • Kirsten   | • Katie     | • Trisha   |
| • Angela    | • Jen       | • Sue      |
| • Susanne   | • Annette   | • Saima    |
| • Rebecca   | • Sam       | • Shona    |
| • Liza      | • PJ        | • Nicholas |
| • Vasi      | • Natasha   | • Christa  |
| • Lucy      | • Lesley    | • Lisa     |
| • Helen     | • Silvia    | • Rebekah  |
| • Bronte    | • Danny     | • Diane    |
| • Henrietta | • Adam      | • Manuel   |
| • Vikrant   | • Marian    | • Sharon   |
| • Debbie    | • Madeleine | • Heather  |



**Registered Charity Number**  
**1108937**

**Registered Company Number**  
**5359862**

# **HOME-START MERTON**

**REPORTS AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31 March 2023**

**HOME-START MERTON**  
**Report and accounts**  
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## **HOME-START MERTON**

### **Company Information**

#### **Directors**

D Lawrence	Chair
A Flacks	Deputy Chair
D Holmes	Deputy Chair & Treasurer
A Kronsten	Resigned 31/12/2022
S Oury	Resigned 31/12/2022
H Jenner	
S Lloyd	Resigned on 31/12/2022
L Sanzone	Resigned 30/05/2022
M Boger	Appointed on 01/11/2022
V Bhuskute	Appointed 07/12/2022
M Ridley	Appointed on 27/01/2023

#### **Secretary**

S P Ashby

#### **Accountants**

K V & CO  
Chartered Management Accountants  
18 Morton Gardens  
Wallington  
Surrey  
SM6 8EX

#### **Bankers**

CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

#### **Registered office**

All Saints Resource Centre  
44 All Saints Road  
Wimbledon  
London SW19 1BX

#### **Registered Charity number**

1108937

**Introduction**

The trustees present their annual report and accounts for the year ended 31st March 2023

**Name, registered office and constitution of the charity**

The full name of the charity is Home-Start Merton.

The legal registration details are :-

<i>Date of incorporation</i>	10th February 2005
<i>Company Registration Number</i>	5359862
<i>The Registered Office is</i>	All Saints Resource Centre, 44 All Saints Road, London SW19 1BX
<i>Charity Registration Number</i>	1108937
<i>The telephone number is</i>	0208 646 6044

**Objectives and Activities of the Charity*****A summary of the objects of the charity as set out in its governing document.***

The principal activity during the year was to support families with young children living within the London Borough of Merton.

***Public benefit that is provided by the charity***

To safeguard, protect and preserve the good health, both mental and physical of children and parents.

To prevent cruelty to or maltreatment of children.

To relieve sickness, poverty and need amongst children and parents of children.

To promote the education of the public in better standards of childcare within the area of Merton and its environs.

**Achievements and Performance of the Charity****Structure, Governance and Management*****Nature of the Governing Document and constitution of the charity***

The results for the period, and the charity's financial position at the end of the period are shown in the attached financial statements.

The Charity is Company Limited by Guarantee which is incorporated in United Kingdom on 10 February 2005 was formed for charitable purpose. The liability of its members is limited to a guarantee of £1 each. The companies governing documents are its memorandum and articles of association. The company is established to further those purposes which are recognised as charitable and the registered charity number is 1108937.

***The methods adopted for the recruitment and appointment of new trustees***

Home-Start Merton recruits trustees who demonstrate interest in valuing the family and following recommendations made in respect of people with particular skills and expertise in working with children and families, or the voluntary sector.

All new trustees receive an induction pack of information about the work of Home-Start Merton and how it operates, and guidance as to their responsibility as charity trustees and company directors. Induction and training of new board members is delegated to the scheme Manager in consultation with the Chair. New members also receive information about Home-Start UK including a copy of the signed agreement.

***The major risks to which the charity is exposed and reviews and systems to mitigate risks***

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to manage and minimise risks.

**Financial Review*****Policies on reserves***

The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, not designated for specific purposes or otherwise committed. The trustees have set a reserves policy which requires:

reserves are maintained at a level which ensures that Home-Start's core activity could continue during a period of unforeseen difficulty

a proportion of reserves are maintained in a readily realisable form.

Having considered the risk, activity and commitments of the organisation Trustees have agreed that the scheme need to retain a level of a minimum of 6 months running costs which equates to approximately £ 100,000.

This policy is reviewed annually by the board of Trustees.

***Transactions and Financial position***

The financial statements are set out on pages 7 to 13. The financial statements have been prepared implementing the 2005 Revision of the Statement of Recommended Practice (SORP) for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales and in accordance with the Financial Reporting Standard (FRS102) issued on 16 July 2014.

The Statement of Financial Activities show net outgoing resources (deficit) for the year of a revenue nature of £115,086 (prior year net outgoing resources of £46,287).

The total reserves at the year end, stand at £432,420 (prior year £ 547,506).

Free unrestricted liquid reserves is in surplus and amounted to £432,420 (prior year surplus £540,866)

**The members of the Board of Trustees of the Charity during the year ended 31st March 2023 were :-**

D Lawrence	(Chair)
A Flacks	(Deputy Chair)
D Homes	(Deputy Chair & Treasurer)
A Kronsten	( Resigned on 31/12/2022 )
S Oury	( Resigned on 31/12/2022 )
H Jenner	
S Lloyd	( Resigned on 31/12/2022 )
M Boger	(Appointed on 01/11/2022)
L Sanzone	( Resigned 30/05/2022
V Bhuskute	(Appointed on 07/12/2022)
M Ridley	(Appointed on 27/01/2023)

The directors/trustees are all members of the charity.

**The members of the Board of Trustees of the Charity at the date of the report and accounts were approved were:-**

M Boger  
V Bhuskute  
H Jenner  
M Ridley  
D Lawrence  
D Holmes  
A Flacks

**Investment Policy:**

The assets should be managed to achieve growth, of both capital and income, from an investment portfolio with the best financial return with an acceptable level of risk. Withdrawals from the investments are made to provide a source of income for Home Start Merton to cover situations where there is an operational deficit and to ensure the continuity of Home Start Merton's charitable purposes.

-The assets can be invested widely according to the general power of investment and should be diversified by assets class and by security. Assets classes could include cash, bonds, equities, investment funds, property and any other assets that are deemed suitable for the charity.

The Trustees require ethical considerations to be taken into account in the choice of investments. Direct investments in companies predominately involved with the production of alcohol, gambling activities and the provision of domestic sub-prime lending are not acceptable.

**Independent Examiner**

K Velupillai ACMA, CGMA, ACPA

K V & CO

Chartered Management Accountants

18 Morton Gardens

Wallington

Surrey

SM6 8EX

**Statement of Directors' and Trustees' Responsibilities**

The Charities Acts and the Companies Acts require the Board of trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

**Method of preparation of accounts**

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

This report was approved by the board of trustees on        /        /2023.

**S P Ashby**

**Company Secretary**



## **HOME-START MERTON**

### **Report of the Independent Examiner to the trustees**

#### **on the accounts of the Charity for the year ended 31 March 2023**

I report on the financial statements of the Charity on pages 7 to 13 for the year ended 31 March 2023 which have been prepared in accordance with the Charities Act 1993 and with the Financial Reporting Standard (FRS102), as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, effective April 2005 as modified in May 2008. (The SORP), under the historical cost convention and the accounting policies set out on page 10.

#### **Respective responsibilities of trustees and examiner**

As described on page 4, the Charity's trustees, who are also the directors of the company for the purposes of company law, are responsible for the preparation of the financial statements.

The trustees are satisfied that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply and that the accounts do not require an audit in accordance with Part 16 of the Companies Act 2006 and that no member or members have requested an audit pursuant to section 476 of the Companies Act 2006, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the financial statements be subject to independent examination.

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

- a) examine the accounts under section 43 of the Act; and;
- b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act;

#### **Basis of opinion and scope of work undertaken**

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales setting out the duties of an independent examiner issued by the Charity Commissioners under section 43(7)(b) of the Act) in relation to the conducting of an independent examination, referred to above. An independent examination includes a review of the accounting records kept by the Charity and of the accounting systems employed by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of the Charities legislation and that the financial statements comply with the Statement of Recommended Practice issued by the Charity Commissioners for England & Wales, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Subject to the limitations upon the scope of my work as detailed above, in connection with my examination, I can confirm that

1) In accordance with Regulation 31 of The Charities (Accounts and Reports) Regulations 2008, the accounts of this incorporated charity are not required to be audited under Part 16 of the Companies Act 2006;

2) this is a report in respect of an examination carried out under section 43 of the Charities Act 1993 and in accordance with any directions given by the Commission under subsection (7)(b) of that section which are applicable;

and that, no matter has come to my attention in connection with my examination which gives me reasonable cause to believe that in any material respect the requirements

(i) to keep accounting records in accordance with section 386 of the Companies Act 2006;

(ii) to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and;

(iii) that the financial statements be prepared in accordance with the methods and principles set out in the Statement of Recommended Practice - Accounting and Reporting by Charities

have not been met; or to which, in my opinion, attention should be drawn in my report in order to enable a proper understanding of the accounts to be reached;

K Velupillai ACMA, CGMA,ACPA  
K V & CO  
Chartered Management Accountants  
Wallington  
Surrey  
SM6 8EX

The date upon which my opinion is expressed is :-  
/ /2023

**HOME-START MERTON**  
**Statement of Financial Activities**  
**for the year ended 31 March 2023**

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
Notes	2023 £	2023 £	2023 £	2022 £
<b>Incoming resources</b>				
<b><i>Incoming resources from generated funds</i></b>				
Voluntary Income	28,914	45,000	73,914	65,790
Activities for generating funds	3,131	-	3,131	6,526
Investment Income	444	-	444	14
<b>Total incoming resources</b>	<b>32,489</b>	<b>45,000</b>	<b>77,489</b>	<b>72,330</b>
<b><i>Costs of generating funds</i></b>				
Costs of generating voluntary income	1,362	-	1,362	1,825
<b><i>Costs of charitable activities</i></b>	<b>128,568</b>	<b>51,640</b>	<b>180,208</b>	<b>153,542</b>
<b><i>Governance costs</i></b>	<b>1,150</b>	<b>-</b>	<b>1,150</b>	<b>1,150</b>
<b>Total resources expended</b>	<b>131,080</b>	<b>51,640</b>	<b>182,720</b>	<b>156,517</b>
<b>Net outgoing resources before transfers between funds</b>	<b>(98,591)</b>	<b>(6,640)</b>	<b>(105,231)</b>	<b>(84,187)</b>
<b>Gross transfers between funds</b>			-	
<b>Net outgoing resources before Other recognised gains and losses</b>	<b>(98,591)</b>	<b>(6,640)</b>	<b>(105,231)</b>	<b>(84,187)</b>
<b>Other recognised gains and losses (Losses)/gains on investment assets</b>	<b>(9,855)</b>	<b>-</b>	<b>(9,855)</b>	<b>37,900</b>
<b>Net movement in funds</b>	<b>(108,446)</b>	<b>(6,640)</b>	<b>(115,086)</b>	<b>(46,287)</b>
<b>Reconciliation of funds</b>				
<b><i>Total funds brought forward</i></b>	<b>540,866</b>	<b>6,640</b>	<b>547,506</b>	<b>593,793</b>
<b>Total Funds carried forward</b>	<b>432,420</b>	<b>-</b>	<b>432,420</b>	<b>547,506</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 10 as required by the said statement.

**All activities derive from continuing operations**

**HOME-START MERTON****Company Number**

5359862

**2023****2022****Balance Sheet****as at 31 March 2023****Current assets**

Current Asset Investments

385,512

485,367

Cash at bank and in hand

56,675

72,549

**Total current assets**

442,187

557,916

**Creditors:-**

amounts due within one year

6

(9,767)

(10,410)

**Net current assets**

432,420

547,506

**Total assets less current liabilities**

432,420

547,506

**Creditors:-**

amounts due after more than one year

-

-

**Net assets excluding pension asset / liability**

432,420

547,506

**Net assets including pension asset / liability**

432,420

547,506

**The funds of the charity :****Unrestricted income funds**

Unrestricted revenue accumulated funds

39,487

155,508

Pension Deficit Fund

22,533

34,958

Designated revenue funds

100,000

80,000

**Unrestricted capital funds**

Designated fixed asset funds

270,400

270,400

**Total unrestricted funds**

432,420

540,866

**Restricted revenue funds**

Restricted revenue accumulated funds

-

6,640

**Restricted fixed asset funds****Total restricted funds**

-

6,640

**Total charity funds**

432,420

547,506

The directors are satisfied that for the year ended on 31 March 2023 the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 43 of the Charities Act 1993, the accounts have been examined by an Independent Examiner whose report appears on page 7.

The director(s) acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and in accordance with the Financial Reporting Standard for Smaller Entities ( effective April 2008).

**D Lawrence****Trustee / Director****Approved by the board of trustees on / /2023****The notes on pages 9 to 11 form an integral part of these accounts.**

**HOME-START MERTON**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

**1 Accounting policies**

***Basis of preparation of the accounts***

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, and all other applicable accounting standards, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales. The accounts have been drawn up in accordance with the provisions of the Charities (Accounts and Reports) Regulations and the Companies Act 2006, and include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing.

Insofar as the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales requires compliance with specific Financial Reporting Standards other than the FRS102 then the specific Financial Reporting Standards have been followed where their requirements differ from those of the FRS102.

Advantage has been taken of Section 396(5) of The Companies Act 2006 to allow the format of the financial statements to be adapted to reflect the special nature of the charity's operation and in order to comply with the requirements of the SORP.

The particular accounting policies adopted are set out below.

***Accounting convention***

The financial statements are prepared on a going concern basis, under the historical cost convention.

.

***Incoming Resources***

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate.

All grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

***Investment Income***

Bank Interest received is included on an actual receipts basis.

***Fixed assets and depreciation***

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

Freehold land and buildings	2% straight line
Equipment	10% straight line

***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.

**HOME-START MERTON**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

***Finance and operating leases***

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

Finance leases are accounted for in accordance with the requirements of the Financial Reporting Standard (FRS102).

***Funds structure policy***

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

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

Any other proposed transfer between funds would be considered on the particular circumstances.

**2 Winding up or dissolution of the charity**

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

<b>3 Deficit for the financial year</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>This is stated after crediting :-</b>		
<b>Revenue Turnover from ordinary activities</b>	77,489	72,330
<b>and after charging:-</b>		
Pension costs	5,765	5,730
Independent Examiner's Fees	1,150	1,150

<b>4 Staff Costs and Emoluments</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Gross Salaries	127,007	110,653
Employer's National Insurance	8,762	6,503
Pension Contributions	5,765	5,730
	<u>141,534</u>	<u>122,886</u>

There were no fees or other remuneration paid to the trustees

There were no employees with emoluments in excess of £60,000 per annum

**5 Trustees' remuneration**

Neither the trustees nor any persons connected with them have received any remuneration, either in the current year or the prior year.

**HOME-START MERTON**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

<b>6 Creditors: amounts falling due within one year</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accrued expenses	5,657	6,017
PAYE and NI	4,110	4,393
	<u>9,767</u>	<u>10,410</u>
<b>7 Pension Commitments and pension scheme details</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<i>Defined Contribution Scheme</i>	Nil	Nil
<i>Defined Benefit Scheme</i>		
Due to be paid	22,553	34,958

**HOME-START MERTON**  
**Detailed Statement of Financial Activities**  
**for the year ended 31 March 2023**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Prior Period Total Funds 2022 £
<b>Incoming Resources</b>				
<b>Incoming Resources from generated funds</b>				
<b>Voluntary Income</b>	11,601		11,601	15,708
<b>Grants, legacies and donations</b>				
<b>Government and public bodies</b>				
<b>Incoming resources of a revenue nature</b>				
<b>Non government and non public bodies</b>				
<b>Incoming resources of a revenue nature - grants, donations and legacies</b>				
Generation Foundation		25,000	25,000	25,000
Wimbledon District Nursing and Midwifery Benovolent Society	2,620		2,620	4,800
The Taylor Family Foundation		10,000	10,000	10,000
Dorus Trust	8,000		8,000	7,000
Wimbledon Foundation			-	
London Community Foundation		10,000	10,000	
DLUHC	2,500		2,500	
Paul Stranks Charitable Trust	500		500	1,000
John Lewis	1,000		1,000	
Home Start UK	938		938	1,875
Waitrose	750		750	
			-	
<b>Total</b>	<b>16,308</b>	<b>45,000</b>	<b>61,308</b>	<b>49,675</b>
<b>Total Grants,Legacies &amp; Donations Received</b>	<b>27,909</b>	<b>45,000</b>	<b>72,909</b>	<b>49,675</b>
<b>Other voluntary income</b>				
Other Income	1,005		1,005	407
<b>Total other voluntary income</b>	<b>1,005</b>	<b>-</b>	<b>1,005</b>	<b>407</b>
<b>Total Voluntary Income</b>	<b>28,914</b>	<b>45,000</b>	<b>73,914</b>	<b>65,790</b>
<b>Activities for generating funds</b>				
Fundraising activities	3,131	-	3,131	6,526
<b>Total of activities for generating funds</b>	<b>3,131</b>	<b>-</b>	<b>3,131</b>	<b>6,526</b>
<b>Investment Income</b>				
Bank deposit interest received	444	-	444	14
<b>Total Investment Income</b>	<b>444</b>	<b>-</b>	<b>444</b>	<b>14</b>
<b>Total Incoming Resources</b>	<b>32,489</b>	<b>45,000</b>	<b>77,489</b>	<b>72,330</b>
<b>Gains on investment assets</b>				
Unrealised (losses)/gains on investments	(9,855)	-	(9,855)	37,900
	(9,855)	-	(9,855)	37,900
<b>Costs of generating funds</b>				
<b>Costs of generating voluntary income</b>				
Fundraising event cost	1,362	-	1,362	1,825
<b>Total costs of generating voluntary income</b>	<b>1,362</b>	<b>-</b>	<b>1,362</b>	<b>1,825</b>
<b>Charitable expenditure</b>				
<b>Support costs of charitable activities</b>				
<b>Direct support costs</b>				
Gross wages and salaries - charitable activities	81,156	45,851	127,007	110,653
Travel and Subsistence - Charitable Activities			-	-
Employers' NI - Charitable activities	4,216	4,546	8,762	6,503
Pension contributions charitable employees	4,522	1,243	5,765	5,730
Volunteers' Costs	369	-	369	1,115
Home Start- UK Consultancy	2,291	-	2,291	2,313
Staff Training & Expenses	3,044	-	3,044	453
	<b>95,598</b>	<b>51,640</b>	<b>147,238</b>	<b>126,767</b>



**HOME-START MERTON**  
**Detailed Statement of Financial Activities**  
**for the year ended 31 March 2023**

	Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	2023	2023	2023	2022
	£	£	£	£
<b>Management and administration costs in support of charitable activities</b>				
<b>Premises Costs</b>				
<b>Office Premises Cost</b>				
Rent payable	11,640	-	11,640	8,275
Insurance	1,074	-	1,074	954
<b>Total Office Premises Costs</b>	<b>12,714</b>	<b>-</b>	<b>12,714</b>	<b>9,229</b>
Building works & Refit				
Rent Payable				
Rates				
Insurance				
Utilities				
Service Contract/ Leases				
<b>Total Charity shop premises costs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Premises Costs</b>	<b>12,714</b>	<b>-</b>	<b>12,714</b>	<b>9,229</b>
<b>General administrative expenses:</b>				
Telephone and fax	1,454	-	1,454	2,942
Stationery and printing	1,357	-	1,357	1,439
Information and publications	-	-	-	36
Affiliation and Membership fee	26	-	26	39
Service Contract/ Leases	6,349	-	6,349	1,596
Equipment expenses	3,062	-	3,062	976
Payroll costs	505	-	505	482
IT support	2,346	-	2,346	1,734
Bank charges	69	-	69	96
Sundry expenses	2,447	-	2,447	4,597
	<b>17,615</b>	<b>-</b>	<b>17,615</b>	<b>13,937</b>
<b>Professional fees in support of charitable activities</b>				
Legal and professional fees	2,641	-	2,641	3,609
	<b>2,641</b>	<b>-</b>	<b>2,641</b>	<b>3,609</b>
<b>Total Support costs</b>	<b>128,568</b>	<b>51,640</b>	<b>180,208</b>	<b>153,542</b>
<b>Total Expended on Charitable Activities</b>	<b>128,568</b>	<b>51,640</b>	<b>180,208</b>	<b>153,542</b>
<b>Governance costs that are not direct management functions inherent in generating funds, service delivery and programme or project work</b>				
<b>Specific governance costs</b>				
Independent Examiner's Fees	1,150	-	1,150	1,150
<b>Total governance costs</b>	<b>1,150</b>	<b>-</b>	<b>1,150</b>	<b>1,150</b>



**2022-2023**

# **ANNUAL REPORT AND ACCOUNTS**

# MISSION STATEMENT

Home-Start Merton is a local community network of trained volunteers and expert support, helping children pre-birth and up to 5 years. We help families through their challenging times. We are there for parents and children when they need us the most because childhood can't wait.

## **WHO WE ARE:**

### **TRUSTEES:**

Danny Lawrence (Chairperson)  
Adam Flacks (Deputy Chairperson)  
Diane Holmes (Deputy Chairperson and Treasurer)  
Henrietta Jenner  
Vikrant Bhuskute  
Manuel Boger  
Marian Ridley  
Company Secretary: Sharon Ashby

### **STAFF:**

Sharon Ashby - Managing Director  
Debbie Magee – Senior Family Support Co-ordinator  
Madeleine Jarratt – Family Support Co-ordinator  
Heather Ford – Business Support Administrator

REGISTERED CHARITY NAME: Home-Start Merton

REGISTERED COMPANY NUMBER: 05359862

REGISTERED CHARITY NUMBER: 1108937

REGISTERED OFFICE: All Saints Resource Centre, 44 All Saints Road, Wimbledon, SW19 1BX

T: 020 8646 6044

E: [admin@homestartmerton.org](mailto:admin@homestartmerton.org)

W: [www.homestartmerton.co.uk](http://www.homestartmerton.co.uk)

### **INDEPENDENT EXAMINER:**

Kana Veluppillai  
KV & Co.  
18 Morton Gardens  
Wallington  
Surrey  
SM6 8EX

### **BANKERS:**

CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

## **WHAT WE DO**

### **GOVERNANCE AND MANAGEMENT**

Home-Start Merton is a charitable company limited by guarantee, incorporated on 10 February 2005. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The governance is vested in our Board of Trustees who have six scheduled meetings each year and additional meetings on other occasions as business requires. The board is responsible for the charity's long-term objectives, for its strategic priorities and for providing overall financial management and control. The day-to-day management of the charity is delegated to the Managing Director of the scheme who reports to the Board of Trustees. Our Board of Trustees for 2022-2023 was made up of eight members who bring with them a range of skills and experience. Under the terms of the Articles of Association, board members are appointed at the Annual General Meeting. Under the Articles, one third must retire in rotation at each AGM. Trustees who retire are eligible to be re-appointed at the same AGM. The Trustees may co-opt any person to be appointed as a Trustee during the year and that person will hold office until the next AGM.

### **AIMS AND OBJECTIVES**

The objectives of Home-Start Merton are to safeguard, protect, and preserve the good health, both mental and physical, of children and their parents. It also aims to prevent emotional and physical abuse of such children. Home-Start Merton believes that:

- Children need a happy and secure childhood.
- Parents play the key role in giving their children a good start in life.
- Every parent should have the support they need in order to give their children the best possible start in life, helping them to achieve their full potential.
- The best people to help parents are other parents, who have themselves had experience of bringing up children and are able to provide the kind of support that only another parent who has lived experience can.

The service offered by Home-Start Merton is provided by a team of trained and supervised parent volunteers who give tailored family support to families in their own homes, specific to their individual needs supported by our trained staff.

### **STANDARDS AND METHODS OF PRACTICE**

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

- Offering support and practical assistance.
- Visiting families in their own homes where the dignity and identity of everyone can be respected and protected.
- Reassuring parents that difficulties bringing up children are not unusual and encouraging enjoyment in family life.
- Developing a relationship with the family in which time can be shared and understanding can be developed; the approach is flexible to take account of diverse needs.

- Encouraging the parents' strengths and emotional wellbeing for the ultimate benefit of their own children.
- Encouraging families to widen their network of relationships and to effectively use the support and services available within the community.

## **RISK MANAGEMENT**

The Board of Trustees regularly undertakes a detailed review of our risk management procedures to ensure that appropriate systems are in place to mitigate those risks. The Trustees consider that a major risk is one which has a high likelihood of occurring and would, if it occurred, have a severe impact on operational performance. The Trustees expect all staff and volunteers, when engaging in any activity on behalf of Home-Start Merton, to consider the risks posted and to act in accordance with the risk management procedures. Whilst it is important that the Board of Trustees remain risk alert, they do not wish to be averse to taking reasonable risks as part of their strategy to achieve the objects of the organisation. All key policies within the organisation are reviewed regularly and updated as appropriate to reflect any legislative changes and the latest developments and thinking in relation to best practice.

## **TRUSTEES**

Trustee application forms are available on request. All applications require approval by the Trustees. Trustees can decline an application if they feel that the application is prejudicial to the ethos of the organisation.

## **CHAIR'S REPORT**

It is a privilege to have become the Chair of Home-Start Merton. In a year dominated by pressure on household budgets caused by the cost-of-living crisis, I am delighted to be able to celebrate the achievements of Home-Start Merton for families and our continued focus on helping those families in the community who need our support.

This annual report highlights so many successes – including our continued partnerships with The Dorus Trust, The Taylor family Foundation, The Generations Foundation, John Lewis and Waitrose, BT, Home-Start UK, ALTEC, The London Community Fund, and Wimbledon District Nurses Midwifery and Benevolent Society (WDMBS). The funding we have secured this year from trusts and foundations, and from corporate relationships, has been used to great effect to maintain Home-Start Merton's work, but I do not wish to hide from the challenges which face us in the near future if we are unable to secure sustainable funding streams.

This has also been a transitional year for Home-Start Merton where our long-standing and successful Chair Amita Kronsten stood down after 21 years of service. We are very grateful for the work that she has done to support the community of Merton by driving Home-Start Merton forward. Furthermore, long-standing trustees Sue Oury and Simon Lloyd have also stood down. It was always a pleasure to work with you and your knowledge will be missed. The next year, 2023/24, is the 30th Anniversary of Home-Start Merton and the contribution of Amita, Sue and Simon has been essential to getting the organisation this far, through good times and more challenging ones.

Whilst change can be difficult, we continue to look to the future and the opportunities it presents. The board has welcomed new faces with Marian, Vikrant and Manuel joining us. They bring with them a breadth of experience needed to modernise the organisation and find new opportunities to address the challenges which are on the horizon, particularly with funding. Whilst Home-Start Merton's reserves are currently healthy, outgoings significantly outpace income and the Board of Trustees recognise the urgent need to address this, to secure Home-Start Merton's continued benefit to Merton and beyond.

I am particularly concerned at the impact of the cost-of-living crisis we face. Families, already so fragile after an extended period of pandemic, uncertainty, and preceding austerity, are now facing inflation, rising bills and huge pressures. These same pressures will hugely challenge local charities and communities' ability to respond - as the funding landscape gets harder and the time and resources of volunteers and supporters is under pressure. We will remain hopeful that the community spirit we have seen through the previous 29 years will get us through, will be our source of response as we stand alongside families in these difficult times, and we enter our 30th year. My thanks and gratitude go to all the volunteers, staff, funders, and families that make our work possible.

**Daniel Lawrence**  
Chair of Trustees

## MANAGER'S REPORT

2022/23 has been a year of highs and lows. A year of change and challenges.

At the start of our financial year, April 2022, we had spent the previous few months focusing on the new normal. The staff team had worked from home during 2020/21 and returned to the office in January 2022. We continued to provide a virtual service throughout 2020/2021. Most parents were reluctant to have support in the home fearing exposure to illness, some of the parents and children were vulnerable with low immune systems. Some of our volunteers were also vulnerable and chose to offer virtual support. We worked hard to ensure that all potential risks were identified and managed to ensure the safety of everyone. At the end of this financial year, we are pleased to report the service is back to face to face. Supporting people is difficult without the in-person connection. Safeguarding is at the forefront of all aspects of our work and harder to identify over a screen or telephone.

Following our return to the new normal, families faced a new struggle with the cost-of-living crisis. Parents are skipping meals and eating their children's left over scraps as their meal. Children are missing meals as parents struggle to afford three meals a day. The added stress on top of the negative factors impacting on family life has seen more referrals to our service for mental ill health and the cost of living for parents and children. Shelter UK has recently reported 172 families a day are served with a Section 21 'no fault' eviction notice. During the summer 7,740 families will face being uprooted from their homes. Families are often placed in temporary housing, with some families spending time in travel lodges awaiting housing, which is often far away. Not only does this isolate families, but their support networks also disappear. We refer to several agencies specialising in housing, food distribution, nappies, baby items etc however, these organisations are seeing more demand and less donations.

Due to the success of our Happy Steps group in Wimbledon, we opened a second group this year in the East of the borough. Happy Steps supports parents at risk or suffering with perinatal mental ill health from conception up to the child's second birthday, the first 1001 days. Both groups provide a safe environment for peer-to-peer support, a lunch, play opportunities and speakers from health to support families.

We have continued our Big Hopes Big futures programme which offers support to families for children to be school ready. We offer strategies on managing children's behaviour, routines, early literacy development, support with weaning, child development milestones, reading, numbers and colours, how to dress themselves and being toilet trained. Parents receive support with routines and boundaries, ensuring children have breakfast and a good bedtime routine.

Our counselling service provides a qualified counsellor offering free counselling which has supported parents with historical sexual abuse issues, mental ill health, self-harm, anxiety, depression and Covid. This service provides a non-judgemental space for emotional and psychological support to help parents explore their feelings and ways to gain a greater understanding and stronger self-help techniques. Helping parents to believe in themselves has a positive impact on themselves and their children. A child will be aware of their parent's ill health, they will not understand it or be able to change things. Living with someone with mental ill health is frightening for a child. Often children will no longer seek support/care from their caregivers as they know they will not receive it. They become withdrawn and stop asking. This will negatively impact on their own development and adulthood.

The summer outing to Littlehampton was a great success. Some families we support have not experienced a trip to the beach or pebbles! Their faces are a picture.

We have been lucky to build on a partnership with British Telecom who have supplied several Chromebooks, notebooks, and mobile pay as you go telephones with £30 credit. The Chromebooks have been loaned to families to prevent digital exclusion. The notebooks and mobile telephones have been loaned to our volunteers.

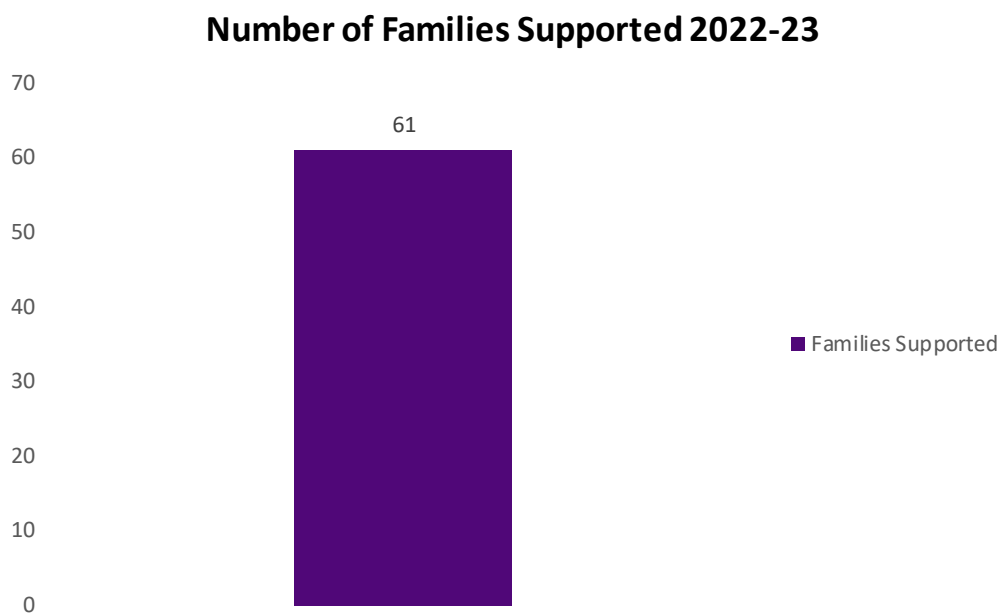
I would like to thank our Trustees for all their support and hard work. A special thank you to three trustees who retired after giving over 40 years of expert support between them to Home-Start Merton. Our volunteers who go above and beyond. Our supporters and funders, who have been so kind, not just in a monetary way but the support they have offered. Finally, the staff. Their hard work behind the scenes, on the front line and the constant professional support they all offer to others is second to none. It has been another tough year but thank you all. I am so proud of Home-Start Merton, and everyone involved in making this great organisation even greater. Thank you all.



**Sharon Ashby**  
Managing Director

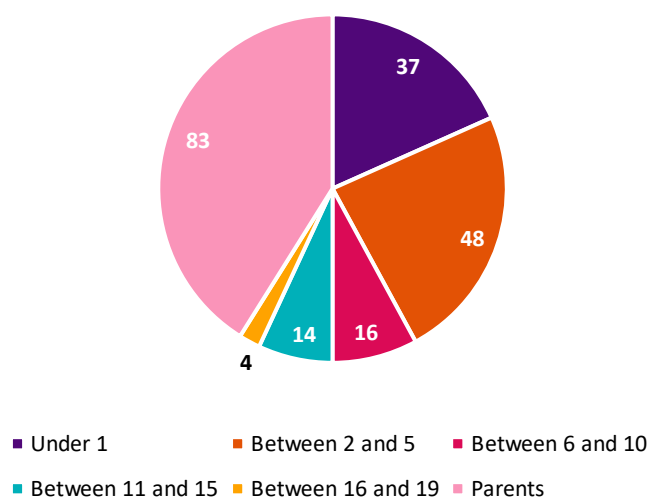


## **FAMILIES SUPPORTED**



This year, Home-Start Merton has supported 83 parents and 119 children. Due to the nature of the support Home-Start Merton provides, older children and other adults who live in the home are also indirectly supported.

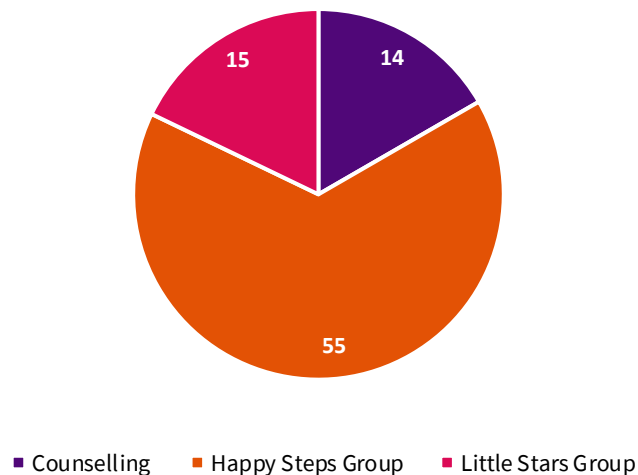
## **Number of Children and Parents Supported 2022-23**



## **SUPPORT TO FAMILIES**

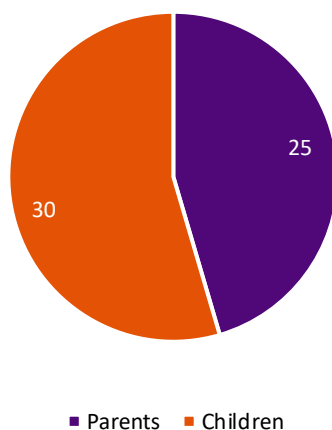
Home-Start Merton offers counselling and group support in addition to the core service of home visiting support. Many families are supported by all three services. Group support has helped support families who would otherwise be placed on a waiting list or who have different needs to those requiring a home visiting volunteer.

### **Families Supported in Projects**

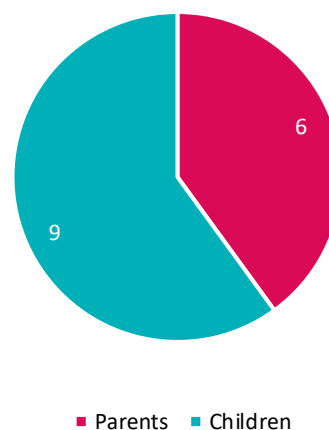


Home-Start's Happy Steps Group began in November 2021. Home-Start's Little Stars Group began in March 2023. The groups run every week on a Wednesday and a Thursday, 11am-1pm, during term time. They provide a safe environment which encourages socialisation, peer support, activities, and a lunch. The groups are for parents and children from pregnancy up to 5 years old. See the graphs below for individual figures.

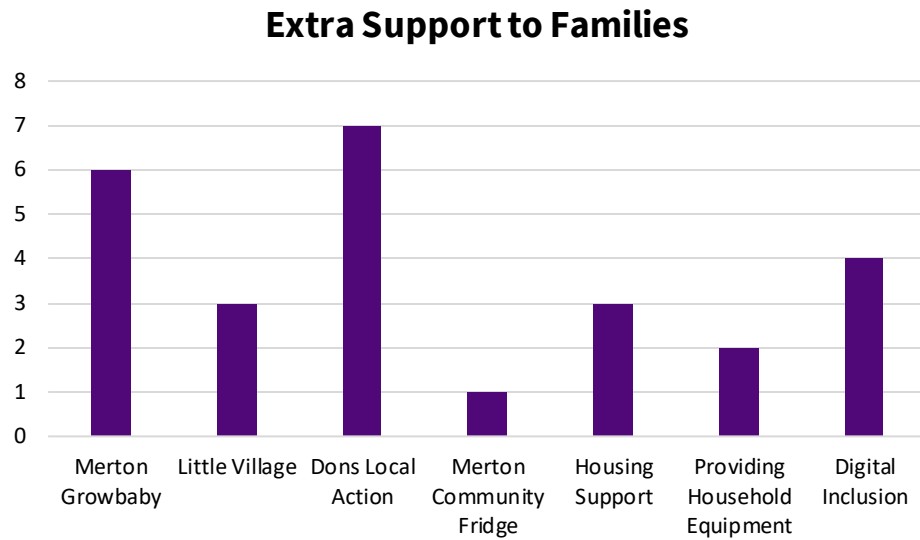
### **Happy Steps Group**



### **Little Stars Group**

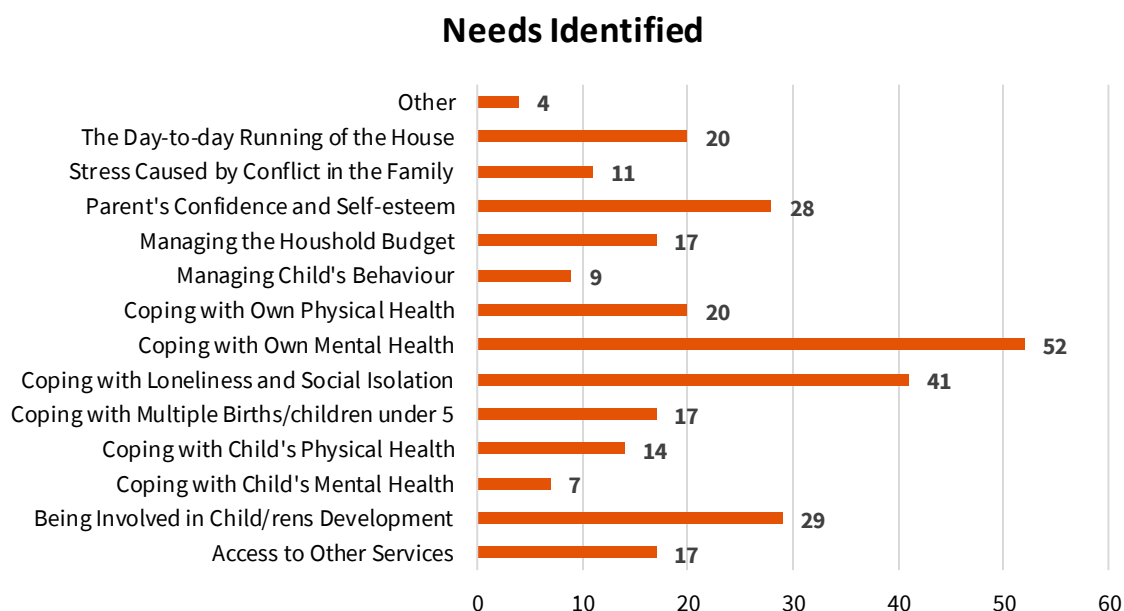


In addition to the core service of home visiting support, referrals for additional support have been completed as evidenced below. Digital inclusion through the provision of Chromebooks to families, tablets and mobile telephones have been provided to volunteers through Home-Start's partnership with BT.

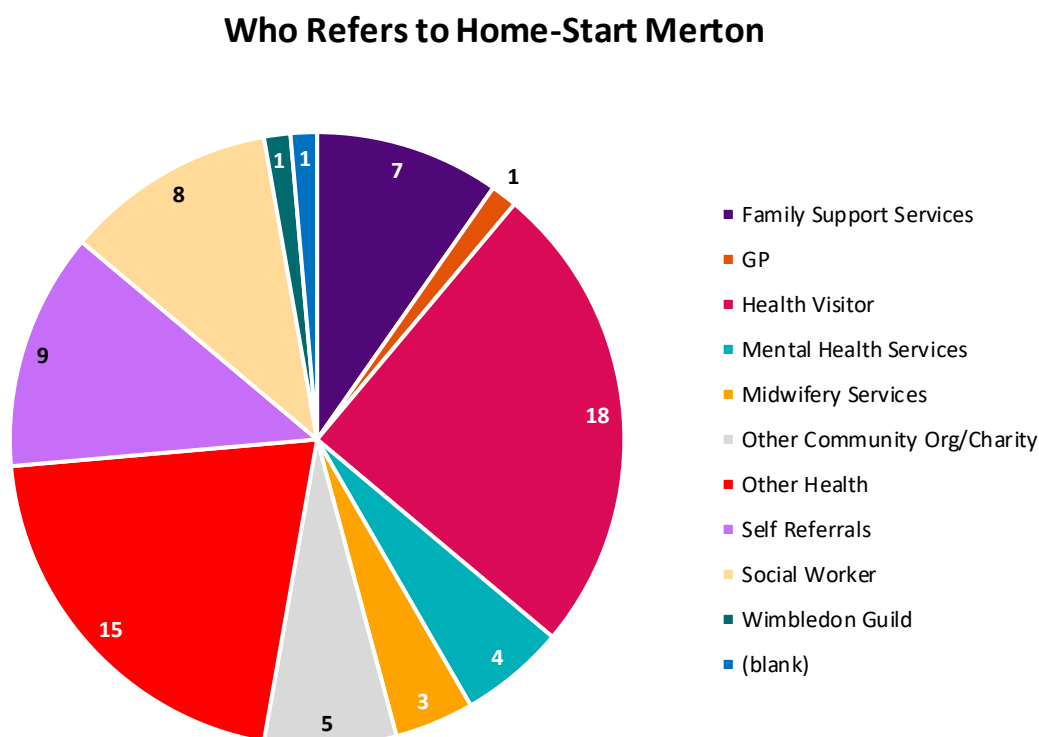


## REFERRALS

The graph below shows the needs of families identified at referral. The needs have risen significantly from last year, particularly around coping with mental health, managing the household budget, and coping with loneliness and isolation. This is a result of the Cost-Of-Living crisis and lasting effects of the pandemic.

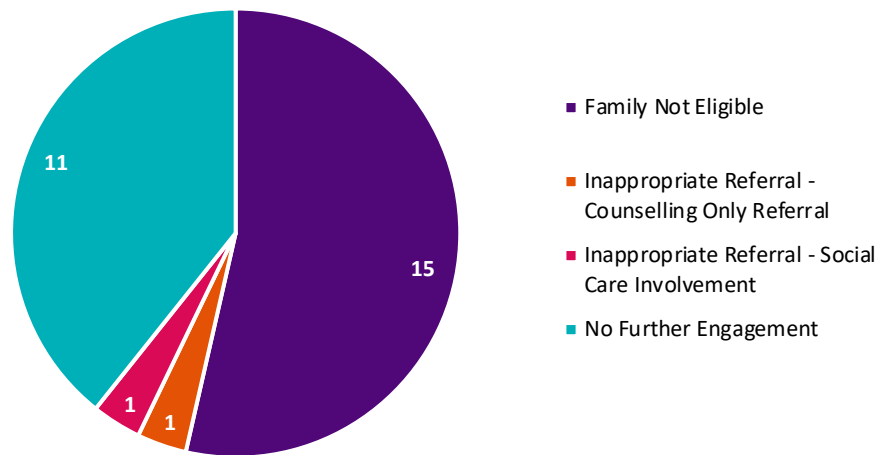


The graph below indicates those from whom we receive referrals. Other Health includes mostly Social Prescribers that work within GP surgeries.



Unfortunately, we are unable to accept all referrals that we receive. Often the families we are unable to accept do not meet our criteria.

### Number of Referrals Not Taken 2022/23



## **VOLUNTEERS**

Our core service of Home-visiting volunteer support provides emotional and practical within the families homes. The average length of support is 1 year. The 10 volunteers who help at group are part of the 24 active volunteers.



## **FINANCIAL OVERVIEW**

### **TREASURERS REPORT**

On behalf of the Board of Trustees, I am pleased to present the Treasurer's Report for Home-Start Merton (HSM) for the financial year 1<sup>st</sup> April 2022 to 31<sup>st</sup> March 2023. A Statement of Financial Activities and Balance Sheet for the financial year 2022/23 is shown within this Annual Report.

#### **Income Review 2022/2023**

HSM's total income for the year was £77,353. HSM received a total of £61,171 from its charitable funders and the Board of Trustees is extremely grateful to its funders for their continued generosity during this year and wishes to thank the following:

The Generations Foundation  
The Taylor Family Foundation  
The Dorus Trust  
Wimbledon District Nursing and Midwifery Benevolent Society  
London Community Foundation  
Department for Levelling Up, Housing and Communities  
The Paul Strank Charitable Trust  
Home-Start UK, Waitrose, and John Lewis

Most of the rest of HSM income came from gifts and donations. This year's fundraising activities and events continued to be severely impacted by ongoing issues brought about by the Covid-19 pandemic and the cost-of-living crisis. However, the Board is also extremely grateful to all those private individuals who contributed towards fundraising and to those friends and supporters who continue to support the charity with much appreciated donations.

#### **Expenditure Review**

Total resources spent were £182,720 (previous year £156,517). Our experienced and dedicated staff are our greatest assets, and the greater proportion of expenditure is therefore on staff salaries and associated employment costs which amounted to £141,534. The increase in expenditure on salaries during the year was due to the decision to award a fair pay increase to all staff during the cost-of-living crisis. A pension deficit of £22,533 (down from £34,958 last year) remains and which the Board is committed to reduce in accordance with a recommended plan. During the year HSM moved to new premises, and we hope this new office will be a long-term home for HSM with cost efficiencies. Summary – Financial Year 2022/23

This was an extraordinarily challenging year for HSM financially, which saw an increase in the operating deficit from £84,186 (2021/22) to £105,368. The charity found itself unable to directly fundraise from events. The post-COVID environment and the cost-of-living crisis meant that HSM was not able to generate sufficient interest in fundraising events to make them viable. However, HSM benefits from having reserves as detailed on the Balance Sheet and has been able to draw on these reserves to meet the shortfall in income during the year. Its investment portfolio remains healthy. HSM remains a well-capitalised charity with total charity funds of £432,420 (last year £547,506). Looking to the future, the charity is also keeping an awareness on such funding that we may become eligible to apply for, given our reduced reserves.

The staff and trustees are committed to improving and diversifying income streams, improving the ease by which donations may be made, increasing visibility of the charity within the Borough,

increasing engagement with the number of friends and supporters of the charity so that it remains a sustainable charity able to continue to provide a much-needed service to the community.

#### Reserves & Investment Strategy

The trustees have set a reserves policy, reviewed annually, which requires that reserves be maintained at a level which ensures that HSM's core activities can continue during a period of unforeseen difficulty. The trustees agree that 6 months normal running costs which equates to approximately £100,000.

A proportion of reserves are held in a readily realisable form.

HSM also holds some reserves in investments on a medium-term but accessible basis in a discretionary portfolio managed by Charles Stanley Investment Fund. The investments are in medium-high risk investment classes with the objective being balanced, to produce a balance between capital growth and income.

The Board would like to take this opportunity to thank our independent Examiner, Mr K Velupillai of K V & Co. for reviewing the HSM accounts which have been approved by the Board of Trustees.

**Diane Holmes**  
Treasurer



The following summarised accounts are an extract from the Reports and Financial Statements for the year ended 31 March 2023. The full accounts can be obtained from Home-Start Merton, All Saints Resource Centre, 44 All Saints Road, Wimbledon, SW19 1BX. Copies of the certified accounts will be lodged with the Charities Commission and Companies House. You are welcome to inspect the documents at our office, please contact the Business Support Administrator for an appointment.

**HOME-START MERTON**  
**Statement of Financial Activities**  
**for the year ended 31 March 2023**

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
Notes	2023 £	2023 £	2023 £	2022 £
<b>Incoming resources</b>				
<i>Incoming resources from generated funds</i>				
Voluntary Income	28,914	45,000	73,914	65,790
Activities for generating funds	3,131	-	3,131	6,526
Investment Income	444	-	444	14
<b>Total incoming resources</b>	<b>32,489</b>	<b>45,000</b>	<b>77,489</b>	<b>72,330</b>
<i>Costs of generating funds</i>				
Costs of generating voluntary income	1,362	-	1,362	1,825
<i>Costs of charitable activities</i>	128,568	51,640	180,208	153,542
<i>Governance costs</i>	1,150	-	1,150	1,150
<b>Total resources expended</b>	<b>131,080</b>	<b>51,640</b>	<b>182,720</b>	<b>156,517</b>
<b>Net outgoing resources before transfers between funds</b>	<b>(98,591)</b>	<b>(6,640)</b>	<b>(105,231)</b>	<b>(84,187)</b>
<b>Gross transfers between funds</b>			-	
<b>Net outgoing resources before Other recognised gains and losses</b>	<b>(98,591)</b>	<b>(6,640)</b>	<b>(105,231)</b>	<b>(84,187)</b>
<b>Other recognised gains and losses (Losses)/gains on investment assets</b>	<b>(9,855)</b>	<b>-</b>	<b>(9,855)</b>	<b>37,900</b>
<b>Net movement in funds</b>	<b>(108,446)</b>	<b>(6,640)</b>	<b>(115,086)</b>	<b>(46,287)</b>
<b>Reconciliation of funds</b>				
<b>Total funds brought forward</b>	<b>540,866</b>	<b>6,640</b>	<b>547,506</b>	<b>593,793</b>
<b>Total Funds carried forward</b>	<b>432,420</b>	<b>-</b>	<b>432,420</b>	<b>547,506</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 10 as required by the said statement.

All activities derive from continuing operations

**HOME-START MERTON****Company Number**

5359862

**2023****2022****Balance Sheet****as at 31 March 2023****Current assets**

Current Asset Investments

385,512

485,367

Cash at bank and in hand

56,675

72,549

**Total current assets**

442,187

557,916

**Creditors:-**

amounts due within one year

6

(9,767)

(10,410)

**Net current assets**

432,420

547,506

**Total assets less current liabilities**

432,420

547,506

**Creditors:-**

amounts due after more than one year

-

-

**Net assets excluding pension asset / liability**

432,420

547,506

**Net assets including pension asset / liability**

432,420

547,506

**The funds of the charity :****Unrestricted income funds**

Unrestricted revenue accumulated funds

39,487

155,508

Pension Deficit Fund

22,533

34,958

Designated revenue funds

100,000

80,000

**Unrestricted capital funds**

Designated fixed asset funds

270,400

270,400

**Total unrestricted funds**

432,420

540,866

**Restricted revenue funds**

Restricted revenue accumulated funds

-

6,640

**Restricted fixed asset funds****Total restricted funds**

-

6,640

**Total charity funds**

432,420

547,506

The directors are satisfied that for the year ended on 31 March 2023 the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 43 of the Charities Act 1993, the accounts have been examined by an Independent Examiner whose report appears on page 7.

The director(s) acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).



D Lawrence

Trustee / Director

Approved by the board of trustees on 27 / 7/2023

The notes on pages 9 to 11 form an integral part of these accounts.

## ACKNOWLEDGEMENTS

Thanks to the kind generosity and support of our funders, fundraisers, and those who give their support in kind, we have been able to help many local families over the last year, providing a reliable, empathetic source of connection and understanding during a challenging time it has been for so many. A heartfelt thank you to everyone who has supported us over the last year and helped us to provide such vital support to families.

- |   |                                 |
|---|---------------------------------|
| • The Dorus Trust   | • Amita Kronsten                |
| • The Taylor Family Foundation                              | • Gregory Kronsten              |
| • The Generations Foundation                                | • Sylvia Marland                |
| • Wimbledon Foundation                                      | • Mike Short                    |
| • Wimbledon High School                                     | • Barbara Cluer                 |
| • Kings High School   | • Sue Kirby                     |
| • Wimbledon District Nursing & Midwifery Benevolent Society | • Simon Lloyd                   |
| • Paul Strank Charitable Trust                              | • Sally Cunliffe                |
| • London Community Foundation                               | • Lisa Wyatt                    |
| • John Lewis & Partners                                     | • Liza Owen                     |
| • Waitrose & Partners                                       | • Trudie Goodwin                |
| • Ghana Nurses Association SW London                        | • Health Champions (DLUHC MVSC) |
|   | • David Rhodes                  |

Together with those listed above, we are indebted to the many donors whose generosity and ongoing support through this year has been especially important in enabling us to respond quickly to families in need. Thank you.

Finally, without the support of the following people, we would not be able to support our families. They are our home-visiting volunteers, trustees, and staff:

- |             |             |            |
|-------------|-------------|------------|
| • Simona    | • Yuzi      | • Jenny    |
| • Kirsten   | • Katie     | • Trisha   |
| • Angela    | • Jen       | • Sue      |
| • Susanne   | • Annette   | • Saima    |
| • Rebecca   | • Sam       | • Shona    |
| • Liza      | • PJ        | • Nicholas |
| • Vasi      | • Natasha   | • Christa  |
| • Lucy      | • Lesley    | • Lisa     |
| • Helen     | • Silvia    | • Rebekah  |
| • Bronte    | • Danny     | • Diane    |
| • Henrietta | • Adam      | • Manuel   |
| • Vikrant   | • Marian    | • Sharon   |
| • Debbie    | • Madeleine | • Heather  |

